

Complaints Process

How to Complain?

At Al Hilal Takaful we are committed to our customers, products, laws and our reputation in the marketplace. Occasionally things may go wrong, please remember that if that happens we are here to help.

If for any reason you are not entirely satisfied with any aspect of our service or products, we want to hear from you as soon as possible. We will then make the relevant enquiries and aim to put matters right as soon as we can. Where appropriate, we will also take steps to prevent the problem happening again.

As a customer you are important to us and your feedback allows us to improve the products and services we offer to you and others.

Raising your concerns with us:

Step 1

You have to raise your complaint through Insurance Regulatory Unit (IRU) website

<https://portal.iru.gov.kw>.

Note: If the complaint is related to data privacy it should be submitted through the same method.

For any assistance on how to submit your complaint you can contact us on +965 2294-2663

Step 2

We will reply to you through the IRU website within **5 working days** of receipt of your written complaint to confirm that we are investigating the matters you have raised.

Step 3

Within 2 weeks of receipt of your complaint logged via the IRU website, we will respond via the IRU website explaining the position and how we propose to deal with the complaint. Ideally, we want to resolve any concerns you raise with us internally.

In the unlikely event that you are not entirely satisfied you have the right to take the matter further within the company by escalating to the Chief Executive Officer who shall review the case and provide you with our final response.

Step 4

If you are still not satisfied with our response or the way we are handling the complaint, you have the right to escalate your case to the Regulator.

In case you decide to raise the complaint to the Regulator, it can be done through IRU website <https://portal.iru.gov.kw> **after 14 days from the date of filling the complaint with us and within a maximum period of 60 days.**

The Insurance regulator in the State of Kuwait is the Insurance Regulatory Unit (IRU) and can be contacted through the following link:

<https://portal.iru.gov.kw>



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