

# RADIANT INSURANCE COMPANY



## CUSTOMER SERVICE CHARTER

**A promise is a promise**

**Kigali, August 2017**

A handwritten signature in blue ink, appearing to be a stylized 'J' or similar character.

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## **INTRODUCTION**

We know that our success lies in delivering excellent service to you, our customer. Our customer service charter sets out our commitment to provide you, our customer, with the service you can expect.

## **WHO ARE WE &WHAT WE DO**

RADIANT is an Insurance Company licensed to sell General insurance products to its customers in order to help them mitigate their risks and to protect them against unforeseen events. Below is a range of insurance covers that we offer:

- Motor Insurance
- Business Combined Insurance
- Medical Insurance
- Engineering and Technical Risk
- Travel Insurance
- Student's Insurance
- Money Insurance
- Accidents Insurance
- Bancassurance
- Third Party Insurance
- Fire/ Property Insurance
- Bond Guarantees
- Marine/ Transport Insurance
- etc.



## **OUR VISION**

To be the Insurer of choice in Rwanda

## **OUR MISSION**

To provide customer focused, innovative and quality insurance services.

## **OUR CORE VALUES**

We are committed to meeting and exceeding our customers' expectations with quality service, and to continuously work towards improving the Standards of Service. Our relationship with customers will be guided by the following key values:

- Satisfaction of our clients,
- Professionalism,
- Integrity,
- Team work,
- Innovation,
- Objectivity.

## **OUR MOTTO**

A promise is a promise

## **OUR CONTACT ADDRESS**

Name: **RADIANT INSURANCE COMPANY Ltd**

Head Office: KN 2 AV. CHIC BUILDING

Postal address: 1861 Kigali, Rwanda

Phone: +250 280 666 421

Hotline: 2050

Email: [info@radiant.rw](mailto:info@radiant.rw)

Website: [www.radiant.rw](http://www.radiant.rw)



## OUR BRANCH NETWORK COUNTRY WIDE

	BRANCHES	LOCATION	CONTACTS
<b>CITY OF KIGALI</b>			
1	NYABUGOGO BRANCH	CHEZ MANU BUILDING	+250788854044
2	TOWN BRANCH	OPPOSITE I&M BANK MAIN BRANCH	+250788537938
3	NYAMIRAMBO-40	NYAMIRAMBO KURI MIRONGWINE	+250788551935
4	KIYOBU BRANCH	LA BONNE SOURCE SUPERMARKET	+250788307796
5	ATHENE BRANCH	MUHIMA (AFTER THE POST OFFICE)	+250788301988
6	LA BONNE ADRESSE	NYARUGENGE- LA BONNE ADRESSE BUILDING	+250788355246
7	STELLA EXPRESS	NYABUGOGO – TAXIS MAIN PARK	+250788480944
8	GATSATA	GATSATA	+250783124675
9	REMERA GIPOROSO	IN EAR BUILDING GIPOROSO	+250788610254
10	KIMIRONKO KIE	OPPOSITE REB MAIN GATE	+250788352744
11	KABUGA BRANCH	BELOW KABUGA TAXI PARK	+250788288655
12	GMTCU-REMERA	OPPOSITE "CONTROL TECHNIQUE" REMERA	+250788771107
13	REMERA STADE	OUTSIDE THE STADIUM	+250788879824
14	KINAMBA	KINAMBA	+250788678800
15	SONATUBES KICUKIRO	NEAR NDORI SUPERMARKET	+250788879824
16	KABEZA	IN KABEZA MARKET	+250788305710
17	GATENGA	NEXT TO GATENGA SECTOR	+250782021778
18	COOP.ABAHUZA	GATENGA	+250781000033
19	MAGERWA BRANCH	MAGERWA	+250788523182
<b>EASTERN PROVINCE</b>			
1	RWAMAGANA BRANCH	OPPOSITE RWAMAGANA HOSPITAL	+250788676666
2	KARENGE	BEFORE KAREGE MARKET	+250788758121
3	KAYONZA ELEGANCIA	ELEGANCIA JUST NEAR KCB	+250788306496
4	KABARONDO BRANCH	NEAR BK	+250783737389
5	NGOMA GTBANK	NEAR GT BANK	+250788845312
6	RUSUMO BRANCH	AT THE BORDER	+250788645740
7	GATSIBO	NEAR MTN	+250788807534
8	NYAGATARE BK BRANCH	OPPOSITE MTN	+250781000014
9	NYAMATA-BK	NEAR BK	+250788479803
<b>SOUTHERN PROVINCE</b>			
1	RUYENZI-BK	NEAR BK	+250788522308
2	MUHANGA BRANCH	OPPOSITE VOLCANO EXPRESS / JAQUES'S BUILDING	+250788356882
3	NYANZA NEW	IN THE SAME BUILDING WITH VOLCANO AND HORIZON	+250782469662
4	HUYE BRANCH	OPPOSITE BPR HUYE	+250788466429
5	NYAMAGABE BRANCH	MAJYAMBERE BUILDING / GOLDEN MONKEY HOTEL	+250788586206
<b>NORTHERN PROVINCE</b>			
1	MUSANZE BRANCH	KANYANDEKWE'S BUILDING	+250783131285
2	CYANIKA	AT THE BORDER	+250788882054
3	GICUMBI BRANCH	OPPOSITE BPR	+250788863135
<b>WESTERN PROVINCE</b>			
1	RUSIZI BRANCH	NEAR TAXI PARK	+250788593045
2	RUBAVU BRANCH	NEXT TO BK	+250788400415
3	NGORORERO	IN TAXI PARK	+250785391437

## **OUR WORKING HOURS**

**MONDAY – FRIDAY: 7:30 am – 8:00 pm**

**SATURDAYS: 8:30 am – 4:00 pm**

**SUNDAYS: Names of branches on duty displayed at all our offices and on the website**

**UMUGANDA (Last Saturday of the Month): 1:00 pm – 6:00 pm**

**PUBLIC HOLIDAYS: 9:00 am – 4:00 pm**

## **OUR STANDARDS OF SERVICE DELIVERY**

In order to provide our service efficiently and effectively, we have set out our standards of service below in terms of the time frames within which you can expect us to deliver the respective services.

