



Generali Life Assurance Philippines Inc.

CUSTOMER CHARTER

general.com.ph

A Lifetime Partner to our Customers

GENERALI IS **PURPOSE DRIVEN**. WE ARE DRIVEN BY OUR STRONG PURPOSE: TO ENABLE PEOPLE TO SHAPE A SAFER – AND MORE SUSTAINABLE - FUTURE BY CARING FOR THEIR LIVES AND DREAMS. THIS IS THE COMMON DENOMINATOR BEHIND EVERYTHING WE DO.

GENERALI IS YOUR **LIFETIME PARTNER**. WE WILL CONTINUE TO EVOLVE OUR CUSTOMER RELATIONSHIPS IN LINE WITH YOUR CHANGING NEEDS AND OUR LIFETIME PARTNER AMBITION. AS A LIFETIME PARTNER TO OUR CUSTOMERS, WE TRANSFORM OUR ROLE TO A TRUSTED ADVISOR, PROVIDING INTEGRATED SOLUTIONS THAT ADD GENUINE VALUE TO PEOPLE'S LIVES AND SUPPORT THEM IN ACHIEVING THEIR GOALS AND DREAMS.

AT GENERALI, WE FOCUS ON **THREE (3) CUSTOMER PROMISES**:

EFFORTLESS & CARING EXPERIENCE TO REDUCE CUSTOMER EFFORT AT EVERY STEP.

- ACCESSIBLE CHANNELS FOR PRODUCT INFORMATION AND PURCHASE, AVAILMENT PROCEDURES, CLAIMS FILING AMONG OTHERS
- INCREASED SPEED AND EFFICIENCY FOR SERVICE AVAILMENT
- VARIED COMMUNICATION AVENUES TO REACH US

PERSONALIZED VALUE PROPOSITION TO PROVIDE CUSTOMERS SUITABLE PROTECTION AND ASSISTANCE.

- PERSONALIZED AND FAIR PRICING, AND FLEXIBLE COVERAGE, SUITABLE FOR CUSTOMER'S NEEDS
- SIMPLIFIED DOCUMENTS FOR EASIER UNDERSTANDING OF THE PLAN AND THE BENEFITS
- VALUE – ADDED BENEFITS TO FURTHER PROMOTE HOLISTIC WELL-BEING

PHYGITAL ADVICE TO PROACTIVELY DEEPEN OUR RELATIONSHIP WITH OUR CUSTOMERS.

- EQUIP OUR SALES FORCE WITH TRAINING AND PLATFORMS ENABLING BETTER UNDERSTANDING AND SUPPORT OF CLIENTS
- STRENGTHENED POST-SALES RELATIONSHIP WITH CUSTOMERS

♥ We are committed to delivering our services with transparency and maintaining fair and sound market conduct. We pledge to treat you with **honesty, integrity, fairness, and equality** at all times. Your rights will always be applied equally, without any distinction or discrimination, ensuring you receive the respect and consideration you deserve. We recognize and uphold your rights to fair and equitable treatment.

📖 We are committed to **transparency** in disclosing our products and services. This commitment extends to providing accurate information about the insurance products we market and sell. We work tirelessly to ensure you understand the risks of transacting online and receive competent, professional advice, enabling you to make informed decisions. This information will be readily available before, during, and after each online transaction, fostering transparency and trust. All products sold online conform to Philippine regulatory standards, approved by our regulator, ensuring the highest levels of compliance.

🛡️ We are dedicated to **safeguarding your assets from fraud and misuse**. Our insurance products are easily accessible, accurately described, and promoted through fair advertising and marketing practices, ensuring clear and honest representation for you and all our customers. Each customer will receive accurate and complete cost information through the corresponding invoice or official receipt, detailing the specific costs of purchased products, including any applicable charges. We are committed to transparency, avoiding hidden fees or additional costs. Upon onboarding, you will receive a Certificate Number and Policy Number, along with a comprehensive Policy detailing clear terms and conditions. This ensures seamless access to our services through various channels and helps you understand your coverage effectively. You will always have the option to cancel, providing an opportunity to review your online purchase before final confirmation, ensuring your satisfaction.

