



CUSTOMER SERVICE CHARTER

Sanlam Rwanda's vision is to be the leader in client-centric and protection.

We take care of our clients' financial well-being through our general insurance and services.

Our customer service charter sets out our commitment to provide our customers with outstanding service. It outlines what our customers can count on us for, as well as our customers' rights and obligations.

Our purpose

We are committed to helping create a world worth living in and enabling people to live the best possible life within it.

Our Commitment to Serve

We are determined to understand your needs and provide you with quality solutions to achieve your objectives. We appreciate you for choosing us and we ensure your satisfaction by providing the highest quality of service. We serve for your benefit; to enable you achieve your financial goals, and to protect the things you care about. In other words, we are committed to providing service in the Sanlam Way, that is:

- We are determined and resolute
- We are solid and sensible
- We do it very, very well
- We do it for good

WHAT YOU CAN EXPECT FROM US

Responsiveness

We will respond promptly to your queries and service requests. Our aim is to respond to phone calls immediately and to email and social media queries within TWO working days.

Take advantage of our call center which is a fully equipped office that attends to your queries through phone calls, SMS and e-mails. Our members of staff are experienced and knowledgeable in handling all queries within the turnaround times indicated in the table below.

Service requests will be responded as follows:

Type of Service	Turnaround time
Processing of Maturity	5 working days
Refunds processing	5 working days
Personal accident claims	7 working days
Death claims	7 working days
Policy amendments	2 working days
Motor Insurance claims *	7 working days
Non-motor insurance claims	7 working days
Medical reimbursements	5 working days

* The timeline for motor repairs is subject to availability of parts and the extent of the damage. Where an extension of timeline is necessary based on these factors, Sanlam shall approve an appropriate extension of the repair timeline and communicate the new completion date to you.

NB: For claims we count the number of processing days from the time we receive full documentation required for the type of claim.

Professionalism

Sanlam has a team of professionals that will advise and keep you informed on all your contract details. We focus on finding solutions to suit your needs and offer relevant products and services to that end.

We treat all our clients equally and with respect and fairness irrespective of caste, age, gender, or race.

Confidentiality

We handle personal information with integrity and honesty. We have set up frameworks to ensure that your private data is handled with utter confidentiality except where we are under the legal obligation to disclose.

YOUR RIGHTS AND OBLIGATIONS

As Sanlam Rwanda's client you have the right to:

- Review your product terms within the period specified in the contract
- Lodge a complaint
- Privacy and confidentiality in the handling of your personal information
- See information related to your accounts

Our expectations are that you will:

- Treat Sanlam staff with courtesy
- Respond to requests for information relevant to your product or service truthfully, accurately and in a timely manner
- Be punctual in attending appointments you make with staff

REVIEW OF THE CHARTER

We will review our Customer Service Charter each year in order to keep up with the evolving socio-economic and technological environment.

WE VALUE YOUR FEEDBACK

Your feedback is important to us. We welcome your queries, compliments and complaints.

In the event that you have a complaint, please do not hesitate to contact us with the details. We will handle the issues highlighted with fairness, confidentiality, professionalism and in accordance with industry ethics. We will analyze it, amend where necessary and send you a response with the resolution.

Kindly send us your feedback through email, telephone or on our website.

HOW TO REACH US

You may contact us in the following ways:

Email us on: info@rw.sanlam.com

Call us on: +250 788 183 000 on **Monday to Friday**, between **8:00 am – 5:00 pm** (except public holidays) For medical queries and requests you can reach us on the **24 hour helpline:**

Contact us on our **website** at rw.sanlam.com.

Our customer service branches countrywide are open from **Monday to Friday**, between **8:00 am – 5:00 pm** (except public holidays)

SANLAM ASSURANCES GENERALES PLC

LOCAL FOOTPRINT

N°	DISTRICT	BRANCH	BRANCHE MANAGER	TELEPHONE
1	HUYE	HUYE II	AFADHALI CLAUDE	0788381553
		HUYE I	NISHIMIYIMANA EVARISTE	0727601473
2	KICUKIRO	MAGERWA	MUKAKALISA ODETTE	0785246803
		KICUKIRO	SHEMA CASSIEN	0788408017
		REMER A I	MUHORAKEYE JACQUELINE	0788772824
		REMER A II	MUNYANEZA PIERRE CELESTIN	0788308019
		KABUGA	UDAHEMUKA AGNES	0788404955
		KANOMBE	UWANYIRIGIRA ALINE	0788211050
		GIKONDO MEREZ	UWIMANA JACQUES	0788306672
3	NYARUGENGE	HEADQUARTERS	HOTLINE	0788185300
		NYABUGOGO	NSENGIMANA Egide	0782177950
		CENTENARY	NDAYAMBAJE Edison	0788733881
		CHIC	MURANGWA J. CLAUDE	0788555953
		NYAMIRAMBO	NTIRUSHWA ALFRED	0788759447
4	GASABO	KIMIRONKO	MUKAKALISA ODETTE	0785246803
		REMER A STADE	UMWARI KAVUNGA WINNY	0788726049
		KINAMBA	TESIRE VALERIE	0788614027
		KIBAGABAGA	UWIMANA LIBERATA	0788520258
		KISIMENTI	UWAMWIZA GRACE	0788500663
5	BUGESERA	NYAMATA	INGABIRE MARTHE	0788899540
6	KAYONZA	KAYONZA	MUGIRANEZA AUGUSTIN	0788672351
		KABARONDO	INGABIRE ADELINE	0782804281
7	RWAMAGANA	RWAMAGANA	RUKUNDO GULAIN MURINZI	0788514139
8	NYAMASHEKE	NYAMASHEKE	NIYITEGEKA ELISEE	0788277500
9	NYAMAGABE	NYAMAGABE	UWAMAHORO CHISTINE	0788681574
10	MUHANGA	MUHANGA I	SHEMA PROJECT	0788408397
		MUHANGA II	MUSHIKIWABO CHANTAL	0788859895

11	GICUMBI	GICUMBI GATUNA	KAYITESI THEA BIZIMUNGU DIEUDONNE	0788652735 0788352106
12	KIREHE	RUSUMO	UMUHOZA THEOPHILE	0788516531
13	NYANZA	NYANZA	BIRIKUMANA ASSOUMANI	0788774331
14	NGOMA	NGOMA	NGABONZIZA REVERIEN	0783176398
15	NYAGATARE	NYAGATARE I	UWIMBABAZI M. CLAIRE	0788427767
16	RUHANNGO	RUHANGO	KANYANDEKWE CLAUDETTE	0788228844
17	RUSIZI	RUSIZI	NDAYISHIMIYE ADOLPHE	0785065073
18	MUSANZE	MUSANZE	GASIRIMU OLIVIER	0783249823
19	GAKENKE	NYIRANGARAMA	NYIRAHABIMANA HENRIETTE	0788381111
20	RUTSIRO	RUTSIRO	MUKAMUGEMA M. JEANNE	0788529345
21	RUBAVU	RUBAVU	MUSABYIREMA P. CLAVER	0788607089
22	KARONGI	KARONGI	MUKAMANA MARTHE	0727601479