

CUSTOMER SERVICE CHARTER

Vision

To be the leading and most admired financial institution in Rwanda by all customers and employees.

Mission

To ensure that each and every Rwandan has access to the appropriate insurance cover provided with the highest level of customer service and satisfaction.

Values

- Results-focused
- Teamwork
- Communication
- Trust
- Learning and Growth
- Meritocracy

#	Service	Access	Requirement	Duration	Time
1	General inquiries	<ul style="list-style-type: none"> > Call center: 1320 > Website: www.prime.rw > Email: info@prime.rw > Social media: Prime Insurance > Prime Staff, > Headquarters > Sales Agents 	<ul style="list-style-type: none"> - Having any request <p>Eg: Products information, direction, guidance, claim follow up,...</p>	5 Min Max	Monday – Friday: 8AM – 5PM
2	Customer complaint or suggestion	<ul style="list-style-type: none"> > Call center: 1320 > Website: www.prime.rw > Email: info@prime.rw > Prime suggestion box > BNR platform: Intumwa > Headquarters 	<ul style="list-style-type: none"> - Having complaint or suggestion 	24 Hours	Monday – Friday: 8AM – 5PM
Subscription					
3A	Request for insurance quotation	<ul style="list-style-type: none"> > HQ Staff, Sales agents > Insurance Broker > Email: info@prime.rw > Website, Bancassurance (Banks) 	<ul style="list-style-type: none"> - Customer preference - Subscriber age - Staff salaries & age (Group Life Insurance) - Loan amount & duration 	2 Hours Max	Monday – Friday: 8AM – 5PM
3B	Insurance Subscription	<ul style="list-style-type: none"> > Sales agents, Insurance Brokers > Bancassurance > Prime HQ 	<ul style="list-style-type: none"> - ID or Passport - Proposal Forms, KFS Form, Payment Form - Premium Payment 	Instant	Monday – Friday: 8AM – 5PM
3C	Digital Insurance Subscription	<ul style="list-style-type: none"> > Prime USSD: *177# > Mobile money: *182*10# 	<ul style="list-style-type: none"> - ID Number - Premium Payment 	Instant	24/7

Premium Payment					
4A	Premium payment	<ul style="list-style-type: none"> > Salary deduction > Bank standing order or transfer > Prime USSD: *177# > Momo: *182#, Bank deposit 	<ul style="list-style-type: none"> - Filled Proposal & KFS form (<i>for non-digital product</i>) - Contract (<i>only for corporate products</i>) 	Instant	24/7
4B	Exceptional premium payment	<ul style="list-style-type: none"> > Bank cheque 	<ul style="list-style-type: none"> - Filled Proposal & KFS form (<i>for non-digital product</i>) - Contract (<i>only for corporate products</i>) 	5 Min Max	Monday – Friday: 8AM – 5PM
Insurance Policy/ Contract					
5	Getting insurance policy/ contract	<ul style="list-style-type: none"> > SMS with contract link > Headquarters > Sales Agents > Bancassurance 	<ul style="list-style-type: none"> - Premium payment 	Instant	24/7
6	Getting digital insurance contract	<ul style="list-style-type: none"> > SMS with contract link > Headquarters 	<ul style="list-style-type: none"> - Premium payment 	Instant	24/7
7A	Checking policy statement	<ul style="list-style-type: none"> > USSD > Sales agents, Headquarters 	<ul style="list-style-type: none"> - Insurance policy - Telephone or ID Number 	Instant	24/7
Advance and Surrender					
7B	Request for advance	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: <i>after 3 years from subscription</i> 	30 days Max	Mon – Fri: 8AM – 5PM
8	Request for advance on digital platform (>=100,000 FRW)	<ul style="list-style-type: none"> > Prime USSD: *177# 	<ul style="list-style-type: none"> - Eligibility: <i>after 3 years from subscription</i> 	Instant	24/7
9	Request for partial surrender	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: <i>after 3 years from subscription</i> 	30 days Max	Mon – Fri: 8AM – 5PM
10	Request for total surrender	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Eligibility: <i>after 3 years from subscription</i> - Death certificate in case of death of life insured 	30 days Max	Monday – Friday: 8AM – 5PM
Claims and Benefits					
11	Request for refund	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Copy of ID - Bank notification & Clearance certificate (only for loan protection product) 	30 days Max	Monday – Friday: 8AM – 5PM