🔒 We are committed to delivering our services in **full compliance** with all applicable laws and regulations. We strictly refrain from engaging in any illegal, fraudulent, unethical, or unfair business practices that could harm our consumers. We adhere strictly to regulations on Intellectual Property Rights to safeguard original creations, prevent infringement, and ensure the ethical and legal use of intellectual property assets. Our observance of Data Privacy and Protection laws and regulations ensures the secure handling and protection of your data. Specifically, we employ secure technology, processes, and protocols to safeguard the safety and security of online payments and any sensitive data you share with us. Additionally, we respect your privacy by refraining from transmitting unsolicited commercial or bulk email, allowing you to maintain control and discretion over the commercial messages you receive.

🌐 We do not engage in the production of fake online reviews or the dissemination of false information about competitors. Maintaining **integrity and honesty in the marketplace**, we uphold a fair and ethical environment for consumers and businesses alike. When you choose to purchase our products, it is because we prioritize quality and strive to offer the best selections available. Our digital platform is designed to protect against anti-competitive agreements or practices. We are committed to fair competition, adhering strictly to competition principles and all relevant laws and regulations, including Republic Act No. 10667, or the Philippine Competition Act. This commitment supports the robust development of e-commerce and contributes to the overall strength of the Filipino economy.

👤 We are committed to ensuring the just, reasonable, and effective handling of any complaint that may arise. Our **dedicated customer service** team is trained to address your concerns promptly and fairly, striving to achieve swift resolutions that prioritize customer satisfaction. Transparency is key in our complaint handling process, as we keep customers informed about the status and progress of their complaints. By maintaining open communication and a customer-first approach, we aim to uphold trust and enhance satisfaction throughout every interaction.

Generali Life Assurance Philippines, Inc. pledges to uphold these commitments, ensuring a safe, fair, and transparent online shopping experience for all our valued consumers.

IN ADDITION, GENERALI LIFE ASSURANCE PHILIPPINES INC. (GLAPI / GENERALI PHILIPPINES) COMMITS TO UPHOLD THE BILL OF RIGHTS OF POLICYHOLDERS.

Our Commitment to our Customers

WHEN YOU ENTER THE E-COMMERCE SITE OF GENERALI PHILIPPINES, WE ARE COMMITTING TO YOU THE FOLLOWING:

DATA PRIVACY

- GENERALI RESPECTS THE PRIVACY OF ALL THE INFORMATION YOU HAVE INDICATED IN YOUR INSURANCE APPLICATION FORM AND THE DETAILS OF YOUR INSURANCE POLICY CONTRACT.
- OUR RELATIONSHIP WITH YOU IS VALUABLE. HENCE, WE ENSURE THAT IT IS FILLED WITH GOOD FAITH, TRUST, RESPECT AND CONFIDENCE. WE PROVIDE ASSURANCE THAT WE WILL WORK HARD TO MAINTAIN YOUR PRIVACY. MOREOVER, WHILE THE NATURE OF OUR BUSINESS MAY SOMETIMES REQUIRE COLLECTING AND SHARING INFORMATION, WE ENSURE THAT WE GET YOUR CONSENT ON OUR COLLECTION, HANDLING AND PROTECTION OF YOUR PERSONAL AND POLICY INFORMATION.
- SHOULD WE REQUEST CERTAIN INFORMATION FROM YOU, YOU CAN BE ASSURED THAT IT WILL ONLY BE USED AND PROCESSED IN ACCORDANCE WITH OUR PRIVACY POLICY*

**PRIVACY POLICY FOR THE MICROSITE IS INCLUDED IN THIS APPLICATION. THIS WILL BE PUBLISHED UPON THE MICROSITE'S LIVE IMPLEMENTATION.*

SECURITY

- TO KEEP YOUR INFORMATION SAFE AND SECURE, ALL TRANSACTIONS ARE ENCRYPTED. OUR WEBSITE ENCRYPTS USERNAMES, PASSWORDS, AND OTHER TRANSMITTED INFORMATION BEFORE THEY LEAVE YOUR COMPUTER. THIS TRANSFORMS THE INFORMATION THAT PASSES THROUGH YOUR COMPUTER TO OUR SERVER INTO AN UNREADABLE FORMAT AND CONVERTS BACK TO ITS ORIGINAL FORM WHEN IT SAFELY REACHES US. IT IS FAST AND SAFE AND IT ENSURES THAT YOUR PERSONAL INFORMATION CANNOT BE READ BY ANYONE ELSE.
- TO KNOW MORE ABOUT THE MEASURES WE HAVE IN PLACE, VISIT OUR "INTERNET INSURANCE SECURITY ARRANGEMENTS AND POLICY**".

