

CUSTOMER COMPLAINTS HANDLING PROCEDURE

SOFTLOGIC LIFE INSURANCE PLC



Version

Document Details

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Originating Business Function	Complaints Management Unit
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Version Control

Version	Notes	Approval Date	Issued By
1.0	Contact Officer in charge detail update	08.04.2024	Complaints Management Unit
1.1	Postal Address and CMU email update	07.01.2025	Complaints Management Unit

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1. Introduction

With the unparalleled strength and backing of Softlogic Holdings, we are today one of Sri Lanka's leading life insurers. Our parent company, Softlogic is one of Sri Lanka's most dynamic and reputed conglomerates, and we believe that our partnership is a perfect strategic match in creating a brand, to revolutionize the Life Insurance Industry in Sri Lanka. The Softlogic Groups' foray into sectors such as ICT, Healthcare, Retail, Financial Services, Automobiles, and Leisure, further enhances our brand positioning and ability to truly deliver our brand promise of enabling people to 'LIVE LIFE TODAY' – whilst also becoming the preferred Life Insurance provider to Sri Lanka's across the island.

This Customer Complaints Handling Procedure outlines the standard approach followed by **Softlogic Life Insurance PLC** to ensure that customer complaints are acknowledged, reviewed, and resolved in a fair and timely manner. We are committed to delivering our services with integrity, professionalism, and transparency to all policyholders. While we strive to maintain the highest standards of service, we recognize that situations may arise where customers may be dissatisfied with the service provided. In such instances, this procedure ensures that concerns are addressed promptly, impartially, and effectively.

To support effective resolution of such concerns, **Softlogic Life Insurance PLC** maintains a comprehensive Complaints Management Function in accordance with the Company's Complaints Management Policy. A designated complaints handling officer named "Officer-In-Charge of Policyholder Complaints Management Unit" oversees the process to ensure that each complaint is handled with impartiality, clarity, and due care.

This document serves as a guide for customers on how to lodge a complaint and outlines the steps involved in handling, escalating, and resolving complaints, in compliance with the Guidelines on Complaints Handling by Insurers and Brokers (2016) issued by the Insurance Regulatory Commission of Sri Lanka (IRCSL).

2. Definitions

For the purpose of the Guidelines on Complaints Handling by Insurers and Brokers (2016), following definitions are applicable for this procedure:

