



MUA CUSTOMER SERVICE CHARTER

INTRODUCTION:

This Charter marks a bold and significant step towards a transparent and accountable approach in delivery of quality services to our client base as we endeavor to create a stable Insurance industry. It underlines the importance of our customers by bringing their needs and expectations into perspective.

It is MUA's hope that this Charter will promote and maintain a better understanding and appreciation of the clients we serve. The Customers' Service Charter will enlighten our stakeholders on the standard of services offered by MUA in this regard. At MUA we always strive to be innovative and provide the best solutions to our customers.

This was applied through adopting a comprehensive customer service approach which allowed us to establish an outstanding customer experience that focuses on meeting and balancing the needs of our various customer groups and set the standards that are followed by all MUA employees and functions throughout the value chain.

SCOPE & OBJECTIVE:

SCOPE: This Service Charter sets the service quality standards that the customers would expect while dealing with MUA through the various delivery channels (face to face, telephone, website, and emails, other various services are also covered in this charter.

OBJECTIVE:

This Charter is a commitment by MUA to improve service delivery to all its customers and stakeholders. It enhances awareness on our role as an insurance company by giving insights on our values, our core functions and the expected service standards

The objective of this charter is to;

- Inform our customers of what to expect from MUA main services and relations with customers, consequently minimizing the misunderstandings and complaints.
- Inform customers of what MUA will do to ensure it will meet its customer service goals and observe customer's rights
- Inform our customers with our complaint channels when any dissatisfaction has occurred due to not meeting the agreed service standards or the charter itself.
- Inform our customers about how a complaint or an enquiry can be made, and in what format they can expect to receive a response.

- Clarify what we expect from our customers during service delivery in order to help us to provide them with better services.
- Continually improve our services, systems and staff skills and competencies in order to achieve high level services.

DEFINITIONS

Customer charter: Is a written policy that communicates MUA business's commitment to doing business with its customers aimed at enhancing customer satisfaction and related provisions.

Service standards: Promises made by MUA to its customers concerning its behavior which are expressed qualitatively or quantitatively.

Complaint: A verbal or written expression submitted to MUA Authorities by one of its clients expressing their dissatisfaction about the processes or the procedures followed to get the intended service or the way that it has been provided.

Dispute: A disagreement or difference that arises between the involved external parties in respect of which arbitration or conciliation may be requested from MUA.

Enquiry: A verbal or written expression submitted to MUA by one of its clients expressing their desire / or need to get or clarify information about the department's processes or the procedures to facilitate his dealing with the department's procedures.

Customer: An individual or an organization who contacts or deals with MUA to receive one or more of its services or a party that receives or consumes products (goods or services) and has the ability to choose between different products and suppliers.

Working days : Monday to Saturday, 07:30AM to 17:30 PM, (Except during official holidays)

OUR VISION, MISSION, AND CLIENTS

OUR VISION: To be the first choice Insurance Provider to our customers in Rwanda and in the East African region.

OUR MISSION: To offer a wide range of innovative insurance products, services and to provide cost effective solutions to our clients.

OUR CUSTOMERS:

MUA offer insurance products to a wide range of customers including:

- 1- Motor insurance customers
- 2- Fire insurance customers
- 3- General Accident insurance
- 4- Engineering Insurance
- 5- Bonds
- 6- Banc assurance
- 7- Trade line
- 8- Industrial All Risks
- 9- Consequential Loss – Business interruption
- 10- Burglary and theft
- 11- Bank Blanket Bond and Directors Liability
- 12- Computer and Electronic Equipment all Risks
- 13- Money and Cash in transit
- 14- Fidelity Guarantee
- 15- Public and Products Liability
- 16- Professional Indemnity
- 17- Machinery breakdown
- 18- Contractors all risks
- 19- Travel
- 20- Terrorism

OUR CUSTOMERS' EXPECTATIONS

Our customer expectations are founded on timeliness, reliability and accessibility for effective service delivery. Our customers expect the following;

- ✓ Transparency and Accountability in the provision of services
- ✓ Timely response to issues
- ✓ Constant flow of information
- ✓ Consultation and Involvement

WHAT WE EXPECT FROM OUR CUSTOMERS

We expect our customers to:

- ✓ Make prompt and timely payment of every insurance policy requested,
- ✓ To provide necessary information and relevant documents to enable us give prompt services.
- ✓ To comply with regulatory laws, regulations and guidelines.
- ✓ Treat MUA staff with courtesy and respect.
- ✓ Support MUA in its development of the insurance industry.
- ✓ Provide feedback on the quality of services.

OUR SERVICE DELIVERY STANDARDS:

What you can expect from MUA?

- We deal with our customers in a friendly, courteous and professional way.
- We are honest, fair, reasonable and unbiased in our service.
- We have an open door policy to all our customers
- We listen to our Customer's needs and enhance our services to exceed their expectations and insure their happiness and value for money
- We ensure the accuracy and the quality of the provided services.
- We ensure the continual improvement for our services and processes according to customer's needs.
- We try to ensure the services are delivered as per the specified time frame.
- We build positive relationships with our customers.
- We treat customer's information confidentially.
- We try to respond to customer's enquiries, complaints and disputes resolution request in an accurate and timely manner.
- We ensure customer's views and suggestions are considered to develop our services.