***INTERNET INSURANCE SECURITY ARRANGEMENTS AND POLICY IS INCLUDED IN THIS APPLICATION. THIS WILL BE PUBLISHED UPON THE MICROSITE'S LIVE IMPLEMENTATION.*

ACCURACY AND PROTECTION

- WE WILL ENDEAVOR TO ENSURE THAT INFORMATION AND MATERIALS ON THE WEBSITE ARE CORRECT, COMPLETE, ACCURATE, UP-TO-DATE, AND FIT FOR A PARTICULAR PURPOSE.
- WE RESERVE THE RIGHT TO CHANGE ANY PORTION IN THE WEBSITE; TO ADD, MODIFY OR REMOVE ANY OF THE PROVISIONS AT ANY TIME WITHOUT PRIOR NOTICE.

- OUR CUSTOMERS WILL NOT BE HELD LIABLE FOR ANY CHARGES DUE TO ANY OF THE FOLLOWING CIRCUMSTANCES:
 - UNAUTHORIZED / FRAUDULENT TRANSACTIONS;
 - PRODUCTS THAT ARE DIFFERENT FROM WHAT YOU INTENDED TO PURCHASE; OR,
 - OUR FAILURE TO PROVIDE COMPREHENSIVE AND TRANSPARENT INFORMATION ABOUT THE PRODUCT/S

We listen to our Customers

LISTENING TO CUSTOMERS, UNDERSTANDING THEIR NEEDS AND TAILORING PRODUCTS AND SERVICES TO SUIT THEM IS OUR PRIORITY.

TRANSACTIONAL NET PROMOTER SYSTEM (T-NPS) IS A KEY ELEMENT OF THE COMPANY'S CUSTOMER-CENTRIC STRATEGY. GENERALI USES T-NPS TO BETTER UNDERSTAND THE CUSTOMER'S EXPERIENCE AT KEY TOUCH POINTS IN THEIR INTERACTIONS WITH THE COMPANY, FOR EXAMPLE DURING PURCHASE, CLAIMS, RENEWAL AND SERVICING.

EVERY TIME A CUSTOMER INTERACTS WITH GENERALI, THEY RECEIVE A SHORT, TWO-QUESTION SURVEY:

1. HOW LIKELY ARE YOU TO RECOMMEND US TO COLLEAGUES, FRIENDS AND FAMILY?
2. WHY?

BASED ON FEEDBACK, CUSTOMERS ARE RATED ON A TEN-POINT SCALE AS PROMOTERS (9-10), PASSIVES (7-8), OR DETRACTORS (0-6). THE FEEDBACK RESPONDERS PROVIDED HELPS HIGHLIGHT PROBLEMS OR ISSUES THAT CAN BE FIXED WITHIN GENERALI. ALL DETRACTORS ARE CALLED BACK WITHIN 24-48 HOURS BY GENERALI FROM THE AREA OF THE COMPANY THAT ACTUALLY PROVIDES THE SERVICE OR PRODUCTS IN QUESTION. THESE CALLS EITHER LEAD TO SERVICE RECOVERY, OR HIGHLIGHT UNDERLYING PROBLEMS THAT CANNOT BE FIXED RIGHT AWAY, BUT CAN BE FLAGGED AND ADDRESSED AS PART OF AN INTERNAL STRUCTURAL RESOLUTION PROCESS.

