



Complaints Policy & Complaints Handling Procedures

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1.0 Title: Complaints Committee

- 1.1** Quality of service is a means to express the degree of effectiveness of service in resolving a complaint. Learning from complaints helps Management to effectively deliver a good service, thus a powerful tool in the hands of Management.
- 1.2** A Complaints Committee, hereinafter referred to as 'CC' is being established to ensure that all complaints are handled fairly, promptly, consistently and wherever possible resolved to the complainant's satisfaction.

2.0 Objectives:

- 2.1** The objectives of the CC shall be to:

- (i) make a complaint as easy as possible;
- (ii) treat a complaint as a clear expression of dissatisfaction with our service which calls for an immediate response;
- (iii) deal with it promptly, politely and, when appropriate, confidentially;
- (iv) respond in the right way - for example, with an explanation, or an apology where we have got things wrong, or information on any action taken etc;
- (v) learn from complaints, use them to improve our service, and review annually our complaints policy and procedures.

- 2.2** We recognise that many concerns will be raised informally, and dealt with quickly. Our aims are to:

- (i) resolve informal concerns as quickly as possible;
- (ii) enable mediation wherever possible.

- 2.3** An informal approach to a formal complaint is appropriate when it can be achieved or vice versa. But if concerns cannot be satisfactorily resolved informally, then the formal complaints procedure should be followed.

3.0 Composition of CC:

- 3.1** The CC shall be composed of the following members:

3.2 Chairperson

The Chief Manager (Operations) shall be the chairperson and the complaints co-ordinator.

3.3 Members:

- (i) Manager Claims

- (ii) Area Managers
- (iii) such other officer(s) the CC might deem necessary to opt from time to time

3.4 In case of prolonged absences of the Chairperson, the Manager Claims shall act as the chairperson of the CC.

3.5 Secretary:

An officer from the Claims Section shall be designated by the CC to act as Secretary. The Secretary shall not be a member of the CC.

3.6 Meetings and records:

- (i) The Chairperson shall ensure that the CC meets at least once monthly.
- (ii) The Secretary shall keep records of proceedings of the CC on file.
- (iii) With the concurrence of the Chairperson, the Secretary shall prepare the agenda of the CC and convene meetings.
- (iv) The Chairperson will from time to time formally keep the Internal Management Committee (IMC) informed of its activities.
- (v) The Board or the Assessment Committee shall be bi-annually kept informed of the activities of the CC.

4.0 Guideline for Complainants

4.1 Definition of a complaint

A complaint is an expression of dissatisfaction, whether justified or not.

4.1.1 This policy covers the following complaints:

- (i) level and quality of service we provide
- (ii) behaviour of our staff, and
- (iii) any action or lack of action by staff affecting a client.

4.1.2 This policy does not cover:

- (i) Comments on policies and policy decisions, but would however, be noted and appropriate reply shall be made.
- (ii) Any complaint that is addressed to other service providers. Nonetheless, the complainant shall be advised of the service provider where the complaint can be addressed.
- (iii) Complaints that have already been addressed through all stages of this complaints handling procedures, or
- (iv) Anonymous complaints.

4.2 Standards for handling complaints

- (i) All complaints shall be dealt with due attention, whether they are formal or informal.
- (ii) Complaint(s) will be treated in confidence, whatever such complaints.
- (iii) Complaint(s) shall be dealt promptly. Formal complaints shall be formally acknowledged within five working days and a full reply will be made within 21 working days of receipt. In case a full reply cannot be made within 21 working days of receipt, we shall advise the complainant accordingly and let the complainant know when a reply in full will be made.

4.3 Third Party Reporting

4.3.1 Complaints can be made through a third party representation. A third party includes any person or organisation acting on behalf of the complainant or making enquiries for the complainant, subject to the latter having a locus standi in the matter.

