

NASCO

Customer Service  
Code of Conduct



## Contents

Customer Service Mission Statement.....	2
Customer Service Vision Statement.....	2
Customer Service Fundamental Principles .....	2
1. Terms & Definition.....	3
2. Purpose of Code of Conduct .....	4
3. Introduction to Code of Conduct .....	4
4. Our Commitment to Customers .....	5
5. Capacity.....	6
6. Visibility.....	6
7. Accessibility.....	7
8. Responsiveness .....	8
9. Objectivity .....	8
10. Confidentiality.....	9
11. Accuracy.....	9
12. Accountability .....	9
13. Continual Improvement.....	9



## Customer Service Mission Statement

- The mission of NASCO's customer service function is to provide customer with timely, responsive service with integrity, simplicity and a passion for excellence while meeting or exceeding the customer's expectations.

## Customer Service Vision Statement

- To strive for continuous improvement by measuring our performance against our customers' expectations and perception.

## Customer Service Fundamental Principles

The principle on which NASCO serves its customer are Trust, Understand and Resolve.

### *Trust*

I work hard to gain and maintain customer trust in us

- I am transparent in all my dealings with customer including mistakes
- I take stand for my customer with integrity
- I never promise anything I can't deliver
- I am curious about my customer and keep an open mind

### *Understand*

I understand our customers & their needs

- I listen to my customer and communicate clearly & correctly
- I care for my customer and understand who they are, what they need and why they need it.
- I am part of the NASCO team working to serve the customer's needs & expectations

### *Resolve*

I solve our customer's problems, even if the solution is not difficult

- I own my customer's problems and work hard towards resolution
- I work towards eliminating problem quickly with follow up
- I escalate customer issues for quick & efficient resolution
- I consider best interest of customer while resolving
- I learn & I improve

## 1. Terms & Definition

- a. **Claimant** means a person who has a claim with NASCO.
- b. **Complainant** means the person or organization making the complaint.
- c. **Client/Customer** means a person or organization receiving advice, a service, using the facilities, or engaged in a business relationship, or any other person or organization having an interest in the functions or activities of NASCO.
- d. **Employee** means a person employed by NASCO that provides various services to which this code applies
- e. **Loss Adjuster/ Assessor** means a person or a company who may or may not be an employee of NASCO and is responsible for examining the circumstance of the claim, assess the damage/ loss determine if the claim is covered under the policy and assist in settling claims.
- f. **Dispute** means an unresolved complaint
- g. **Concerns** means a request for the resolution of a problem or difficulty by a customer. Concerns can be resolved, partially resolved or not resolved.
- h. **Comments** mean any point of view expressed formally to NASCO about the quality of the company's service.
- i. **Compliments** means any appreciative statement about a service or employee from customer, organization or individual who still isn't our customer. Compliments will be recorded on the Customer Service Management system and can be used to facilitate learning, bring attention to service development and reinforce good practice.
- j. **Complaint Management System** means an application that is implemented to capture, escalate, track, resolve and communicate customer complaints at NASCO.

## 2. Purpose of Code of Conduct

The purpose of this code of conduct is to objectively specify the promises and obligation related to NASCO's service delivery and complaints management towards all our customers.

Customer Code of Conduct shall assist NASCO to;

1. Establish effective customer service mechanisms
2. Improve competitiveness
3. Differentiate our offering via innovative customer services
4. Build customer loyalty through positive customer service experience
5. Increase customer retention
6. Attract new customers via word of mouth
7. Reduce marketing costs
8. Increase service efficiency
9. Reduce complaints and complaints handling resources and costs
10. Improve compliance with laws and regulations
11. Improve services and accountability
12. Develop and sustain organization-wide focus on customers and quality
13. Improve ease of dealing with customers

## 3. Introduction to Code of Conduct

Improving customer service is an important goal/ objective for NASCO entities, by setting and monitoring service standards, we will be able to measure by how much we have improved.

The customer service code of conduct applies to all employees of NASCO entities to be used as a practical guide in providing good customer service.

#### 4. Our Commitment to Customers

We are committed to providing a high standard of customer service to all customer of NASCO entities. Our customers expect an efficient and accurate, the sort of service we would expect to receive as customers ourselves.

We are committed to provide high quality services and delivering high standards of customer service. As a customer of NASCO, you have the right to be treated fairly and considerately when using any of our services whether in person, by phone, in writing or by e-mail.

When dealing with all customers, we will:

- Be welcoming, fair, responsive and courteous in the delivery of customer service
- Be friendly and accessible
- Understand your needs
- Be professional and well informed and take pride in what we do
- Meet your expectations wherever possible and explain when we cannot
- Let you know what we can provide and what you should expect to receive.
- Treat you as we would expect to be treated ourselves
- Respect confidentiality
- Respond effectively to all your complaints' and use the feedback to continually improve
- Provide a quality service and work continually to improve this service
- Aim to answer your telephone call within 5 rings
- Acknowledge emails, electronic submission and complaint within the same working day

In return we ask that our customers are courteous and respectful towards us and provide the information we need to deliver our services.

## 5. Capacity

We have provided sufficient resources available for development, implementation, managing and improving the customer service system. With a mix of NASCO employees, key management individuals and technology the execution and maintenance of service standards will be assured.

