



CUSTOMER SERVICE CHARTER



#Ntakibazo



PRIME
Insurance
SECURE TOMORROW TODAY



Our commitment to our customers



1320

#Ntakibazo na*177#

PRIME
Insurance
SECURE TOMORROW TODAY



Kigali, March 2023

I. INTRODUCTION

Prime Insurance Customer Service Charter sets out a commitment to providing a high standard of customer service. We seek to meet your insurance needs by offering quality service and products. Our customers are the cornerstone of our business and we consistently strive to exceed your expectations by anticipating and meeting your Insurance needs.

PRIME INSURANCE Ltd is one of the main insurance companies accredited by the National Bank of Rwanda to provide short-term insurance services since 1995. Prime Insurance is entirely owned by Rwandans, led by **Rwanda Mountain Tea** and **Kitabi Tea Company**. It has been providing outstanding insurance services and has built a solid foundation of trust and a wide network countrywide.

PRIME INSURANCE Ltd is not only driven by increasing its revenues of ensuring optimal returns for stakeholders but is also committed to making a positive impact on society and supporting the government's efforts for economic development. The key strategy for Prime Insurance is to be the first choice for insurance customers and hence, the market leader in the Rwanda insurance sector.

Vision: to be the leading and most admired financial institution in Rwanda by all customers and employees.

Mission: to ensure that each and every Rwandan has access to the appropriate insurance cover provided with the highest level of customer service and satisfaction.

Values: At Prime Insurance, everything we do is inspired by our values. Our values are part of our DNA, they guide what we do and how we do it. Our relationship with customers will be guided by the following key values:

- Professionalism
- Innovation
- Satisfying our clients
- Teamwork
- Integrity
- Objectivity

Moto: Secure tomorrow today

This Service charter outlines the type of products and service standards and time frames we aim to provide.



Motor Insurance, Property Insurance, Accidents Insurance, Engineering and Technical Risk, Travel Insurance, School liabilities, Money Insurance, Bond Guarantees, Third party Insurance Bancassurance, Marine/transport Insurance, and others.

Our key commitments include; Service, Fairness, Security, Accountability, and Transparency.

Key Commitments:

I. Service

Consistently deliver high level of service at any of our branches and franchises.

Provide accessible and convenient service throughout all our branches/franchises, as well as online and mobile service facilities available 24 hours a day.

II. Fairness

Prime Insurance will act fairly and reasonably toward its client's needs in a consistent and ethical manner.

Prime Insurance will establish a clear set of procedures on how to submit the complaints to ensure that any dispute between us will be resolved fairly and quickly.

For more details on our complaints process, please visit www.prime.rw.

Prime Insurance practices a non-discriminatory policy towards its customers, supporting fair and responsible Insurance and risk management practices.

III. Security

Prime Insurance will ensure that the confidentiality and privacy of customers' information is respected at all times, according to the Laws and Codes of conduct that govern financial institutions.

IV. Accountability

Prime Insurance explains and helps you understand the Insurance benefits, risks, and profiles of products and services that you are interested in.

All our products and services comply with the relevant insurance Laws and Regulations as stipulated by the regulator (National Bank of Rwanda (BNR)).



V. Transparency

Prime Insurance will provide you with clear, relevant, and timely information to help you make an informed decision about our products and services. Where applicable, Prime Insurance sets terms and conditions relating to each insurance product and service. Making available to you all information on the fees, charges, penalties, and any other relevant information. Your liabilities and obligations in the use of an Insurance product and service at Prime Insurance will also be highlighted.

Prime Insurance will inform you, through various channels (e.g. through its Branch and franchise networks, over the Internet, SMS, or Telephone) of available products and services. You can therefore visit your nearest Prime Insurance branch or franchise for further information and also provide feedback to us through these channels.

VI. Delivering for you

We are committed to offering you high-quality services that meet your needs. To this end, we promise:

- To provide all customers with quality services at all times
- To provide services to all customers equally, accommodating their diverse needs
- To listen to our customers and to develop our services in response
- To provide information that is clear, timely and accurate
- To provide you with clear policies and procedures to resolve your complaint promptly



1. STANDARDS OF SERVICE

Prime Insurance aims to provide efficient and effective, customer service at all times. Below are time frames set out for our service deliverables.

Service	Goal
Aim to serve the majority of customers promptly in all our Branches and franchise (general inquiries)	Within 3 to 5 minutes
Aim to Resolve complaints within the shortest time period	Within 24 hours for minor and 72 hours for major complaints
Claims payment	ALL approved claims payment vouchers are treated with 36 hours of receipt NB: This is subject to availability of all documents
Renewal Notices	Notices will be submitted to the client's 30 days and a week before the renewal date.
Aim to answer your call promptly when you call us at any of our branches or call Centre	Within 3 rings
Documents or correspondence Turnaround time	We ensure flawless documentation and resolve all complex queries and correspondences within 24 hours. (To achieve this, all relevant documents requested by our officers must be provided)
Issuance of Quotations	Simple and telephonic quotations: immediately on request (within 1hour). Complex quotations that require approval by senior personnel will be provided within 24 hours.



Telephone Culture	We are available to answer telephone calls during normal office hours from 7.00 am – 7.00 pm Monday to Friday and 8.00 am – 4 pm Saturday. Where voicemail is in use, we will return calls promptly and get back to the customer.
-------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**Provided all required documents are available*

We value your feedback and we endeavor to carry out a Customer Service Survey and review this charter on an annual basis in order to serve you better.

If you have inquiries, concerns, complaints, or compliments please contact us:

MIC BUILDING
KN2, AV. NYARUGENGE
KIGALI – RWANDA
Toll-free number: **1320**
E-mail: callcenter@prime.rw
Website: www.prime.rw

For product and service inquiries, complaints, concerns, suggestions, and compliments email us at: callcenter@prime.rw or call us at our toll-free number above.

If you are not satisfied with the manner in which your query or complaint was handled or the solution provided, Please contact us at: escalation@prime.rw



Adoption and Commencement

This Customer service charter was adopted by the Board of Directors of Prime Insurance in March 2023, and shall come into force on the date of signature

Kigali... 31st.03.2023.....

The Chairman of the Board of Directors

Names: HAGUMA Murashi Eugene

Signature: ----- 

The Chief Executive Officer

Names: MIRENGE John

Signature: ----- 

#No Worries
With ***177#**