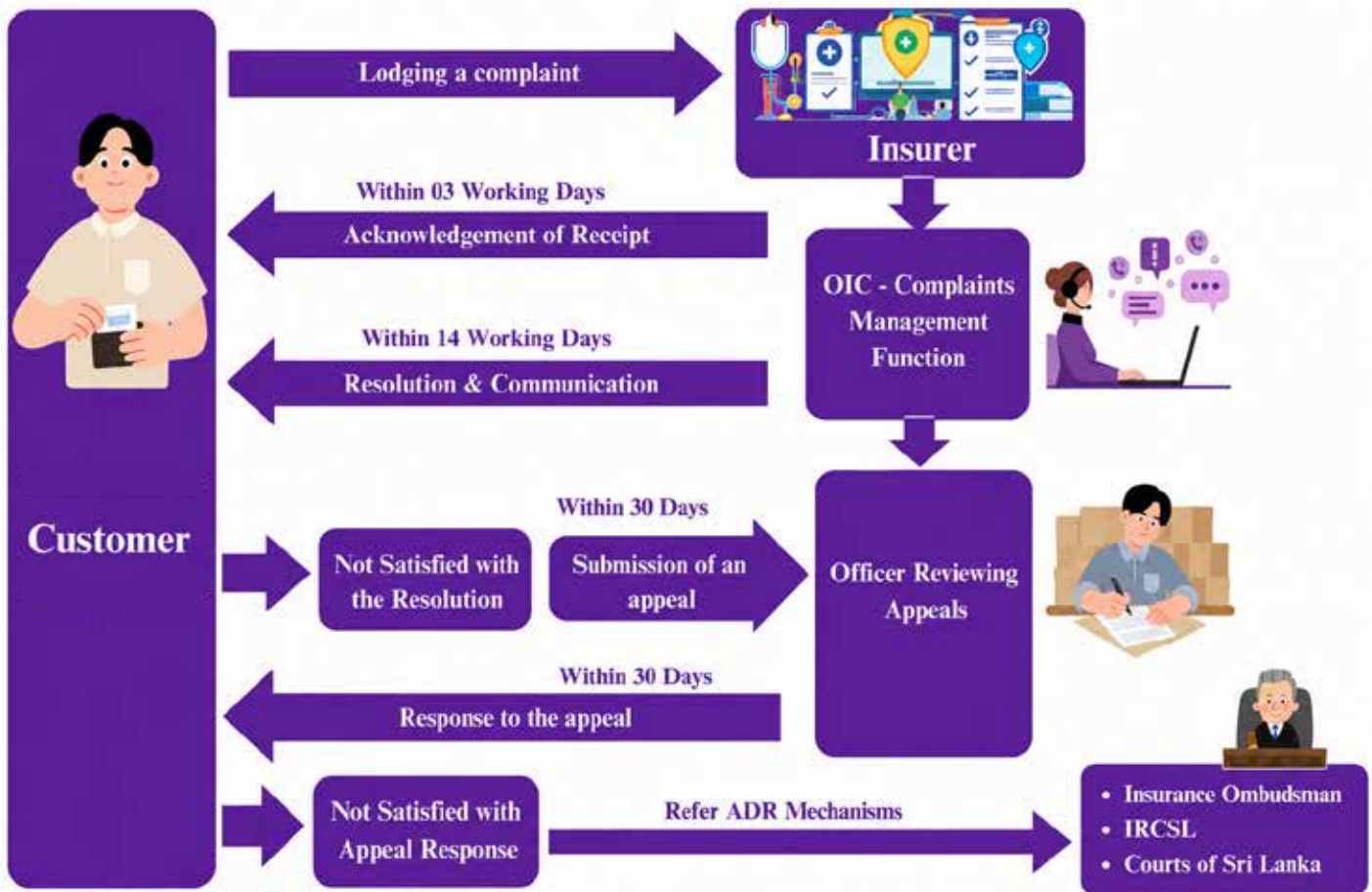
'Complaint' - An expression of dissatisfaction made to an insurer or broker about the services provided by such insurer, broker or an agent.

'Complainant' - A person who has made a complaint to an insurer or a broker.

'Officer-In-Charge of Policyholder Complaints Management Unit' - Designated senior managerial personnel of the insurer who holds primary responsibility for overseeing, managing, and ensuring the effective, fair, and timely handling of customer complaints.

'Officer Reviewing Appeals' - The Principal Officer or Specified Officer of the insurer serving as the second level of complaint escalation, responsible for resolving appeals efficiently and effectively while safeguarding customer interests.

3. Customer complaints handling procedure - Infographic



4. Indicative complaint handling timelines

The timelines provided below represent the minimum standards prescribed under the *Guidelines on Complaints Handling by Insurers and Brokers, 2016* for handling customer complaints.

Process	Turnaround Time (TAT)
Acknowledgement of the complaint	Within 3 working days from the date of receipt
Resolution of complaint and communication to the complainant on the resolution or any delays in resolution	Within 14 working days from the date of receipt (In the event that additional time is required beyond fourteen (14) working days, the Complaint Management Unit (CMU) will keep the customer informed accordingly.)
Acceptance of appeals	Within 30 days from date of communicating the resolution or response
Response to an appeal made against a resolution provided	Within 30 days from the date of receipt of the appeal

5. How to make a complaint

Complaints can be submitted in Sinhala, Tamil, or English and the responses will be communicated in the same language in which the complaint is made.

We provide multiple convenient channels for customers to submit complaints regarding any dissatisfaction with our products or services. Our dedicated Complaints Management Team can be contacted through any of the communication methods listed below:

Mode of Communication		Contact Number/ Address/ E-mail Address
Verbally		
i	Telephone	Call Center on 1312 (0112 333 888) or Complaint Management Unit on +94 760013865.
iii	Visiting	Corporate Office at Softlogic Life Insurance Plc, Level 16, One Galle Face Tower, Colombo 02 or by reaching out to any of our branches.
Writing		
i	Email	info@softlogiclifelk or Complaints@softlogiclifelk
ii	Post	Softlogic Life Insurance Plc, Complaints Management Unit, Level 16, One Galle Face Tower, Colombo 02.
iii	Online	www.softlogiclifelk or https://softlogiclifelk/

6. To whom to address the complaint

Your complaints should be directed to the Officer-In-Charge of the Complaints Management Unit.

