

CUSTOMER SERVICE CHARTER



• INTEGRITY • PASSION • EXCELLENCE • TEAMWORK

WHO WE ARE

We are a subsidiary of Jubilee Holdings which was founded in 1937 and has grown to become a leading regional financial services provider. We have earned the trust and loyalty of our clients across Kenya, Uganda, Tanzania, and Burundi.

OUR PURPOSE

We are committed to improving the quality of life by providing the best insurance solutions to our customers.

ACCOUNTABILITY FRAMEWORK



Customer satisfaction

We are committed to understand your needs and provide you with quality solutions to achieve our objectives.



Accountability

We appreciate you for choosing us and we ensure your satisfaction by providing the highest quality of service. We recognize that excellent service is essential to establish and maintain your ability to achieve outcomes.



Respect

We are committed to providing you with service to meet these obligations in a way that respects your dignity and upholds our ethical standards. We serve you to enable you to achieve your financial goals, and to protect the things you care about.

CLAIMS HANDLING AND QUERY RESPONSE

Complaint Category	Resolution Target
Life Policy issuance/requests	3 working days
Life Policy alteration requests	3 working days
Life Policy update & revival	3 working days
Maturity, Loan, Refund and surrender claims	5 working days
Incident Claims (Death, Illness, Total Permanent disability)	20 working days
Last Funeral Expense	2 working days
Commission and intermediary service complaints	5 working days
Policy Renewal (Revival/Redate) complaints	2 working days
Ex-Gratia Complaints	10 working days
Pre-authorization follow-up	15 mins
Medical Policy Issuance	3 working days
Medical Card Activation	24 hours
Medical Waiting Period Retail	30 working days
Medical Waiting Period Corporate	0 working days
Fingerprint validity or registration errors	2 working days
Hospital service complaints	3 working days
Funeral Claims	48 hours
Local Reimbursement claim complaints	14-30 working days
International Reimbursement complaints	60 working days
Benefit confirmation requests	24 hours
Complex operational complaints	10 working days

COMMUNICATION

We maintain accessible information about our services and ensure resources are available. Our regional offices have trained staff and a call center team ready to assist you through phone calls, Whatsapp messages and emails during business hours (8:30 am to 5:30 pm- Monday to Friday)

We respond to inquiries within 24hrs. For complex matters requiring additional time, we will notify you and provide regular updates on progress.

FEEDBACK AND SERVICE QUALITY

We regularly measure performance through customer feedback and individual staff evaluations. We conduct surveys and mystery shopping to guide service improvements.

PERFORMANCE IMPROVEMENT

We strive to continuously improve the service we provide to you through a coordinated approach. We are innovative in designing new ways of doing things to support you better. Our customer service is delivered by skilled, professional staff who:

- Deliver quality service with minimal delay
- Are well supported and trained
- Are innovative in designing new solutions
- Treat you with dignity and respect

DISPUTE MANAGEMENT

Jubilee Life Insurance Company of Uganda Limited (JLICU) is committed to fair complaint resolution through our service channels (Email, Whatsapp, Tollfree Line and website).

We manage complaints efficiently within agreed timeframes and seek mutually beneficial resolutions through structured mediation processes

Should we fail to reach an agreement, customers have the right to appeal through the regulator for formal redress.

YOUR RIGHTS AND OBLIGATIONS



Rights

- Fair and non-discrimantory treatment
- Clear and satisfactory answers
- Best solutions at Competitive prices
- Prompt, transparent service
- Protection of personal information



Obligations

- Understanding that insurance is a regulated process
- Providing accurate information
- Complying with terms and conditions
- Offering constructive feedback
- Treating staff with respect

CONFIDENTIALITY

We understand that your personal information is valuable and commit to holding it securely.

We will not disclose it to any third party unless required by law.

REVIEW OF THE CHARTER

We review this charter annually to maintain alignment with social, economic and technological changes. Updates are made in accordance with industry standards and regulatory requirements.

Live Free!

There's living, and there's living free

Jubilee Life Insurance Company of Uganda
is regulated by the Insurance Regulatory Authority of Uganda.
WWW.JUBILEEINSURANCE.COM

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