4.3.2 Representatives may include:

- (i) Honourable Members of Parliament
- (ii) Ministries
- (iii) Service Providers
- (iv) Co-operative Societies
- (v) Planters' Associations
- (vi) Attorneys legally empowered to act on behalf of the complainant.

4.4 Confidentiality

All complaints received will be dealt with confidentially and in accordance with the requirements of the Data Protection Act 2004.

4.5 Types of Complaints

4.5.1 A complaint can be addressed in the following manner:

- By telephone
- By email
- In writing or letter
- By fax
- By Textphone
- At any premises of the Sugar Insurance Fund Board.

4.5.2 Verbal complaints shall be recorded by officers receiving such complaints. Similarly complaints by telephone or textphone shall be recorded in the Occurrence Book available at our offices.

4.5.3 There are three-stage complaints procedures. At each stage to resolve the complaint quickly, the complainant shall as far as practicable give clear detail, supported by any document(s) and previous correspondence(s), including registration number, if any.

4.6 The stages of the Complaints Procedure

4.6.1 Stage 1

The complaint shall be dealt within the time scales set below by officers to whom the matter is referred.

4.6.2 Stage 2

The CC will meet monthly to review the progress of number of complaints handled and ascertain that complaints have been dealt with promptly and correctly. If the complainant is dissatisfied, the matter shall be taken up by the CC for appropriate action(s).

4.6.3 Stage 3

If the complainant is still dissatisfied, the matter shall be brought to the attention of the General Manager.

4.7 Timescales for handling Complaints

4.7.1 Stage 1 – maximum 21 working days

- Acknowledgement within 5 working days (if complaint cannot be responded within this period)
- Full response within 21 working days

4.7.2 Stage 2 - maximum 21 working days

In case of dissatisfaction

- Acknowledgement within 5 working days (if complaint cannot be responded within this period)
- Full response within 21 working days

4.7.3 Stage 3 - maximum 21 working days

In case of dissatisfaction

- Acknowledgement within 5 working days (if complaint cannot be responded within this period)
- Full response within 21 working days

4.7.4 Extending Time Limits

It is aimed to complete all complaints within the timescales above; however, if a complaint is very complex it may be necessary to extend the time limit. If this is the case the complainant shall formally be kept informed of progress with the investigation, reason(s) for the delay, and inform the complainant of the new deadline.

4.7.5 Following any stage of the procedure, a complainant not satisfied has a maximum of 28 days from the date of the final response to request that their complaint be progressed to the next stage.

4.8 Remedial Actions

4.8.1 In case of wrongful doings, we will act to:

- (i) accept responsibility
- (ii) explain what went wrong and why, and
- (iii) address any mistake by making any changes that may be required.

- 4.8.2 A redress to a complaint, can include a combination of remedies. The general principle to follow is that a complainant should, so far as possible, be put in the position he or she would have been in, had things not gone wrong.
- 4.8.3 The remedy taken needs to be appropriate with the failure in service and takes into account what complainants are looking for when they complain. An apology is normally appropriate, but other action(s) may also be necessary.

4.9 Irrational Complainant behaviour

Complaints will be tackled in accordance with this stated policy. However, in this process, staff may have interaction with irrational complainant behaviour and persistent complainants. Such behaviour on part of any complainant shall be recorded in the minutes of proceedings of the CC.

4.10 Recording complaints

All complaints received, dealt with or otherwise shall be recorded so that the CC can monitor (i) the nature of complaints, whether it has been properly responded and (ii) the best way to sort them out in the event it could not be handled during Stage 1.

4.11 Accessibility

- The CC is committed to provide opportunities for the complaints policy to be accessible to all clients. Staff will provide information on the complaints procedure for anyone wishing to make a complaint and provide assistance they may reasonably require.
- Management will issue to all insureds a leaflet highlighting the procedures for making a complaint.
- The adopted procedures will also be posted on the Board's website.

4.12 Review of Procedures

As no procedure can be static, it shall devolve on the CC to propose changes in these procedures in light of development and information gathered.