

## CUSTOMER SERVICE CHARTER

### **Introduction**

BKGI Limited is committed to providing a high-quality service to our customers in which our customers can have full confidence both internal and external customers. The key objectives shall be;

- Fair and equitable treatment of policyholders and other stakeholders;
- We operate in an ethical manner treating customers, employees and suppliers as we would like to be treated;
- We aim to understand and measure customer expectations in order to provide an enhanced customer experience;
- Developing methods of measuring customer satisfaction;
- Operate a continuous product and service portfolio management program to ensure products and services are designed and delivered to meet our customer requirements efficiently;
- Provide customers with effective and innovative solutions to their problems;
- Provide communication links, processes, procedures and systems at all appropriate levels in order to maximize customer responsiveness and cooperation;
- Regularly review any suggestions to improve our service levels made by both our customers and our staff.

### **Values**

BK General Insurance Ltd will continually remind its staff of the core values that should guide all interaction with customers, including:

- Efficiency
- Professionalism
- Commitment and respect
- Integrity, morality and transparency
- Innovation
- Equity and fairness
- Compassion and dignity.

Our customer service charter lays down the standard of services you are expected to get when you walk into BKGI offices and its different working function units.

➤ **Our commitment**

- We value our obligation to our customers to provide the highest quality service in a prompt professional and courteous manner at all times.

➤ **Our service standards**

- Every customer should be received upon arriving at the reception, and directed to the appropriate service depending on their need.
- Every client will be greeted courteously and politely.
- Clients must be treated with respect at all times.
- Customers are communicated to in the official language they understand.
- Claims will be settled immediately after all the required documents have been provided.
- Standard claims will be settled immediately after all the required documents have been provided.
- Living all BKGI values at all times by each and every staff of BKGI.
- Friendly service is our passion, you can expect a friendly, helpful and knowledgeable service from all our staff.

### CUSTOMER SERVICE NORMS.

1	Every facility is clearly identified by a sign post at the entrance.
2	Clients are directed to different services within the facility by clear orientation signs/person
3	Every client is greeted courteously and politely (you can't imagine the importance of a smile)
4	Our Clients are treated with respect at all times
5	Customers are communicated to in a language they understand, and in the case of a language barrier seek an interpreter
6	The responsibility for orientation to the reception area lies with the entrance keepers (guards), who are the first contact at the entrance.
7	Reception areas must be positioned in front of the facility for easy access.
8	Reception areas must provide seating and shelter from rain, wind, and sun and a feel of comfort while waiting to be attended too.
9	Every customer should be received immediately upon arriving at the reception, and directed to the appropriate service depending on their need.
10.	All BKGI staff represent the company values and ethics within the work proximity and face of the organization outside.

### Our services

BK General Insurance Company Limited's shall offer a wide range of products as follows:

S/N	PRODUCT NAME	TARGET MARKET
1.0	<b>PROPERTY INSURANCE AND MOTOR INSURANCE</b>	
1. 1	MOTOR	Private and Commercial for Individuals and institutions
1.2	FIRE	On Residential, Commercial, administrative and Industrial buildings
1.3	BUSINESS INTERRUPTION AFTER FIRE	On Commercial, administrative and Industrial Properties
<b>2.0</b>	<b>ENGINEERING</b>	
2.1	Contractors all risks	To accredited and credible Contractors