RIGHTS OF OUR CUSTOMERS

Our customers have a right to receive quality services from MUA. Specifically, they have a right to;

- ✦ Be served with courtesy, fairness, respect and speed
- ✦ Expect privacy and confidentiality

FEEDBACK MECHANISMS

Our customers may lodge complaints and concerns if not satisfied with the quality and standards of our services. They should also make suggestions and compliments when deserved to MUA through the following channels;

- Telephone
- Suggestion Box
- E-mail
- Personal presentation
- Customers' satisfaction surveys

OUR CONTACT INFORMATION

Grand pension Plaza, Ground & 8th floor
Avenue de la paix, plot 10610
Nyarugenge City center
P.O box 82, Kigali, Rwanda
Contact: (+250)252 570 331
Email: info@mua.rw/customer care@mua.rw.
Website: www.mua.rw.

SERVICE MATRIX

1. UNDERWRITING

#	SERVICE	REQUIREMENTS	AMOUNT PAID/if any	DEADLINE
1.	Issuance of insurance policies	Proposal form or Risk Notes or risk information in various ways	Varies	30 minutes per policy (simple) 1 day for complex policies
2.	Issuance of Complex insurance policies	Proposal form or Risk Notes or risk information in various ways	Varies	1 hour per policy
3.	Issuance of Quotations	Proposal form or Risk Notes or risk information in various ways	Nil	30 minutes maximum per quotation ½ day for complex quotations
4.	Issuance of Complex Quotations	Proposal form or Risk Notes or risk information in various ways	Nil	1 hour per quotation
5.	Attestations	Existing Clients only	RWF 5,000	5 minutes
6.	Free Risk Management services (Surveys)	Only for big industrial risks	Nil	1 day

7.	NO CLAIM REFERENCE LETTERS	Existing Clients only	RWF 5,000	10 Minutes
8.	Responding to correspondence mainly e-mails	N/A	Nil	30 minutes

2. FINANCE

#	SERVICE	REQUIREMENTS	AMOUNT PAID/if any	DEADLINE
1.	Payment process - claims	<ul style="list-style-type: none"> • Claim settlement agreement • Tax Invoice/EBM • Certificate of tax declaration for the previous year where relevant • Claim note(credit note) 	N/A	2 working days >50 m <50m, 10 working days
2.	Commission for Brokers and agents	<ul style="list-style-type: none"> • Invoice detailing commission on policies invoiced • EBM invoices • License • Tax declaration certificate 	N/A	5 working days
3.	Payment of suppliers	<ul style="list-style-type: none"> • Contract • Purchase Order • Service delivery note • EBM invoice • Tax declaration certificate 	N/A	5 working days
4.	Refund of performance guarantee and Refund of premium	<ul style="list-style-type: none"> • Letter requesting for refund • Original performance guarantee and or 	N/A	3 working days

		certificate of completion duly signed and stamped by the chief budget manager in case of guarantee <ul style="list-style-type: none"> • Copy of receipt to ascertain having paid the guarantee • For premium refund, there must be Client request letter, credit refund form duly signed 		
5.	Payment of Reinsurance Premium	<ul style="list-style-type: none"> • Debit note from reinsurance/ broker reconciled to the reinsurance bordereau • Existence of reinsurance contract in case of facultative premiums 	N/A	10 working days

3. LEGAL

#	SERVICE	REQUIREMENTS	AMOUNT PAID/if any	DEADLINE
1.	Mortgage registration	<u>Companies</u> <ul style="list-style-type: none"> • RDB Certificate of Registration • RRA TIN Number • Evidence of ownership of the collateral e.g. Yellow card for cars/Title deed for land • Board resolution approving the property as collateral • Signing a security agreement with MUA 	20,000 FRW paid on RDB account # 00281460-96	1 week

		<ul style="list-style-type: none"> Valuation report 20,000 FRW bank slip paid on RDB account # 00281460-96 <p><u>Individuals</u></p> <ul style="list-style-type: none"> Copy of ID RRA TIN Number Evidence of ownership of the collateral e.g. Yellow card for cars Signing a security agreement with MUA Valuation report 20,000 FRW bank slip paid on RDB account # 00281460-96 		
2.	Release of collateral for bond	Certificate of completion/original bond issued	N/A	1 day

4. CLAIMS

#	SERVICE	REQUIREMENTS	AMOUNT PAID/if any	DEADLINE
1.	MOTOR CLAIMS			
	Claim settlement	a) Material damages: Submission of required documents.	Nil	10 days
		b) Bodily injuries: Submission of required documents	Nil	30 days
2.	NON MOTOR CLAIMS			
	Claim settlement	Submission of required documents	Nil	45 days
3.	Payment of partners/suppliers	Submission of signed Discharge voucher by	Nil	30 days

		claimant, Invoice and EBM		
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Signed on 10 /04/2020

Gaudens KANAMUGIRE

Managing Director