Name	Niluka Wickramasinghe
Designation	Manager
Address	Softlogic Life Insurance Plc, Complaints Management Unit, Level 16, One Galle Face Tower, Colombo 02.
Contact No	+94 760013865
E-mail	Complaints@softlogiclifelk or Niluka.Wickramasinghe@softlogiclifelk

7. Documents and information to be produced along with a complaint

A policyholder may lodge a verbal complaint through the call center; however, it is strongly recommended to submit a written complaint along with the following documents/information to gather all relevant evidence and information in investigating a complaint.

- i. A written complaint letter, clearly stating the Policyholder's full name, address, Policy Number, or the National Identity Card (NIC) number (All Advisor/Agent related complaints should be in writing duly signed and dated by the Life Assured)
- ii. A detailed outline of all relevant events, including any circumstances or occurrences that may have a bearing on the complaint.
- iii. Copies of all supporting documents related to the matter, such as letters, quotations, and previous correspondence.
- iv. Proof of any losses sustained, where applicable.
- v. A statement specifying the expected resolution or remedial action the complainant believes is necessary to address the issue.
- vi. Any additional documents or information that the Company may reasonably request based on the nature and complexity of the complaint.

8. When the complaint will be acknowledged

All complaints will be registered and acknowledged within 3 working day of receipt via a Letter/ e-mail. A reference number together with the name, designation, and contact details of the officer handling the complaint will be provided along with the acknowledgement.

Futher, if a resolution can be provided to a complaint within 3 working days, the resolution will also be communicated along with the acknowledgement.

9. How to check the present status with regard to a complaint made

Customers can simply check the present status of the complaint by contacting our Call Center on 1312 (0112 333 888) or Complaint Management Unit on +94 760013865.

10. To whom an appeal to be referred to if the complainant is not satisfied with the initial resolution

Customers may submit an appeal to the 'Officer Reviewing Appeals' if not satisfied with the initial resolution provided by the Company's Complaints Management Unit. The Officer Reviewing Appeals who is the Specified Officer of the Company serves as the second level of complaint escalation within the Company, ensuring that complaints are resolved efficiently and effectively while safeguarding customer interests.

Direct Contact of the 'Officer Reviewing Appeals'

Name	Pranama Perera
Designation	Chief Technical Officer (Specified Officer)
Address	Softlogic Life Insurance Plc, Level 16, One Galle Face Tower, Colombo 02.
Contact No	+94 760248468
E-mail	Life.Appeals@softlogiclife.lk

11. Alternative Dispute Resolution (ADR) mechanisms available, if the complainant is not satisfied with the final resolution

If customers are not satisfied with the final resolution provided by the Company upon completion of the appeal process, they may seek further redress by pursuing any of the Alternative Dispute Resolution (ADR) mechanisms listed below, which are available as external dispute resolution options.

Also, the customer may seek legal redress through the Courts of Sri Lanka.

ADR Mechanisms Available		
Mechanism	The Sri Lanka Insurance Ombudsman	Insurance Regulatory Commission of Sri Lanka
Address	The Sri Lanka Insurance Ombudsman No 1, Bethesda Place Colombo 05	Director - Investigation Insurance Regulatory Commission of Sri Lanka Level 11, East Tower World Trade Centre Colombo 01
Contact Number	011-2505542/ 011-2505041	011-2396184-9/ 011-2335167
Email	info@insuranceombudsman.lk	investigation@ircsl.gov.lk info@ircsl.gov.lk
Website	insuranceombudsman.lk	http://ircsl.gov.lk

12. Whistleblower hotline

The Company encourages employees, customers, and stakeholders to report any suspected unethical conduct, fraud, misconduct, or regulatory violations through the Whistleblower Hotline. All information shared will be handled confidentially in line with the Company's policies and procedures.

Whistleblower Hotline: 0770 216 216