S/N	PRODUCT NAME	TARGET MARKET
2.2	Electrical and electronic all risks	Commercial, administrative and Industrial businesses
2.3	Computer all risks	Commercial, administrative and Industrial businesses
2.4	Machinery breakdown	Commercial, administrative and Industrial businesses
2.5	Business interruption after machinery breakdown	Commercial, administrative and Industrial businesses
2.6	Contractors Plant and Machinery	Commercial and Industrial Businesses
2.7	Erection all risks	Commercial and Industrial Businesses
<b>3.0</b>	<b>ACCIDENT INSURANCE</b>	
3.1	Personal accident	Individuals
3.2	Group personal accident	Groups of persons as well as Commercial and Industrial entities
3.3	Carriers Liability	Commercial Carriers / Transporters excluding Own Goods
3.4	Money insurance	Banks and business concerns
3.5	Goods in Transit	Strictly Own Goods
<b>4.0</b>	<b>BOND GUARANTEES</b>	
4.1	Bid security	Individuals and businesses requiring such Securities to participate in bids
4.2	Performance bond	Suppliers and Contractors
4.3	Advance payment bond	Individuals, businesses and Industries including Contractors
4.4	Customs Bond	Individuals, businesses and Industries including Contractors
<b>5.0.</b>	<b>MARINE RISKS</b>	
5.1	Marine Hull	Owners of boats; Ships and Ocean going vessels
5.2	Marine Cargo	Importers and Shippers / Carriers/ Water transporters
<b>6.0</b>	<b>LIABILITY INSURANCES</b>	
6.1	Public liability insurance	Commercial and Industrial
6.2	Product liability	Commercial and Industrial
6.3	Professional indemnity insurance	Strictly Certified Professionals like Doctors; Architects; Lawyers; Accountants; Engineers; Insurance Professionals and Brokers etc.
6.4	Directors and Officers Liability	Commercial and Industrial
6.5	Fidelity guarantee	Commercial and Industrial Businesses
<b>7.0.</b>	<b>TRAVEL INSURANCE</b>	
<b>8.0</b>	<b>AGRICULTURE</b>	
<b>9.0</b>	<b>AVIATION</b>	
		Airport operators; airlines;

## SERVICE MATRIX AND TIMELINES

**SERVICE MATRIX/UNDERWRITING DEPARTMENT**

Number	PRODUCT DESCRIPTION	REQUIREMENTS	TIMELINES
1	MOTOR INSURANCE COVERS	Full identification of vehicle owner and identification of the vehicle. Pictures of the vehicle to be insured if on Comprehensive Cover (Pictures of the 4 sides of the vehicle - Front; Back; Left side and right side and also picture of the Interior particularly the Dash Board) taken by and in-house Risk Surveyor or an Underwriting Staff. For the Fleet, a list of vehicles with their identifications and covers required is provided without pictures unless requires for specific vehicles.	10 Minutes for Individual and 30 minutes for fleet if all requirements are provided
1.1	SUSPENSION OR CANCELLATION OF MOTOR INSURANCE COVERS	A Motor Policy may be suspended at the request of the insured.	5 minutes if all requirements are provided
2	TRANSPORT	<b>REQUIREMENTS</b>	
	GOODS IN TRANSIT INSURANCE	Name of the Insured, Type, Make, Model, Age of the Vehicles; Are Vehicles solely owned and or Hired Nature and Type of goods carried, Usual Base Station Point of origin and destinations most frequently transited, Maximum Load Limit (Tonnage) Limit of Indemnity Per transit, Whether goods are usually Enclosed in Vehicle or left open	30 Minutes if all requirements are provided
3	TRANSPORTERS / CARRIERS LIABILITY INSURANCE	Name of the Insured, Type, Make, Model, Age of the Vehicles; Are Vehicles solely owned and or Hired Nature and Type of goods carried, Usual Base Station Point of origin and destinations most frequently transited, Maximum Load Limit (Tonnage) Limit of Indemnity Per transit, Whether goods are usually Enclosed in Vehicle or left open	30 Minutes if all requirements are provided
4	Fire (Residential / Private / Commercial or Industrial)	Value of building, Nature of building/Standard of Construction, Type of use, Tenancy (Whether Multiple or Single). Reference is made to the premium guide, Survey/on site visit depending on the nature; Location; Value and Occupation of the risk	20 minutes if all requirements are provided
5	Business interruption : Only 3 items are covered under this Policy : a) Loss of Gross Profit, b) Salaries and wages and c)Auditors Fees	Strictly issued as complimentary cover to a Fire or Machinery Breakdown (Commercial / Industrial) Policies; Must include Time Excess / Deductible; Cover subject to insured's provision of last Audited Accounts by accredited External Auditors	20 Minutes if all requirements are provided
6	Personal accident	This is strictly an Individual insurance and since it has to do with Accidents, the main underwriting considerations are related to Age and Physical health status of the insured as well as the nature of his regular Occupation. Required documentation include Identification details (ID, Passport etc...)	20 Minutes if all requirements are provided
7	Group personal accident	This is strictly an accident insurance covering members of a Group and since it has to do with Accidents, the main underwriting considerations are related to Age and Physical health status of the insured members of the Group as well as the nature of their respective regular Occupation. Required documentation include Identification details, (ID, Passport etc...) Occupations, Sums insured per membe, Number of persons, insured value.	20 Minutes if all requirements are provided
8	Computer All Risks	Requirements : Computer Value, Serial number/ Make usual business place. Insured Assets must be specifically listed and values place in front of them and their specific Serial number/make and Age provided. Insurer must indicate the Maximum Limit recoverable per item / Asset	20 Minutes if all requirements are provided
9	Electrical and Electronic All Risks	This cover is similar to Computer All Risks except that it is more encompassing than the Computer All Risks. Reason is that whilst the computer All Risks provides cover specifically for Computers; the Electrical and Electronic All Risks policy covers all and every Asset that is related to Electrical and Electronics.	20 Minutes if all requirements are provided
10	Bid Security	Name of Business, Copy of RDB Registration Certificate, Copy of tender documents, Duration of bid, Any other requirements Management may judge necessary.	30 Minutes if all requirements are provided
11	Performance Bond	•Copy of Company RDB Registration Certificate, •Copy of contract award documents, •Duration contract, •Maintenance period if any, Security, Counter Indemnity, Certificates of good completion on contracts of same nature. Any other requirements Management may judge necessary. Ensure that the contractor has the necessary Technical knowhow and requisite Technical Personnel in the performance of such contracts.	30 Minutes if all requirements are provided