### **1. Underwriting insurance policies quickly and easily.**

#### ***1.1 Serve our customers promptly on a first come first serve basis.***

We are committed to serve you within the first 10 minutes of entering our offices. However, there may be certain peak periods whereby the wait time may extend beyond 10 minutes.

#### ***1.2. Provide customers with the necessary information to make informed decisions.***

We provide you with brochures about our products and their prices to assist you in making an informed decision. We shall provide updated information on our products and services through our usual communication channels.

#### ***1.3. Underwriting insurance policy.***

We are committed to underwrite an insurance policy within 10 minutes provided that all the necessary documents required have been completed and/or provided. However this may not apply for certain risk categories which may need a prior inspection visit of the risk.

#### ***1.4 Issuance and/or replacement of Health Insurance SMART cards***

We provide you with medical insurance SMART cards within four (4) business days of your registration upon payment of the premium.

#### **1.5 Payment of Premium by use of VISA CARD.**



We arranged for you an option of paying premium by using your visa card through MTN Tap & Pay system at our Head office and all our branches in Kigali City.

## **2. Registering and processing loss claims.**

We aim to settle loss claim within thirty (30) official working days after submission of required information and documents.

### **2.1. Motor Claims settlement**

- We open the claim file on the same day of claim notification/ declaration
- We make a requisition for loss adjustment immediately after receiving the pro-forma invoice (loss estimate) or medical expertise
- We aim to make counter-verification (contre-expertise) of the quotation within 3 working days maximum
- We establish the purchase order to garages within 3 working days after receiving counter-verification
- We aim to make a request for payment of invoices within 5 working days maximum upon reception
- We make payment of other claims within 5 working days upon completion of the transaction
- We settle Bond claims within 10 working days from the dispatch of the notification letter to the client

### **2.2. Bodily injury Claims settlement**

- The claimant is given a list of all the requirements at the first contact
- We send to the client the invitation letter for compromise negotiation of bodily injury cases within 5 working days upon receipt of all required documents
- We aim to send a compensation proposal to the client within 2 working days upon completion compromise, for approval

### **2.3. Medical Insurance claims**

- We receive and verify bills from medical providers within 20 working days after reception
- We prepare requisition for payment within 5 days after agreeing on verification results

## **3. Processing Payments.**

We are committed to process your payment as in the shortest period possible subject to provision of all required supporting documents.

- We aim to Pay claims within 15 working days from after receiving the payment request



- We Pay Suppliers' invoices, brokers/agents' commissions, within 10 working days upon reception of invoice or fee note.

#### **CLIENT'S RIGHTS**

**Fairness:** You have the right to be treated with respect and fairness without any form of discrimination whatsoever.

**Feedback:** You have the right to be heard. We are committed to listening you on how we can serve you better. We shall provide feedback forms in our offices for you to complete.

**Privacy and Confidentiality:** You have the right to Privacy. We shall keep your personal information confidentially and it will not be disclosed unless otherwise authorized by you or required by the law to do so.

**Transparency:** We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. We shall make readily available to you Terms and Conditions indicating our mutual liabilities, rights and obligations relating to your business with us.

#### **CUSTOMER'S OBLIGATIONS**

**Compliance:** You have the responsibility to comply with the terms and conditions of the chosen product or service offered.

**Reliability:** You have the responsibility to provide us with relevant, truthful, accurate and complete and timely information required.

**Cash and carry:** You have the legal obligation to pay for the service you apply for before it is offered since no insurance policy shall be sold on credit.

#### **COMPLAINTS HANDLING**

We are committed to processing your application quickly. Therefore, you can raise a query or file a complaint at any time via the following media:

- You can contact us for information, enquiries, or to provide feedback, comments or concerns through the nearest branch; or our customer care desk; or call our customer





care phone number +250 280 666 421 or hotline 2050 write to us through our email [info@radiant.rw](mailto:info@radiant.rw).

- You can complete feedback forms available at Headquarters reception desk and in our branches
- You may also use an online form available through our website [www.radiant.rw](http://www.radiant.rw)

In case you're not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following:

1. The Director of Commercial Department, Radiant Insurance Company Ltd  
P.O. Box 1861 Kigali – Rwanda Tel: +250 78830 9049  
Email: [otuhairwe@radiant.rw](mailto:otuhairwe@radiant.rw)
2. The Managing Director , Radiant Insurance Company Ltd  
P.O. Box 1861 Kigali – Rwanda Tel: +250 78830 0115  
Email: [mrugenera@radiant.rw](mailto:mrugenera@radiant.rw)

#### ADOPTION AND COMMENCEMENT

This Customer service Charter was adopted by the Board of Directors of RADIANT on 11<sup>th</sup> August 2017, and shall come into force on the date of signature.

Done at Kigali, on 11<sup>th</sup> August 2017.

The Chairman of the Board of Directors

