154 ED Mnangagwa Road, Harare
+263719344330
+263785606127
www.shildshare.com

Because financial protection matters

BILL OF RIGHTS

Because Financial Protection Matters – Know Your Rights

At ShildShare, we believe every client deserves respect, clarity, and support. Our commitment is to provide simple, dependable, and fair financial protection.

You have the right to:

- **Clear Information** – Understand our products, benefits, and processes.
- **Excellent Service** – Be treated professionally, fairly, and with dignity.
- **To Be Heard** – Ask questions, raise concerns, and receive timely responses.
- **Feedback** – Share positive or negative experiences to help us improve.
- **File a Complaint** – Submit concerns at any branch or via official contact channels.

SHONA VERSION

Tinokuzivisai kuti makatikoshera zvikuru, uye tine chivimbo chekukudzai sevatengi.

Mune kodzero dze:

- Kuziva zvizere nezvechigadzirwa nemasevhisi
- Kubatsirwa zvakanaka uye neruremekedzo
- Kubvunzwa nekupindurwa nemazvo
- Kutizivisa zviitiko zvamakasangana nazvo (zvakanaka kana zvakaipa)
- Kunyora zvichemo kune chero hofisi iri pedyo

NDEBELE VERSION

Siyathembisa ukukuphatha ngenhlonipho kanye nokukwazisa ngendlela efanele.

Ulelungelo:

- Ukwazi ngomkhiqizo namasevisi ethu
- Ukuphathwa ngenhlonipho
- Ukulalelwa ngokugcweleyo
- Ukwabelana ngolwazi lwakho (oluhle noma olubi)
- Ukubhalela ihofisi eseduze izikhalazo zakho

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ShildShare MICROINSURANCE

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COMPLAINTS HANDLING

At ShildShare, we aim to resolve complaints promptly and fairly, reflecting our philosophy:

Pay Fast. Protect Dignity. Build Trust.

What is a Complaint?

A complaint is an oral or written expression of dissatisfaction about:

- A product, service, or procedure
- Actions of an employee or representative
- Matters we have the authority to resolve
- Any situation that requires or implies a response

How to Lodge a Complaint:

- In person at any branch
- Via official contact channels (phone, email, or website)

Our Commitment:

- Acknowledge your complaint within 2 working days
- Assign a responsible person to handle it
- Provide progress updates
- Share outcomes and proposed actions

Escalation:

- If unresolved, escalate internally to senior management
- If still unresolved, escalate to the relevant regulatory authority

Contact Details

You can lodge your complaint using the following contact points:

- **Address:** 154 ED Mnangagwa Road, Harare
- **Phone:** +263 719 344 330 / +263 785 606 127
- **Website:** www.shildshare.com
- **Email:** customercare@shildshare.com

Escalation Process

If your complaint is not resolved to your satisfaction:

1. You may escalate the matter internally to the **Chief Executive Officer (CEO)** of ShildShare.
2. If you remain dissatisfied after internal resolution, you have the right to escalate your complaint to the regulator:

Insurance and Pensions Commission (IPEC)

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Address: 160 Rhodesville Avenue, Greendale, Harare
Email: complaints@ipec.co.zw

SERVICE COMMITMENT

Because Financial Protection Matters

We are committed to delivering **simple, dependable, and fair service** at all times.

You can expect us to:

- Serve you efficiently and professionally
- Understand your needs and recommend suitable products
- Treat you with respect, dignity, and care
- Prioritize your financial protection needs
- Provide accurate, timely feedback
- Maintain your privacy and confidentiality
- Take responsibility for our service knowledge and performance

SHONA VERSION

Tinokuvimbisai kuti:

- Tinokubatsirai zvizere
- Tinonzwisisa zvido zvenyu
- Tinokubatsirai neruremekedzo
- Tinokuisa pamberi pezvido zvenyu
- Tinokupai mhinduro nenguva
- Tinokuchengetedza zvakavanzika zvenyu
- Tinotora mutoro wezivo nemaitiro edu

NDEBELE VERSION

Siyathembisa:

- Ukukusiza ngokugcweleyo
- Ukwazi izifiso zakho
- Ukukuphatha ngenhlonipho
- Ukubeka izifiso zakho phambili
- Ukukunikeza impendulo efanele
- Ukuhlonipha imfihlo yakho
- Ukuthwala umthwalo wemfundo namakhono ethu

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