12	<b>Advance payment Bond</b>	<ul style="list-style-type: none"> <li>• Copy of Company RDB Registration Certificate</li> <li>• Copy of contract award documents</li> <li>• Duration contract</li> <li>• Maintenance period if any</li> <li>• Collateral Security from the Contractor</li> <li>• Counter guarantee where the above is not available</li> <li>• Certificates of good completion on contracts of same nature</li> <li>• Any other requirements Management may judge necessary</li> </ul> <p>This bond Will be issued only to Commercial and Industrial Concerns including contractors</p>	30 Minutes if all requirements are provided
13	<b>Machinery Breakdown</b>	<ul style="list-style-type: none"> <li>• Type of machine; Make; Model and Serial Number</li> <li>• Use of machine</li> <li>• Date of manufacture</li> <li>• Sum insured</li> <li>• Time Excess / Deductible</li> <li>• Obsolete Spare Parts Clause</li> <li>• Pair of Sets Clause</li> <li>• Maintenance Contract Clause</li> <li>• Depreciation Clause</li> <li>• Subrogation Clause</li> <li>• Reasonable Precaution Warranty</li> </ul> <p>Should be issued only to Commercial and Industrial Concerns including Contractors</p>	20 Minutes if all requirements are provided
14	<b>Money Insurance:</b> 1. CASH IN TRANSIT 2. CASH IN SAFE 3. CASH OUT OF SAFE 4. CASH IN PERSONAL CUSTODY OF SENIOR EMPLOYEES 5. CASH IN ATM 6. ATM MACHINES AND VAULTS / STRONG ROOMS	<ul style="list-style-type: none"> <li>• Estimated annual carry</li> <li>• Maximum value to be transported at any time</li> <li>• Amount in safe and or ATM during day, Amount in safe and or ATM over night,</li> <li>• Value of safe and value of ATM as well number and locations of the ATMs and Safes</li> <li>• Mode of transporting money</li> <li>• Security measures (Armed Escorts?)</li> <li>• Contract between insured and the Security Company (Does the Security Company accept liability for losses whilst they are in charge and on duty?)</li> <li>• Does insured have a Fidelity Guaranty Insurance?</li> </ul>	20 Minutes if all requirements are provided
15	<b>Contractors All Risks</b> The following may be insured under a contractor All Risks Insurance: a) Constrat b) Contractors Plant and Machinery c) Materials meant for incorporation in the contract c) Policy may be extended to cover Materials still in the hands of Suppliers d) Employees personal effects e) Third party liability	<ul style="list-style-type: none"> <li>• Which Contractor is involved</li> <li>• Nature and type of Contract in question</li> <li>• What is the experience of the Contractor for that Type of contract? Are there referrals?</li> <li>• Value of contract</li> <li>• Sum Insured's on the various exposures (Perils covered by the Policy - Fire and Special Perils; Theft of Assets and Materials; Machinery Breakdown; Consequential Losses following insured perils</li> <li>• Maintenance period</li> <li>• Value and type of machinery/equipment</li> </ul>	30 Minutes if all requirements are provided
16	<b>MARINE HULL INSURANCE</b> (Yatch and boat insurance; Ocean Vessels insurance) Two types of policies are issued here: Annual Policy & Single transit Policy	Requirements: <ul style="list-style-type: none"> <li>• Name of Owner</li> <li>• Flag of Vessel</li> <li>• Year of manufacture</li> <li>• Type of Vessel / Yatch/Boat / Ocean Liner/ Passenger Cruise</li> <li>• Classification Society</li> <li>• Use</li> <li>• Regular Voyage Rout</li> <li>• Value</li> </ul>	30 Minutes if all requirements are provided
17	<b>MARINE CARGO INSURANCE</b>	Requirements : <ul style="list-style-type: none"> <li>• Nature of Cargo imported (easily perishable?)</li> <li>• Value of Cargo imported</li> <li>• Importations documents</li> <li>• Nature of Shipment (Containerized or non- containerized; Under Deck or On Deck)</li> <li>• Mode of Packing (Professional or non- Professional)</li> </ul>	30 Minutes if all requirements are provided
18	<b>Public liability insurance</b> Please note that this insurance does not cover losses or damages that occur within the premises of the insured. It is strictly a Third Party Liability Insurance	Name of Insured organization Nature and location of Insured's business <ul style="list-style-type: none"> <li>• Annual turnover or • Annual gross salaries</li> </ul> Cover Headings are for: <ul style="list-style-type: none"> <li>• Death of Third Party</li> <li>• Bodily Injury to Third Party</li> </ul>	30 Minutes if all requirements are provided
19	<b>STUDENTS ACCIDENT INSURANCE</b>	<ul style="list-style-type: none"> <li>-Identification of the customer (Level : primary/secondary/university)</li> <li>-Number of students to be insured</li> <li>-Insured Value</li> </ul>	20 Minutes if all requirements are provided

