

QATAR ISLAMIC INSURANCE GROUP

Complaints Procedures Guide

Version 3.1

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1. Introduction

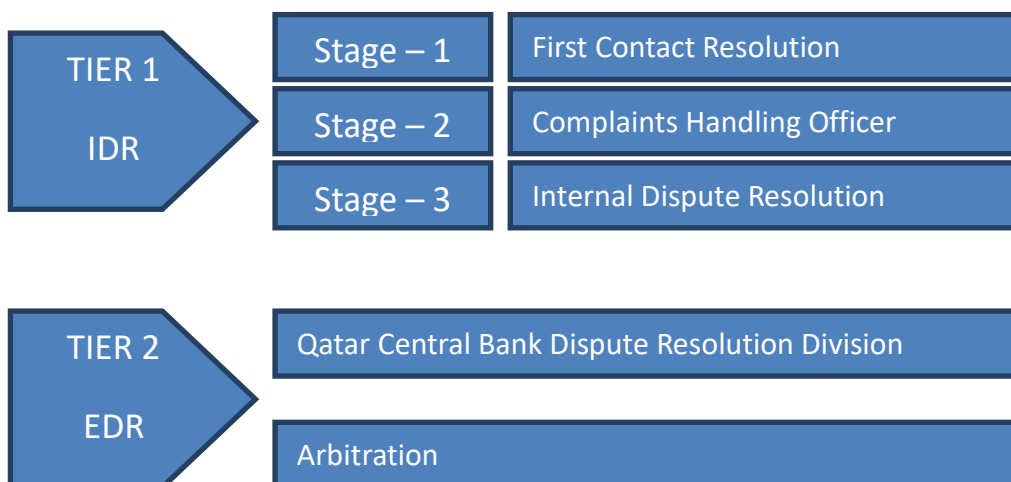
QIIG seeks to maintain and enhance its reputation of providing customers with high quality products and services. QIIG value complaints as they assist us to improve our products, services and customer service. QIIG is committed to being responsive to the needs and concerns of our customers or potential customers and to resolving their complaint as quickly as possible.

This document guides our customers on how to make a complaint and what to expect during the complaint handling process.

2. Customers Complaint Guiding Principles

- QIIG's Complaints Handling Policy & Procedures is available internally to be readily accessible to all employees.
- QIIG's Complaints Procedures Guide (based on this Complaints Handling Policy & Procedures) is available on the QIIG Website to be readily accessible to all customers.
- Complaints are acknowledged immediately and shall be handled in an efficient manner. Updates to the customer shall be provided courteously whenever asked by the customer.
- Complaints are addressed objectively and unbiasedly.
- The process is free to the customer
- Customer's personal information will be kept confidential and will be disclosed after obtaining written consent or required to be disclosed under the law.
- All employees accept responsibility for effective complaints handling. The Complaints Manager will ensure that, where appropriate, issues raised in the complaints handling process are reflected in employee performance evaluation.
- QIIG will annually review its complaints handling procedures.

3. Customer Complaint Escalation Process



4. Customer Complaints Process

4.1 Making a Complaint

- If **You** are dissatisfied with insurance service provided by QIIG, **You** can in the first instance consider speaking directly with the employee **You** have been dealing with.
- If **You** are uncomfortable with discussing complaint with the relevant employee with whom **You** were dealing with or consider the relevant employee is unable to address **Your** concerns **You** can lodge a complaint with QIIG in one of the following ways:
 - By telephoning QIIG's designated Complaints Handling Officer on 44658850 or the Deputy Complaints Handling Officer on 44658894
 - By writing to QIIG at designated Complaints Handling Officer, Qatar Islamic Insurance Group, 'C' Ring Road, Opp. Gulf Cinema, PO Box 22676, Doha
 - By emailing QIIG designated Complaints Handling Officer at complaints@qiic.com.qa
 - In person by speaking to designated complaints handling officer or deputy complaints handling officer
- If **You** have made complaint verbally **You** will be asked to put the complaint in writing and send to us later either through e-mail or post.

4.2 Information Required from the Customer

- For investigating **Your** complaint QIIG will be relying on information provided by **You** and the information QIIG may already be holding. If need be QIIG will contact **You** to clarify details or request additional information where necessary.
- To investigate the complaint quickly and efficiently, please provide the following information:
 - **Your** name and contact details
 - The name of the person the customer has been dealing with about QIIG's insurance services
 - The nature of the complaint,
 - Details of any steps **You** have already taken to resolve the complaint
 - Details of conversations **You** may have had with QIIG employee(s) that may be relevant to the complaint
 - Copies of any documentation which supports complaint.

4.3 Help making a Complaint

The Complaints Handling Officer and the Deputy Complaints Handling Officer can provide with any assistance the customer may need to make complaint. They can be reached at the phone numbers mentioned above Sunday to Thursday 7:30 a.m. to 2:30 p.m.

