

Maksure Insurance Brokers (Private) Limited  
Celestial Park, off Borrowdale Road  
Block 6, East Wing, Ground Floor  
Harare  
Zimbabwe  
Tel +263 242 480690  
Mobile +263 772 862600  
Email info@maksure.co.zw  
Web www.maksure.co.zw



---

# MAKSURE INSURANCE BROKERS

## COMPLAINTS HANDLING PROCEDURES

<b>VERSION</b>	<b>1.0</b>
<b>APPROVAL DATE</b>	<b>14/03/2024</b>
<b>EFFECTIVE DATE</b>	<b>14/03/2024</b>

## The Procedures

1. As Maksure Insurance Brokers, we shall register any complaint received within three (3) working days of receipt in a central register and in a corresponding separate file.
2. We shall acknowledge any complaint in writing to each complainant (if applicable) within two (2) working days of receipt.
3. We shall thoroughly investigate any complaint and examine all related documents. We shall take steps to gather evidence to assist us.
4. We shall provide a written response within fifteen (15) working days where we are able to make a decision in this period, after taking into account all relevant information.
5. Where we are unable to do so within fifteen (15) working days, we shall inform the complainant in writing why we are unable to do so, before fifteen (15) working days have elapsed, and provide guidance on when we expect to be in a position to provide a response. Such additional time shall not exceed thirty (30) working days from the expiry of the initial deadline of fifteen (15) working days.
6. We shall issue a final response as soon as practically possible and such response shall be by way of either;
  - Full or partial acceptance of the complaint
  - Refusal of the complaint
7. We will keep all documents relating to a complaint in a file in chronological order and in a secure manner. Each file will contain the following:
  - A copy of the complaint and confirmation of the date submitted
  - Personal details for the complainant
  - A summary description of the complaint, and the cause/reason of/for the complaint
  - The class of business the complaint relates to.
  - Details of our investigation
  - Details of the result and outcome of the complaint, including reasons for reaching our decision
  - Confirmation of whether or not the subject of the complaint was a result of lack of internal procedures/processes by any person connected to us directly or indirectly
  - The date the complaint is considered closed, or our final response is issued.
  - We shall provide information to complainants regarding their complaints in a fair and timely manner and upon request

## Alternative resolutions of dispute

- When our final response does not satisfy the complainant,
  - we may or may not enter into further communication in an endeavour to reach an amicable resolution, although we will consider additional information offered by the complainant.
  - When a complainant has made a specific and measurable demand for resolution, and we are not agreeable, we will advise them of the right to insist on the complaint and the complainant's rights to pursue the complaint through Insurance Pensions Commission or other means as they deem fit.

## WHERE AND HOW TO SUBMIT A COMPLAINT

Complaints may be submitted via email, by post, hand (in person), or through our website.

All underwriting and general complaints to be addressed to [grace@maksure.co.zw](mailto:grace@maksure.co.zw) on [www.maksure.co.zw](http://www.maksure.co.zw)

and

Claims complaints can be sent to the Broking Manager or on email address [grace@maksure.co.zw](mailto:grace@maksure.co.zw).

The Complaints Manager  
East Wing, Ground Floor  
Block 6, Celestial Park  
Stand No. 19280  
Harare

## APPROVED FOR AND ON BEHALF OF THE BOARD



14 Mar. 24

---

**Chairman**

---

**Date**

**Maksure Insurance Brokers Private Ltd**