APART FROM THE NPS PROGRAM, WE OFFER THE FOLLOWING AVENUES SHOULD A CUSTOMER HAVE A COMPLAINT, REQUEST OR INQUIRY ON OUR PRODUCTS AND SERVICES:

| | |
|-------------|---------------------------------|
| EMAIL | CUSTOMERCARE@GENERALI.COM.PH |
| HOTLINE | (632) 8888.0808 |
| ONLINE FORM | WWW.GENERALI.COM.PH/CONTACT-US/ |

IN ORDER FOR US TO RESOLVE YOUR COMPLAINT ACCORDINGLY, WE WILL HIGHLY APPRECIATE PROVIDING THE FOLLOWING DETAILS:

1. ACCOUNT INFORMATION – MEMBER’S NAME / POLICY NUMBER / PRODUCT NAME.
2. CONTACT DETAILS – MOBILE PHONE NUMBER OR YOUR PREFERRED METHOD OF CONTACT. IF YOU HAVE A PREFERRED TIME TO BE CONTACTED, KINDLY LET US KNOW.
3. COMPLAINT INFORMATION – REPORT INDICATING WHAT YOUR COMPLAINT IS ABOUT, WHAT HAPPENED, DATE OF INCIDENT AND WHO WERE INVOLVED. ANY EVIDENCE TO SUPPORT YOUR COMPLAINT, KINDLY INCLUDE AS WELL.

YOU MAY REFER BELOW FOR OUR AVERAGE TURNAROUND TIMES, IN ACCORDANCE WITH IMC 2023-1

| CONCERN | | TIMELINE |
|---|---------|---|
| ACKNOWLEDGEMENT | | WITHIN TWO (2) WORKING DAYS FROM RECEIPT OF COMPLAINT/REQUEST |
| PROCESSING AND RESOLUTION | SIMPLE | WITHIN SEVEN (7) WORKING DAYS FROM RECEIPT OF COMPLAINT/REQUEST |
| | COMPLEX | WITHIN FORTY – FIVE (45) WORKING DAYS FROM RECEIPT OF COMPLAINT/REQUEST |
| COMMUNICATION OF RESOLUTION TO CUSTOMER | SIMPLE | WITHIN NINE (9) WORKING DAYS FROM RECEIPT OF COMPLAINT/REQUEST |
| | COMPLEX | WITHIN FORTY-SEVEN (47) WORKING DAYS FROM RECEIPT OF COMPLAINT/REQUEST |
| FOR INQUIRIES | | WITHIN NEXT BUSINESS DAY |

ON THE OTHER HAND, IF WE HAVE EXCEEDED YOUR EXPECTATIONS, WE WOULD BE GLAD TO HEAR THEM TOO. *NOTE: IF YOU ARE OUR CUSTOMER AND YOU SEEK FURTHER INFORMATION ABOUT OUR PRODUCTS OR SERVICES, YOU MAY REFER TO OUR FREQUENTLY ASKED QUESTIONS PAGE.*

OUR COMPANY IS COMPLIANT WITH ALL THE REQUIREMENTS PRESCRIBED BY THE INSURANCE CODE, AS AMENDED, AND OTHER RELEVANT LAWS, AS WELL AS CIRCULAR LETTERS ISSUED BY THE INSURANCE COMMISSION, SUCH AS BUT NOT LIMITED TO IC CIRCULAR LETTER NO. 2014-47.

The Insurance Commission

GENERALI LIFE ASSURANCE PHILIPPINES, INC. (GLAPI / GENERALI PHILIPPINES), WITH LICENSE NUMBER 2022/73-R, IS A LIFE INSURANCE COMPANY DULY REGISTERED AND REGULATED BY THE INSURANCE COMMISSION (IC) OF THE PHILIPPINES. THE IC, WITH OFFICES IN MANILA, CEBU AND DAVAO, IS THE GOVERNMENT OFFICE IN CHARGE OF THE ENFORCEMENT OF ALL LAWS RELATING TO INSURANCE AND HAS SUPERVISION OVER INSURANCE COMPANIES. THIS OFFICE IS READY AT ALL TIMES TO RENDER ASSISTANCE IN SETTLING ANY CONTROVERSY BETWEEN AN INSURANCE COMPANY AND A POLICY OWNER RELATING TO INSURANCE MATTERS.