20	Professional indemnity insurance	<p>This Policy is strictly for Certified Professionals and covers the Professional Negligence of any such Professional</p> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• Type of Cover Wording whether retrospective or retroactive</li> <li>• Retrospective covers Negligent acts which happened even before the commencement date of the current insurance whilst Retroactive covers only take care of Negligent acts which are committed during the current period of insurance.</li> <li>• Amount selected as limit of Indemnity per occurrence and as Aggregate limit</li> <li>• Whether Policy is Annual or Project Specific</li> <li>• Rates per mill are based on Annual Turnover of the insured organization or Annual Wage Bill of insured organization</li> </ul>	30 Minutes if all requirements are provided
21	Fidelity guarantee Insurance	<ul style="list-style-type: none"> <li>• Cover wording chosen</li> <li>• Number of Staff insured</li> <li>• Nature of their responsibilities</li> <li>• Nature of Insured business</li> <li>• Positions covered</li> <li>• Limit of Indemnity per insured per event</li> <li>• Aggregate limit any one period of insurance</li> <li>• Extensions requested for e.g cover for past employees</li> <li>• Collusion with Third Parties</li> <li>• Collusion amongst employees</li> <li>• Losses discovered after the current insurance has expired</li> <li>• Losses that occurred before the current period of insurance</li> <li>• Policy Excess / Deductible selected</li> </ul>	30 Minutes if all requirements are provided

