

## COMPLAINT CHANNELS, TIMELINES & ESCALATION INFORMATION

Marina Insurance Brokers is committed to providing a transparent, accessible, and fair complaint handling experience for all customers. We recognize the importance of addressing concerns promptly and ensuring that every complaint is managed with care, accuracy, and professionalism. Our approach follows the standards set by UAE regulators and reflects our commitment to continuous improvement and customer satisfaction.

To support this commitment, we provide multiple channels through which complaints can be submitted, along with clear timelines for acknowledgment and resolution. The information below outlines how you can reach us and what you can expect when raising a complaint with Marina Insurance Brokers.

### COMPLAINT CHANNELS

Customers may submit complaints through any of the following channels:

**Email:** [clients.complaints@marina.ae](mailto:clients.complaints@marina.ae)

**Phone:** +971 26311130

**SMS/WhatsApp:** +971 54 445 8900

**Website Form:** <https://marina.ae/complaints>

**Walk-In:** Any Marina Insurance Brokers branch during working hours

All complaints submitted through these channels are logged in our complaint management system and processed in line with the Complaint Handling Process Summary, detailed on the following page.

### TIMELINES (TAT)

Marina Insurance Brokers follows regulator-aligned timelines to ensure that complaints are acknowledged and managed promptly, in accordance with the service standards prescribed by UAE regulatory authorities.

#### Acknowledgment Timeline

- All complaints are acknowledged within 2 calendar days of receipt.
- The acknowledgment includes the complaint reference number, a brief summary of the issue, and the expected resolution timeframe. Medical emergencies involving urgent care are prioritized for action within 24 hours.

#### Resolution Timeline

Resolution timelines vary depending on the nature and complexity of the complaint, the involvement of insurers, TPAs, or third parties, and the applicable authority. All resolutions will be provided within the maximum timeframes mandated by the DHA, DOH, and CBUAE. The specific date for your case will be included in your Acknowledgment.

### ESCALATION RIGHTS

If you are not satisfied with the final response provided by Marina Insurance Brokers, you may escalate your complaint to the relevant regulator based on the nature of your concern:

#### Dubai Health Authority (DHA)

**Website:** <https://www.isahd.ae/Home/Ipromes>

**Email:** [cg@dha.gov.ae](mailto:cg@dha.gov.ae)

**Telephone:** 800-342 (800-DHA)

#### Department of Health (DOH) – Abu Dhabi

**Website:** <https://www.doh.gov.ae/en/Request-For-Submitting-Health-Insurance-Complaint>

**Telephone:** 800555

#### Central Bank of the UAE (CBUAE) – Sanadak

If your complaint involves a regulatory or financial dispute related to insurance services, you may refer it to Sanadak, the UAE's dedicated ombudsman for insurance.

**Website:** <https://sanadak.gov.ae/en/make-a-complaint/>

**Email:** [info@sanadak.gov.ae](mailto:info@sanadak.gov.ae)

**Telephone:** 800 72 623 25 (800-SANADAK)

## COMPLAINT HANDLING PROCESS – SUMMARY STEPS

(This section explains how Marina Insurance Brokers manages complaints from receipt to closure.)