4.4 Complaint Acknowledgement

- The Complaints Handling Officer will acknowledge receipt of complaint within three (3) business days.
- Acknowledgement will be done in writing.

4.5 Initial Review of the Complaint

- The Complaints Handling Officer will undertake an initial review of the complaint and respond to **You** in writing within Seven (7) days of receiving **Your** complaint explaining QIIG's position and how QIIG proposes to deal with **Your** complaint.
- There may be circumstances during the initial review or investigation of the complaint which need clarification on certain aspects of the complaint or require additional documentation from the customer. In such circumstances the Complaints Handling Officer will explain the purpose of seeking clarification or additional documentation.

4.6 Investigation of the Complaint

- The Complaints Handling Officer will respond to **You** within 14 days of the date of receipt of **Your** Complaint, provided all necessary information are available and any required investigation have been completed.
- If the Complaints Handling Officer cannot respond within 14 days because of the unavailability of all necessary information or incomplete investigation he shall inform **You** as soon as reasonably practicable within the 14-day timeframe and shall agree on a reasonable alternative timetable with **You**. If an agreement cannot be reached on an alternative timetable, the Complaints Handling Officer shall advise **You** about **Your** right to escalate the complaint to the QIIG's Internal Dispute Resolution Committee
- The Complaints Handling Officer will respond to **Your** complaint in writing and inform **You** about:
 - QIIG's decision in relation to the complaint;
 - The reasons for decision;
 - **Your** right to take the complaint to QIIG's IDRC if the Complaints Handling Officer decision does not resolve complaint to **Your** satisfaction;
- The IDRC will review the complaint and discuss the matter with the Complaints Handling Officer and the relevant department's Director/Manager to understand the rationale of initial decisions that are being disputed by **You** and shall respond within 14 days of the date of receiving escalated complaint provided all necessary information are available and any required investigations have been completed.
- If the IDRC cannot respond within 14 days because of the unavailability of all necessary information or incomplete investigation the IDRC shall inform **You** as soon as reasonably practicable within the 14-day timeframe and agree on a reasonable alternative timetable with **You**. If an agreement cannot be reached on an alternative timetable, the IDRC shall advise **You** about **Your** right to escalate the complaint to the QCB under EDR procedure.
- The IDRC's response to the review of the complaint will be in writing and will include:
 - QIIG's final decision in relation to the complaint and the reasons for that decision;
 - **Your** right to take complaint to QCB if the customer is not satisfied with QIIG's decision, together with contact details for QCB, and the timeframe within which **You** must take the complaint to QCB
- The entire IDR will be completed within 30 days from the day QIIG first received the complaint
- The QCB can receive complaints as per the dispute resolution process established by the QCB under article 144.4 of the QCB Law

- QIIG shall extend full cooperation to the QCB in their investigation of the complaint and shall comply with the process.
- The decisions of QCB are binding on QIIG.
- If for any reason QCB does not take the application, **You** can seek independent legal advice or access any other external dispute resolution options that may be available to **You** such as Arbitration

5. Redress

- If after investigating a complaint, Complaints Handling Officer decides that the complaint was justified, he shall recommend the proposed complainant redress to the IDRC
- The proposed redress make be in the form of fair compensation, financial or otherwise, for any acts or omissions for which QIIG was responsible and must give effect to any offer of redress that the complainant accepts.
- IDRC shall review the proposed offer, make amendments to it, if deemed appropriate, and shall submit the same to the Group President for approval.
- The Complaints Handling Officer shall make the approved offer to **You**.
- If **You** accept the offer the Complaints Handling Officer shall inform the relevant department to carry out necessary actions and closes the complaints file.
- If **You** reject the offer, the Complaints Handling Officer shall inform **You** about **Your** right to escalate the complaint to EDR as the procedure for doing that

6. Referring Complaint to Third Parties

- If during the investigation the Complaints Handling Officer is satisfied on reasonable grounds that a third party might be responsible or partly responsible for an act or omission alleged in a complaint, the Complaints Handling Officer may refer all or part of the complaint to that third party after getting IDRC's approval.
- The referral will be made promptly, but no later than seven days after the day it became satisfied that the third party might be responsible or partly responsible
- The referral will be made in writing
- The Complaints Handling Officer shall inform **You** in writing, in the final response or otherwise, about the referral and give the third party's contact details; and
- If QIIG has a complaint referred to it form some other third party, QIIG shall deal with the complaint as if the customer concerned had made it to QIIG directly, and QIIG had received it when it received the referral.

7. Complaints under Investigation by QCB or Other Regulatory Authorities

- If a complaint is currently being investigated by QCB or any other regulatory authority QIIG may cease to take further action in relation to that complaint pending finalization of their investigation.
- Complaints Handling Officer will assist regulatory authorities with their investigations.