

“ Citizens’ Charter ”

Our Vision

- ◆ We provide professional insurance services to enable every insured an anxiety free life as per our commitment. We help entrepreneurs and businessmen to build and expand the economy for a better and stronger Bangladesh where every citizen may benefit from economic prosperity.

Our Mission

- ◆ To establish good governance at all levels within the company and to motivate and influence the insurance industry as a whole in that direction.
- ◆ To optimize the retention of non-life insurance business and thereby saving hard-earned foreign currency for Bangladesh.
- ◆ To use Risk Management Technologies to minimize national loss.
- ◆ To protect the interest of the shareholders by delivering best returns against investment.
- ◆ To maximize profit without cutting corners and to ensure the welfare of the employees.
- ◆ To introduce non-traditional social insurance products for mass people, to bring them under the insurance umbrella for enhanced social security.

Our Focus

- ◆ Timely and optimally efficient service delivery in every operation and from all echelons of the management

Our Proposition

- √ We know your life can go on without Pioneer but if you give us a chance we will sincerely try harder to make your ventures more secure to maximize your happiness and offer you a tension free healthy life.

Core Values

1.	CUSTOMER SERVICE	We treat our customers as our partners in progress and growth. We offer them responsible, proactive, customized service with a smile
2.	TEAM WORK	We respect each other and understand the differences in our opinions to reach our common goal.
3.	PROFESSIONALISM	We value learning, feedback, coaching and mentoring so that we can be the most efficient, responsible and caring professional.
4.	COMMITMENT	We are honor-bound to perform each individual and corporate action at all times with utmost sincerity, honesty and integrity.
5.	INTEGRITY & ETHICS	Conduct business with ethics, dignity, fairness and transparency.
6.	OUR PEOPLE	In Pioneer we work like a family. Everyone is treated with respect and without discrimination on any count.

STANDARDS FOR ACCESS TO CITIZENS :

WE

- Host on our website www.pioneerinsurance.com.bd for all relevant information relating to working hours, documents required for issuance of policies and claim settlement.
- Make available literature on products and services at all our offices.
- Provide customer information for easy access of citizens through our Head Office & branch offices.
- Promote customer education in general insurance service by holding workshops in important regional centres.
- Issuance of Renewal Notice 15 days before expiry of policy.
- Make available to a customer, on request to the policy issuing office, the status of his claim and/or claim settlement details within 7 working days.
- Prepare booklet on standard policy covers setting out essential information and make such booklet readily available through our web page and branch offices.

STANDARDS FOR SETTLEMENT OF CLAIMS :

WE

- Appoint Surveyor/Investigator within 24 hours of intimation of claim
- Settle Motor Claims within 30 days of on completion of all requirements.
- Settle Liability Claims within 30 days of on completion of all requirements.
- Settle Property Claims within 30 days of on completion of all requirements.
- Provide Claim status to the customers within 3 days of receipt of request by the policy issuing office.
- Make payment of claim within 3 days of receipt of discharge voucher
- Inform the customer within 7 days of receipt of required documents if the claim is not admissible.

STANDARDS FOR SERVICING:

We

- