

How can I give you my feedback

Tenet Insurance's philosophy and practice has always been to provide you with quality products, good customer service, prompt and equitable settlement for claims by giving you immediate access to people who can help you to resolve any issue quickly.

However, if you are not satisfied with:

- Our **product**.
- Our **service**.
- The service of our **agent, loss adjuster** or **investigator**.
- Our **decision on your claim**.

write to us with your details (name, contact numbers, etc), specific nature of your feedback and supporting documents to :

The Principal Officer
Tenet Insurance Company Ltd
50 Raffles Place
#05-01/06, Singapore Land Tower
Singapore 048623
Telephone No. 6221 2211 / Fax No. 6221 3302

You can also access our corporate website at www.tenetinsurance.com where you can click on the section for feedback. This will lead you to the appropriate page where you can complete the electronic feedback form to submit your feedback to us.

We will provide an acknowledgement to your feedback **within 3 working days**.

In some instances we will be able to resolve your feedback on our first contact with you. However, if we must undertake investigation to secure additional information to enable us to make an informed decision, we will request for such information **within 7 working days** from the date of your feedback. We will keep you advised of the progress during the course of the investigation.

You can supply any additional information in support of your reasons for the dispute at any time during the IDR process and we are happy to help you if you require any assistance.

You will be advised in writing of our final decision **no more than 14 working days** after we have received all the relevant information. Our Dispute Resolution process is a **free service** to you.

If you still have doubts as to our decision, you can ...

If you are **an individual or sole proprietor**, you can consider taking your feedback to the **Financial Industry Disputes Resolution Center Ltd (FIDReC)** which has replaced the old Independent Disputes Resolution Organisation. This is an independent and impartial party set up to encourage and assist in the resolution of disputes between consumers and financial institutions in an amicable and fair manner.

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| Address | 112 Robinson Road #08-01 HB Robinson Singapore 068902 |
| Website | www.fidrec.com.sg |
| Telephone | 6327 8878 |
| Fax | 6327 1089 |
| Email | info@fidrec.com.sg |

FIDReC provides :

- an affordable avenue for people who do not have the resources to go to court, or don't wish to pay hefty legal fees.
- an independent channel for resolving insurance disputes involving claims between insureds and insurers of up to S\$100,000 for both life and general insurance. In addition, FIDReC also handles third party claims of up to S\$50,000.

The ruling of FIDReC is final and binding on the insurance company, but not for the Customer. If he/she is not happy with the ruling, the customer is free to reject the ruling and pursue legal proceedings, mediation or arbitration as provided in most policies.