

Complaints Procedure

Citizens Insurance
(Netherlands Antilles & Aruba Assurance Company NV)



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1. Introduction

At Citizens Insurance, we are committed to providing high-quality products and services to our clients. If you are not satisfied with any aspect of our products or services, we encourage you to let us know.

This Complaints Procedure explains how you can submit a complaint and how we will handle it. Our aim is to handle all complaints carefully, fairly, and within a reasonable timeframe.

2. Article 1 - Definitions

In this Complaints Procedure, the following terms are used:

a. Insurer

Citizens Insurance (Netherlands Antilles & Aruba Assurance Company N.V.), which provides insurance policies and handles the payment of claims under those policies.

b. Policyholder

The person who has taken out an insurance policy with the Insurer.

c. Complaint

Any written message from a Policyholder expressing dissatisfaction about any aspect of an insurance policy or the services provided by the Insurer.

d. Complaint Handler

The person working for or on behalf of the Insurer who reviews and handles the complaint.

e. Complaint File

The digital or physical file in which all information related to the complaint is collected and recorded.

f. Complaints Procedure

The way in which the Insurer handles complaints.

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3. Article 2 - Submission of a Complaint

1. A Policyholder can submit a complaint in writing to the Insurer. An online complaint form is available on the Insurer's website and should be completed in full. The completed form should then be sent to **info@citizens.cw**
2. When submitting a complaint, the following information should be included:
 - the name and contact details of the Policyholder;
 - a clear and well-explained description of the complaint;
 - any relevant documents or supporting information, if available.
3. This Complaints Procedure and the contact details of the Insurer are available on the Insurer's website.

4. Article 3 - Handling of the Complaint

1. The Insurer will appoint a Complaint Handler to deal with the complaint. This person was not involved in the situation that led to the complaint.
2. The Complaint Handler will confirm receipt of the complaint within **five (5) business days**.
3. The Complaint Handler will check whether all required information is available. If additional information is needed, the Policyholder will be contacted.
4. The Complaint Handler will discuss with the Policyholder whether and how the complaint can be resolved.
5. The Complaint Handler will review the complaint within **thirty (30) business days** and will explain whether the complaint is accepted or rejected.
6. If the handling of the complaint takes longer than expected, the Policyholder will be informed in a timely manner.

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5. Article 4 - Complaint File

The Insurer keeps a complaint file for each complaint. This file contains the following information:

- a. the name, address, email address, and bank account number of the Policyholder;
- b. the date on which the complaint was received;
- c. a description of the complaint;
- d. the insurance policy to which the complaint relates;
- e. any other relevant documents;
- f. the assessment made by the Complaint Handler.

6. Article 5 - Objection Procedure

1. If the Policyholder does not agree with the assessment made by the Complaint Handler, the Policyholder may submit a reasoned objection. This option will be mentioned in the response provided by the Insurer.
2. If an objection is submitted, the Insurer will appoint a new Complaint Handler. This person was not involved in the situation that led to the complaint or in the handling of the complaint.
3. The new Complaint Handler will review the objection within **thirty (30) business days** and will explain whether the complaint is accepted or rejected.

7. Article 6 - Submission of a Complaint to the Insurance Disputes Committee Curaçao

1. If, after completing this complaints procedure, the Policyholder is not satisfied with the outcome, the Policyholder may submit a complaint to the **Insurance Disputes Committee Curaçao**.
2. Information about the possibility to submit a complaint to the Insurance Disputes Committee Curaçao will be included in the Insurer's response and made available on the Insurer's website.