

CUSTOMER SERVICE CHARTER

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

- Results-focused
- Teamwork
- Communication
- Trust
- Learning and Growth
- Meritocracy

#	Service	Access	Requirement	Duration	Time
1	General inquiries	> Call center: 1320 > Website: www.prime.rw > Email: info@prime.rw > Social media: Prime Insurance > Prime Staff, > Headquarters > Sales Agents	- Having any request E.g.: Products information, direction, guidance, claim follow up,	5 Min Max	Monday – Friday: 8AM – 5PM
2	Customer complaint or suggestion	> Call center: 1320 > Website: www.prime.rw > Email: info@prime.rw > Prime suggestion box > BNR platform: Intumwa > Headquarters	- Having complaint or suggestion	24 Hours	Monday – Friday: 8AM – 5PM
	Subscription	Access	Requirement	Duration	Time
3A	Request for insurance quotation	> HQ Staff, Sales agents > Insurance Broker > Email: underwriting.life@prime.rw > Website, Bancassurance (Banks)	- Customer preference - Subscriber age - Staff salaries & age (Group Life Insurance) - Loan amount & duration	2 Hours Max	Monday – Friday: 8AM – 5PM
3B	Insurance Subscription	> Sales agents, Insurance Brokers > Bancassurance > Prime HQ	- ID or Passport - Proposal Forms, KFS Form, Payment Form - Premium Payment	Instant	Monday – Friday: 8AM – 5PM
3C	Digital Insurance Subscription	> Prime USSD: *177# > Mobile money: *182*10#	- ID Number - Premium Payment	Instant	24/7

Premium Payment		Access	Requirement	Duration	Time
4A	Premium payment	<ul style="list-style-type: none"> > Salary deduction > Bank standing order or transfer > Prime USSD: *177# > Momo: *182#, Bank deposit 	<ul style="list-style-type: none"> - Filled Proposal & KFS form (for non-digital product) - Contract (only for corporate products) 	Instant	24/7
4B	Exceptional premium payment	<ul style="list-style-type: none"> > Bank cheque 	<ul style="list-style-type: none"> - Filled Proposal & KFS form (for non-digital product) - Contract (only for corporate products) 	5 Min Max	Monday – Friday: 8AM – 5PM
Insurance Policy/ Contract		Access	Requirement	Duration	Time
5	Getting insurance policy/ contract	<ul style="list-style-type: none"> > SMS with contract link > Headquarters > Sales Agents > Bancassurance 	<ul style="list-style-type: none"> - Premium payment 	Instant	24/7
6	Getting digital insurance contract	<ul style="list-style-type: none"> > SMS with contract link > Headquarters 	<ul style="list-style-type: none"> - Premium payment 	Instant	24/7
7A	Checking policy statement	<ul style="list-style-type: none"> > USSD > Sales agents, Headquarters 	<ul style="list-style-type: none"> - Insurance policy - Telephone or ID Number 	Instant	24/7
Advance and Surrender		Access	Requirement	Duration	Time
7B	Request for advance	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: after 3 years from subscription 	4 days	Mon – Fri: 8AM – 5PM
8	Request for partial surrender on digital platform (<=100,000 FRW)	<ul style="list-style-type: none"> > Prime USSD: *177# 	<ul style="list-style-type: none"> - Eligibility: after 3 years from subscription - Products: Savings with risk, Family insurance-Savings portion & Employee protection insurance-Savings portion 	Instant	24/7
9	Request for partial surrender	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: after 3 years from subscription 	4 days	Mon – Fri: 8AM – 5PM
10	Request for total surrender	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: after 3 years from subscription - Death certificate in case of death of life insured 	17 days	Monday – Friday: 8AM – 5PM
Claims and Benefits		Access	Requirement	Duration	Time
11	Request for refund	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Bank notification & Clearance certificate (only for loan protection product) 	7 days	Monday – Friday: 8AM – 5PM

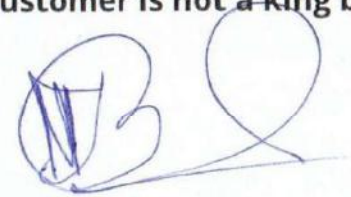
12	Request for endowment (Indezo)	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Original contract - Copy of ID - Death certificate in case of death of life insured 	6 days	Monday – Friday: 8AM – 5PM
13	Getting maturity benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter & Original insurance contract - Copy of ID - Death certificate in case of death of life insured 	7 days	Monday – Friday: 8AM – 5PM
14A	Claiming death benefits	<ul style="list-style-type: none"> > Sales agents > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Death certificate - ID copy of policyholder - ID copy of beneficiary or next of kin 	3 days	Monday – Friday: 8AM – 5PM
14B	Claiming death benefits on digital insurance products	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Marriage certificate for spouse - Birth certificate for children - Copy of ID for both spouses and children of 16years of age and above 	3 days	Monday – Friday: 8AM – 5PM
14C	Claiming death benefits on loan protection product	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Bancassurance > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the Employer/Email or Letter - Death certificate - Insurance contract - Loan amortization schedule - Police report if the death was caused by the traffic accident/assassination 	7 days	Monday – Friday: 8AM – 5PM
15	Claiming funeral fees benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the Employer/Email or Letter - Death certificate 	24 hours	Monday – Friday: 8AM – 5PM
16	Claiming total and partial permanent disability benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Medical report indicating cause & rate of disability - Medical counter expertise - ID copy of policyholder - Loan amortization schedule (only for loan protection insurance) 	7 days	Monday – Friday: 8AM – 5PM
17	Claiming loss of income benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Employer's dismissal letter indicating the reason - ID copy of policyholder 	7 days	Monday – Friday: 8AM – 5PM

18	Claiming critical illness benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the Employer/Email or Letter - Insurance contract - Medical certificate of Critical illness confirmed by doctor - Medical expertise from appointed doctor 	7 days	Monday – Friday: 8AM – 5PM
19	Claiming retrenchment benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the bank - Copy of employer's letter terminating employment contract, Insurance contract - Loan amortization schedule 	7 days	Monday – Friday: 8AM – 5PM
20	Claiming legal assistance fees benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - ID copy of policyholder - Police report if the death was caused by the traffic accident/assassination 	3 days	Monday – Friday: 8AM – 5PM
21	Claiming hospital cash benefits	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - ID copy of policyholder - Proof of hospitalization - Eligibility: 5 nights in the hospital 	3 days	Monday – Friday: 8AM – 5PM
Policy Cancellation & Endorsement					
		Access	Requirement	Duration	Time
22	Policy Cancellation	<ul style="list-style-type: none"> > Email: claims.life@prime.rw > Headquarters > Sales agents 	- Request letter (one month before cancellation)	1 month	Monday – Friday: 8AM – 5PM
23	Policy Endorsement (update or edit)	<ul style="list-style-type: none"> > Email: underwriting.life@prime.rw > Headquarters > Sales agents 	- Request letter (one month before endorsement)	1 month	Monday – Friday: 8AM – 5PM

Prime Life Insurance strives to provide world class customer care because **“A customer is not a king but a boss”**.



Innocent HABARUREMA
Chief Executive Officer
Prime Life Insurance Ltd.

Joseph BAHENDA
Board Chairperson
Prime Life Insurance Ltd.