

Enhanced Mutual Insurance

POLICYHOLDER BILL OF RIGHTS

Right to clear information

You have the right to receive policy documents and product information in plain language, including what is covered, what is excluded, and what you pay.

Right to a timely decision

You have the right to a decision on your application or claim within a reasonable time, and to be told the reason if a claim is declined.

Right to fair treatment

You have the right to be treated fairly and without discrimination, regardless of your background, gender, or where you live in Sierra Leone.

Right to complain

You have the right to raise a complaint without cost, and to have it acknowledged and investigated through our Complaints Handling Procedure.

Right to data privacy

You have the right to know how your personal information is used, and to expect it will not be shared beyond what is needed to administer your policy.

Right to cancel

You have the right to review your policy after purchase and to cancel within the free-look period described in your policy document.