



**AMANA**  
TAKAFUL INSURANCE  
**GENERAL**

# Policyholders' Charter

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# INTRODUCTION AND PURPOSE

At Amana Takaful, we believe in delivering insurance with integrity and transparency. Our commitment is to ensure that every policyholder experiences fairness, trust and confidence at every stage of their journey with us. We are driven by an unwavering commitment to service excellence, making insurance simpler, more accessible, and responsive to your needs.

This Policyholders' Charter outlines our promise to deliver high-quality insurance solutions, ensuring that every interaction reflects our core values and service standards.

## CORE PRINCIPLES

Our Customer Confidence-Centric (3C) Culture is built on:

### Understanding

We will do our jobs in the utmost good faith by putting ourselves in our customer's shoes. We will believe in them.

### Genuineness

We will display honesty in our behaviors, in our communication and in our intent.

### Transparency

Our fine print will not be quieter than our normal voice. We will make everything clear so that those who engage with us do so knowingly. We will deliver performance that is clear and measurable

### Social Responsibility

We will provide our service without discrimination. We will cherish diversity. We will encourage creativity.

# POLICY SERVICING BENCHMARKS

Our commitment to policy servicing ensures that every interaction is smooth, transparent, and responsive to your needs.

The minimum service standards are defined in accordance with the guidelines outlined in the Regulation of Insurance Industry Act, No. 43 of 2000 – Direction No. 09 of 2025, titled “Direction on Improving the Confidence Level of Policyholders,” Section 4.1.

## Annexure 1: Service Level Agreements

Task	Motor SLA's	Non-Motor SLA's
<b>Quotations</b>	Individual quotation – within 15 minutes	Travel – 30 minutes
		Marine – 1 hour
	Fleet Quotation – within 2 working days	All other classes – 4 hours
		Portfolio (More than 4 classes) – 2 days
<b>Policy / Renewal / Endorsement Issuance</b>	Within 30 minutes	Travel – 1 hour
		Marine – 1 hour
		All other classes – 4 hours
		Portfolio (More than 4 classes) – 2 days
<b>Renewal Notices</b>	30 days prior to renewal due date	30 days prior to renewal due date (Subject to no claims or Reinsurance involvement)
<b>Refund Request</b>	Within 3 working days (If all required documents are completed)	Within 3 working days (If all required documents are completed)
<b>Cover Notes</b>	Within 20 minutes / Digital cover note facility can be allowed	1 hour

At Amana Takaful, we are committed to providing efficient, reliable, and hassle-free policy servicing because your time matters to us. However, in exceptional cases such as those involving high sums insured, or complex risks, the quotation and policy issuance process may take longer. In such instances, the relevant insurance team will clearly communicate the expected timelines and the reasons for any delays, ensuring complete transparency and making the process as smooth and convenient for you as possible

# POLICY FEE CATEGORIES

Our policy fees are thoughtfully structured to reflect the value we deliver, ensuring seamless service throughout your insurance journey, as follows:

## Annexure 2: Policy Fee Structure

Serial No.	Fee Category	Charges
1	<b>Policy Administration Fee</b>	-
	<b>Motor Insurance</b>	
	Third Party Business (TP)	Fix Fees- 2.5% of Gross Premium -
	Comprehensive Business	
	<ul style="list-style-type: none"> <li>• Three-wheel</li> </ul>	Fix Fees- Rs.250 Other Admin Charges - Variable -
	<ul style="list-style-type: none"> <li>• Motor Bikes</li> </ul>	Fix Fees- Rs.250 Other Admin Charges - Variable -
	<ul style="list-style-type: none"> <li>• Other Vehicle</li> </ul>	Fix Fees- Rs.1,500 Other Admin Charges - Variable -
	<b>Non-Motor Classes</b>	
	All Non-Motor Products	2.5% of Gross Premium
	Medical	1.5% of Gross Premium
2	<b>Servicing Fee</b>	Not Applicable
3	<b>Visa letters &amp; Tax letters</b>	Not Applicable
4	<b>Policy loans</b>	Not Applicable
5	<b>Any other specific confirmation letters requested by policyholders Example - Premium payment confirmation and etc.</b>	Not Applicable
6	<b>Premium allocation Charges</b>	Not Applicable
7	<b>Fund Management Charges</b>	Not Applicable
8	<b>Surrender Charge</b>	Not Applicable
9	<b>Charges for issuing a duplicate policy document.</b>	Not Applicable

# COMPLAINTS RESOLUTION AND ESCALATION

Our complaint handling process is available for the public's perusal on our website and the policyholders may lodge using the following link:  
<https://takaful.lk/customer-complaint>

If unresolved, policyholders may escalate their complaint to the Insurance Ombudsman of Sri Lanka OR to the Insurance Regulatory Commission of Sri Lanka

## STAFF AWARENESS

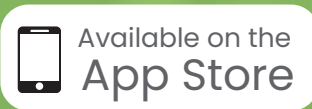
All staff, sales personnel, and insurance agents will undergo mandatory awareness programs on the contents of this Charter and the minimum service standards to be upheld. Records of all training sessions will be maintained for regulatory inspection and internal audit.

## CHARTER REVIEWING FREQUENCY

This Charter shall be reviewed at least once every three years and updated as deemed appropriate to improve the standards and obtain Board approval to ensure compliance with the Directions and Guidelines issued by Regulatory Authorities. Any alterations and revisions will be visible in the document control table at the latter.

Document Control Information		
Subject	Sections Revised	Date
Document Formulation		06.05.2026
Board Approval		11.05.2026 (Risk Management Committee)

# STAY CONNECTED



HOTLINE: 011 750 1000  
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