



Complaints Policy and Procedure

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This policy is to be reviewed annually unless legislation changes require a further update

Authorised by:
Dimitrios Papapavlou

Director

A handwritten signature in black ink, consisting of a large, stylized 'G' followed by several vertical strokes.



Complaints Policy and Procedure

This policy is to be reviewed annually unless legislation changes require a further update and is applicable to EEA business.

Complaints Policy

1.Complaints Policy Statement

- Is committed to providing a good standard of quality services to customers and organisations
- will take seriously any complaint and will look into it promptly, for resolution as quickly as possible
- recognizes that all service users have the right to raise complaints about our service and access to clear information on how to voice complaints
- will deal with complaints in line with the Executive Committee Act (EC) 88/5.4.2016 of the Bank of Greece, which is published in the Official Government Gazette 1109/B/19-4-2016
- will ensure that complaints are handled in good faith, through the collection and processing of all relevant data and information, while any arising conflicts of interest are identified and effectively combated
- will keep a register of all complaints
- complaints procedure will be part of the process of monitoring the quality, effectiveness and comply with the policy and its procedures

2.Introduction

2.1 Healthwatch SA strives for high standards in service delivery and welcomes a feedback, both positive and negative as it is important to us all and it allows us to understand our customers' needs, evaluate all areas of our service and improve our work.

2.2 The objectives of Healthwatch SA complaints policy and procedures are to :

- Ensure everyone know how to make complaint and how a complaint will be handled
- Ensure that complaints are dealt with consistently, fairly and sensitivity within clear time frames
- Provide customers with a fair and effective way to complain about our services



- Ensure that complains are monitored to improve our services

2.3 Healthwatch SA will ensure that we :

- Listen carefully to complaints and treat complaints as confidential, where possible
- Record, store and manage all complaints accurately and in accordance with Data protection Act
- Investigate the complaint fully, objectively and within the stated time frame
- Notify the complainant of the results of the investigation and any right of appeal
- Inform the complainant of any action that will be implemented in order to ensure that there is no re-occurrence
- Report on an annual basis, the number of complaints received, the outcomes and any actions taken to Healthwatch SA Board of Trustees

3. Definition of a complaint

3.1 A complaint means the written or verbal statement of dissatisfaction addressed to the Company by a customer related to the insurance policy or the insurance services provided by the Company

3.2 An individual may make a complaint if they feel Healthwatch SA has:

- Failed to provide a service or an acceptance standard of service or made a mistake in the way the service was provided
- Failed to act in a proper way
- Provided an unfair service

3.3 This policy and procedure relates only to complaints received about Healthwatch SA and its service.



4. Concern or Complaint

4.1 It is important to establish the difference between a concern and a complaint. Taking informal concerns seriously at the earliest stage will reduce the likelihood of their developing into formal complaints.

4.2 If you have any concerns about our service inform the supervisors as soon as possible, so they can quickly understand and try to put things right.

4.3 If a customers are not happy with the response to their concern and /or they want to make a formal complaint please follow the procedure below.

5. Complaints Procedure

5.1 Healthwatch SA aims to settle the complaints quickly and satisfactory by the complaint team. The complaint may be resolved quickly by way of an apology or by an acceptance explanation to the customer. All complaints will be sent to : complaints@healthwatch.gr .

5.2 There are four stages to the complaint procedure:

- Stage One – the complaint
- Stage Two – investigation and initial decision
- Stage Three – escalation to Underwrites and final decision
- Stage Four – appeal

5.3 For complaints handling requirements specific to each Managing Agent, the procedure is also referred to the relevant TPA Contract as the processes within the contract will often supersede those found in this policy.



6. Stage One – Complaint

6.1 Complaint received

6.2 Healthwatch SA send an acknowledgement to the complainant within 24 hours, which should include in simple and understanding language a brief description of the procedure followed by the company to manage the complaint, the contact details of the person or the department that will handle the complaint, the type of information that the complainant needs to provide to the company

6.3 On receipt, each complaint will be allocated a reference number and logged on the complaints register

7. Stage Two – Investigation & Initial Decision

7.1 All complaints at this stage should be dealt by complaint manager.

7.2 Healthwatch to investigate the complaint within a specific period, which cannot exceed 5 calendar days from the date of submission of the complaint.

8. Stage Three – Underwriter Review

8.1 Healthwatch escalates the complaint to the underwriters, providing all relevant details along with the initial decision.

8.2 The underwriters assess the complaint and determine whether the initial decision is appropriate. If necessary, they will provide a revised decision within 7 working days.

8.3 Healthwatch issues a Final Decision Letter to the complainant within 3 working days of receiving the final decision from the underwriters.



9. Stage Four – Appeal

9.1 The Final Decision Letter will outline our findings and the outcome of the complaint. If the complainant remains dissatisfied with our decision, the letter will include information on how to refer the matter to the local ombudsman or alternative dispute resolution body. This ensures that the complainant has the opportunity to seek an independent review of their case.

Bank of Greece

Directorate of Private Insurance Supervision

21 Eleftheriou Venizelou, 10250 Athens

Tel.: 210 3205222, 210 3205223

Fax: 210 3205437-8

Ministry of Economy & Development

General Secretariat for Consumer

Kaningos Square, 10181, Athens

Tel.: 1520

Fax: 210 3843549

Hellenic Consumers Ombudsman

144 Alexandras Avenue, 114 71, Athens

Tel: +30 210 646 0862

Fax: +30 210 646 0414

Consumers' Association “The Quality of Life” | EKPIZO |

Stournari 17, 10683 Athens

Tel.: 210 3304444

Fax.: 210 3300591



10. Anonymous complaints

10.1 Complaints received anonymously will be recorded and considered, but action may be limited if further information is required to ensure a full and fair investigation.

11. Data Protection

11.1 To process a complaint Healthwatch SA will hold personal data about the complaint, which the individual provides, and which other parties give in response to the complaint. We will hold this data securely and only use it to address the complaint. The identity of the person making complaint will only be known to those who need to consider the complaint and will not be revealed to other people or made public. However, it may not be possible to preserve confidentiality in some circumstances, for example, where relevant legislation applied or allegations are made which involve the conduct of third parties.

11.2 Healthwatch SA will normally destroy complaint files in a secure manner seven years after the complaint has been closed.

11.3 The complaints register, and files will be confidential and access is restricted to the Complaint Manager, General Manager and CEO.

12. Monitoring

12.1 Complaints are an important tool which, alongside data provided by surveys, feedbacks, will allow us to learn about the services we provide. They provide a useful source of information about how customers see our services and how we are serving them. Complaints identify any systematic or common causes that affect the service delivery and allow us to proceed appropriately to correct or eliminate the problems.

To ensure we can learn from complaints the following data will be collected:

- Name and address
- Name of person dealing with the complaint
- Date of complaint and response
- Nature of complaint
- Action taken/recommendation made in response, Lessons learnt



12.2 Complaints information will be considered on a regular basis by the Management Team and reported annually to Healthwatch SA Board of Trustees.

13. Vulnerable customers

13.1 Vulnerable customer policy in place

14. Training

14.1 New employees are trained on Complaints Policy and procedures through complaints Handbook.

14.2 A bi annual training is also placed on all employees by complaints manager