

INSURANCE CORPORATION OF BARBADOS LIMITED

CUSTOMER COMPLAINTS CHARTER

We are committed to providing our customers with the highest standard of service. If you have a complaint or a concern, we want to know! We will address the issue as quickly and as fairly as possible.

Our Promise

You can be sure that we will deal with your complaint fairly, courteously and promptly. If we have made a mistake, we will make it right. We will employ our best efforts to fully investigate your complaint and rectify the situation, where possible.

How can I make a complaint?

Complaints should be addressed to the Compliance Officer. You may either -

- Call the Customer Complaints telephone number at **(246) 434-6006**
- Email us at complaints@icb.com.bb
- Visit our website at www.icb.com.bb
- Fax us at **(246) 426-3393**
- Visit our offices and complete an **ICBL Concerns Form**.

Please provide your telephone number so we can discuss your complaint with you. Assemble all supporting documents concerning your complaint as well as the names of any employees that were involved. If you contact us in person or by telephone, we will offer you the option of having your oral complaint treated as a written complaint.

What happens next?

- We aim to resolve all issues where possible “on the spot”. We will make every effort to agree a fair and reasonable resolution with you.
- If the issue requires further investigation we will send you a written acknowledgement of your complaint within two (2) business days and provide you with the name of the person dealing with the issue.

- If for some reason we have not resolved your complaint within five (5) business days we will send you a written update. Should this period be extended beyond ten (10) business days, we will provide you with another update explaining the extenuating circumstances.
- You will receive a full response from us detailing our findings, our proposed remedy and course of action.
- In reaching a fair resolution, you may be referred to alternate dispute resolution or to the arbitration clause which forms part of your Policy.
- If you remain dissatisfied with the complaint resolution provided to you, you may request a further review by the Chief Executive Officer.

What if I want to take the matter further?

You may refer your complaint to the Financial Services Commission (FSC) for review. The FSC is an independent adjudicator whose services are available free of charge to customers who have unresolved complaints with their service provider. The FSC will only become involved after the matter has been thoroughly processed through ICBL’s internal complaint procedures so it is important that you first give us the opportunity to resolve your problem. The contact information for the FSC follows.

Tel: **(246) 421-2142**

Fax: **(246) 421-2146**

Email info@fsc.gov.bb.

Correspondence may be sent to:

**The Financial Services Commission,
#34 Warrens Industrial Park, Warrens,
St. Michael, Barbados, West Indies.**