NASCO has identified 37 customer touch point with whom the customer may communicate. Clear customer service & Complaint management policy and procedures are documented and communicated to all of NASCO employees.

An automation of complaint capture, tracking, follow up and escalation is implemented for efficient and accurate customer service.

## 6. Visibility

We promote the existence of our Customer Code of Conduct and Complaints Policy and Complaints System to our employees and to our customers through:

- a. Documented manuals, workshop and orientation to our employees
- b. Availability of Customer Code of Conduct on our NASCO portal – [www.nascodubai.com](http://www.nascodubai.com), [www.nascogulf.com](http://www.nascogulf.com) and [www.nascomiddleeast.com](http://www.nascomiddleeast.com)
- c. For complaints, complaint form on the 'Reach Us' link of our websites.
- d. 'Availability of Complaint Handling Procedure' on our websites.
- e. Publishing the numbers and categories of complaints we receive and the resulting improvements we have made in executive reports.
- f. Every policy issued from NASCO to carry information & detail of complaint contact options.
- g. Every Invoice and Statement of account submitted to customer is to carry complaint contact options.

## 7. Accessibility

We shall make sure that our complaint management system is available to all our customers by supplementing personal contact option, web portal, email and dedicated telephone based complaints.

A person wishing to make a complaint may do so in person, by telephone, by letter, by fax, by e-mail or via our website. All complaints made with us will be lodged via a 'Complaint Form', and recorded on to our Complaints Management System.

A person may lodge a complaint by filling out and completing a 'Complaint Form' on our website. For complaints made in person or by telephone, letter, fax, or e-mail, one of our staff members will complete a Complaint Form on behalf of the complainant and attach any associated correspondence that has been received (e.g letter, fax, email).

Where a complaint is made in person at the Insurance Authority, Department of Economic Development or Ministry of Economy, we will respect that the customer may wish to make the complaint in private where he/she may feel more comfortable.

Complaints are best made to the member of staff with whom the customer has been dealing and having a facility to file a complaint with dedicated customer service representative. They can, however, be directed to the department Manager or General Manager.

Customers' are provided with a range of contact options for lodging a complaint.

1. 800 1 008
2. [Complaints@nascodubai.com](mailto:Complaints@nascodubai.com)
3. NASCO website – [www.nascodubai.com](http://www.nascodubai.com), [www.nascogulf.com](http://www.nascogulf.com),  
[www.nascomiddleeast.com](http://www.nascomiddleeast.com)
4. Face to Face – Complaint Form
5. Fax
6. Mail to Office address



## 8. Responsiveness

If you receive a complaint by phone or face-to-face, you shall:

- Request the customer to provide clarification and additional information if and when the complaint is not fully understood.
- Document the complaint in Complaints Management System as soon as possible. Clearly record the nature of the complaint, the complainant's name and their contact details.
- Send an acknowledgement of registration of the complaint within 24 hours and provide them access for follow up & track their complaint
- Route or Involve concerned department & manager to discuss what may need to be done to resolve the matter.
- If the complaint is not resolved within the acceptable timeframe escalate the complaint to the line manager.
- Once a resolution or course of action has been decided, respond to the customer within the given timelines.
- If customer feels the resolution or course of action may not be accepted, escalate the complaint to line manager for resolution.

## 9. Objectivity

NASCO is committed to address each complaint received in an equitable, objective and unbiased manner.

- NASCO shall maintain **openness** to both NASCO employees and the complainants and make the complaint handling process accessible and understood to both.
- While dealing with complaints, NASCO shall be **impartial** and shall avoid any bias in dealing with the complaint or complainant. NASCO is committed to emphasis on solving the problem and not to assign blame to any parties involved.
- A reasonable amount of **confidentiality** will be considered to protect the identity of the complainant, until and unless NASCO employee need the identity to communicate for further clarifications and assist in resolving the problem. Under such circumstance, utmost care will be taken that NASCO employee do not discriminate the complainant.
- NASCO is committed toward giving equal treatment to all people
- NASCO shall consider each case on its merits and pay due care to individuals difference and needs.

## 10. Confidentiality

The identity of the customer and the information provided will be shared only on a “need-to-know” basis with those responsible for addressing and resolving the concern.

## 11. Accuracy

We understand that all our customer expect accurate information and accurate delivery. NASCO shall do all it can to collect, rely and process customer request and complaint accurately. We shall ensure all correspondence is easy to understand, professional and accurate.

## 12. Accountability

NASCO has realized that accountability is one of the fundamentals of great customer service and puts it at the forefront of its customer service culture. Accountability in NASCO’s customer service practices ensures to develop a strong sense of personal accountability among all its employees with a motto ‘Each one of us is the company’.

Our employees are committed to own a service request or a complaint received and they are responsible for finding answers and getting the issue resolved. If the employee cannot solve the problem himself, he is expected to find someone who can and follow up until the issue is resolved.

Periodically, the management shall review all the complaints, action taken to resolve the complaint including the customer experience in complaint with this customer service code of conduct.

## 13. Continual Improvement

Commit to improve our customer service abilities

- Regularly ask our customers for feedback about our customer service
- We will use this feedback to help shape the services we deliver
- Ensure our staff are trained and competent to deliver our services
- Ensure all staff and members are trained in Customer Care