12	Request for endowment (Indezo)	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter - Original contract - Copy of ID - Death certificate in case of death of life insured 	30 days Max	Monday – Friday: 8AM – 5PM
13	Getting maturity benefits	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Application letter & Original insurance contract - Copy of ID - Death certificate in case of death of life insured 	30 days Max	Monday – Friday: 8AM – 5PM
14A	Claiming death benefits	<ul style="list-style-type: none"> > Sales agents > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Death certificate - ID copy of policyholder - ID copy of beneficiary or next of kin 	30 days Max	Monday – Friday: 8AM – 5PM
14B	Claiming death benefits on digital insurance products	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Marriage certificate for spouse - Birth certificate for children - Copy of ID for both spouses and children of 16years of age and above 	30 days Max	Monday – Friday: 8AM – 5PM
14C	Claiming death benefits on loan protection product	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Bancassurance > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the Employer/Email or Letter - Death certificate - Insurance contract - Loan amortization schedule - Police report if the death was caused by the traffic accident/assassination 	30 days Max	Monday – Friday: 8AM – 5PM
15	Claiming funeral fees benefits	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents > Insurance broker 	<ul style="list-style-type: none"> - Notification letter from the Employer/Email or Letter - Death certificate 	30 days Max	Monday – Friday: 8AM – 5PM
16	Claiming total and partial permanent disability benefits	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Medical report indicating cause & rate of disability - Medical counter expertise - ID copy of policyholder - Loan amortization schedule (only for loan protection insurance) 	30 days Max	Monday – Friday: 8AM – 5PM
17	Claiming loss of income benefits	<ul style="list-style-type: none"> > Email: info@prime.rw > Headquarters > Sales agents 	<ul style="list-style-type: none"> - Notification letter or Email - Copy of insurance contract - Employer's dismissal letter indicating the reason - ID copy of policyholder 	30 days Max	Monday – Friday: 8AM – 5PM

18	Claiming critical illness benefits	> Email: info@prime.rw > Headquarters > Insurance broker	- Notification letter from the Employer/Email or Letter - Insurance contract - Medical certificate of Critical illness confirmed by doctor - Medical expertise from appointed doctor	30 days Max	Monday – Friday: 8AM – 5PM
19	Claiming retrenchment benefits	> Email: info@prime.rw > Headquarters > Insurance broker	- Notification letter from the bank - Copy of employer's letter terminating employment contract, Insurance contract - Loan amortization schedule	30 days Max	Monday – Friday: 8AM – 5PM
20	Claiming legal assistance fees benefits	> Email: info@prime.rw > Headquarters > Sales agents	- Notification letter or Email - ID copy of policyholder - Police report if the death was caused by the traffic accident/assassination	30 days Max	Monday – Friday: 8AM – 5PM
21	Claiming hospital cash benefits	> Email: info@prime.rw > Headquarters > Sales agents	- Notification letter or Email - ID copy of policyholder - Proof of hospitalization - Eligibility: <i>5 nights in the hospital</i>	30 days Max	Monday – Friday: 8AM – 5PM
Policy Cancellation and Endorsement					
22	Policy Cancellation	> Email: info@prime.rw > Headquarters > Sales agents	- Request letter (one month before cancellation)	30 days Max	Monday – Friday: 8AM – 5PM
23	Policy Endorsement (update or edit)	> Email: info@prime.rw > Headquarters > Sales agents	- Request letter (one month before endorsement)	30 days Max	Monday – Friday: 8AM – 5PM

OTHER CUSTOMER INFORMATION

#	Other Services	Access	Description
1	Prime Life Insurance Products	> Prime Website > Prime USSD *177# > Call center: 1320 > Prime Headquarters	<div> > Loan Protection Insurance > Employee Protection Insurance > Family Insurance (& Akabando) > Ikimina Cyacu > Nkunganire Shoferi </div> <div> > Group Life Insurance > Education Insurance > Savings with Risk (Intego) Insurance > Umurage w'Amashuri </div>
2	Communication mechanisms to clients	> Website > Sales Agents > Prime Headquarters	> Email Communication: info@prime.rw > Phone Communication: 1320, Sales agents phone numbers available > SMS/Text Messaging: Prime SMS > Chatbots/Live Chat: Prime Website (www.prime.rw), BNR Intumwa (www.bnr.rw) > Social Media Channels: Prime Insurance Rwanda > Client Portals: www.prime.rw > USSD Code *177#

			> Prime Suggestion Box > Press Conference	> Customer Surveys > In-Person Meetings
3	Service standards	> Customer Care Policy	> Policy Management and Implementation > Claims Handling > Feedback and Continuous Improvement > Compliance and Ethics	> Customer Engagement > Consumer Education > Transparency & Fairness
4	Required attitudes of staff offering services	> Customer Care Policy	> Empathy > Patience > Responsiveness > Trustworthiness > Adaptability	> Professionalism > Clear Communication > Confidence > Attention to Detail
5	Working hours	> Prime Website > Prime Headquarters	> Workdays: 8AM – 5PM from Monday to Friday > Weekend: Only special cases are treated	
6	Downtime and uptime of systems	> Prime Website > Prime Headquarters > SMS	> Prime Life Insurance systems remain operational during working hours with exception of Prime digital client portals which are operational 24/7.	
7	Transparency in service delivery	> Prime Website > Customer Care Policy	Prime Life Insurance emphasizes transparency in service delivery to build trust by ensuring clients receive clear, honest, and straightforward information about policies, costs, and terms, empowering them to make informed decisions with confidence.	
8	Special treatment	> Prime Website > Customer Care Policy	Prime Life Insurance grants special treatment to the following categories of people: > Disabled people > PEP (Political Exposed Person) > VIP (Very Important Person) > Other consumers with special needs	
9	Sanctions for not complying with the service charter	> Prime Website > Customer Care Policy	Prime Life Insurance will take disciplinary action against staff who fail to comply with the customer service charter including the following: warning, PIP, contract termination, compensation to the client and legal action.	
If you are not satisfied with the service provided, please contact: Our staff in-charge of consumer protection on telephone: 0783 990 335 or email: complaints@prime.rw				

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