**SERVICE MATRIX/CLAIMS DEPARTMENT**

Step No	Activity	Requirements	Indicative Timelines
1	Claim intimation & verification of admissibility of claims	As per policy conditions. Notification Clause	As per policy conditions. Notification Clause
2	Claim acknowledgement and acquisitions of documents/contact with the claimant (examples of documents required:	<p><b>Motor Claims:</b> Claim notification Completed claim form Police report (where required)</p> <p><b>Non Motor Claims:</b> Internal incidence and investigation report Police Report (where required)</p> <p>Documentary evidence of the value of the loss including a breakdown of amounts claimed and accompanied with detailed BoQ for works. Protest letter from the insured claimant to the negligent Third Party where damage or loss was caused by a Third Party. The protest letter must be officially acknowledged by the negligent third party</p> <p><b>In Marine/Carriers Liability:</b> Copy of insured claimant's insurance contract being the document that establishes the claimant's right against the insurer Any other proof of loss submitted by the insured</p>	<p><b>Non motor claims:</b> Claim must be notified to insurer immediately and in any case not more than the stipulated time frame in the policy</p> <p>Claimant must submit all necessary claim substantiating documents within the stipulated time frame in the contract</p>
3	Site visitor appointment of Loss Assessor	Insurer may then appoint a Loss Assessor. The Loss Assessor would produce an Independent Report and recommendations to the insurer to guide in resolving the claim	Within 1 working day after appointment of Loss Assessor
	Site visitor appointment of Loss Adjusters	Insurer may then appoint a Loss Adjuster. The Loss Adjuster would investigate the Loss and produce an Independent Report and recommendations to the insurer to guide in resolving the claim.	The Loss Assessor shall submit his report within a time frame not exceeding 4 working days. The Loss Adjuster must submit his Report to the insurer not later than 2 weeks from the date of receipt of the last requested claim substantiating document
4	Making settlement offer.		3 working day from receipt of final adjustment/investigation report or where no adjustment/investigation is required, date of receiving the final supporting document. Discharge voucher to be submitted to the claimant
5	Settling claim		Within 2 working days after receipt of discharge voucher and the claimant's acceptance/satisfaction note. Satisfaction Note is only used in respect of Motor Repairs. The insurer must document all communication with the insured
6	Claim Repudiation		Where a claim is repudiated BK General Insurance Company will provide a written reason explaining why the claim was repudiated

## SERVICE MATRIX/FINANCE & COMMERCIAL DEPARTMENT

Step No	Activity	Requirements	Indicative Timelines
1	<b>Commission for Brokers and agents</b>	EBM invoice Tax declaration certificate (CIT or PIT)	1 working day
2	<b>Refund of performance guarantee/Refund of premium</b>	Letter requesting for refund from the client (insured) Original performance guarantee and or certificate of completion. Internal memo from the underwriting department duly signed and stamped by the COO and/or the Underwriting Manager	1 working day
3	<b>Payment process claims</b>	Claim settlement agreement EBM invoice Tax declaration certificate (CIT) Claim note/Credit note	1 working day
	<b>Payment of suppliers</b>	Contract or Purchase order Service delivery note EBM Invoice Tax declaration certificate (CIT)	1 working day
4	<b>Payment of Reinsurance Premium</b>	Debit note from reinsurance/broker reconciled to the reinsurance bordereau. Existence of reinsurance contract in case of facultative premiums	5 workings days
5	<b>Attestation de non assurance</b>	Copy of yellow card Fee : 2500 Frw	5 minutes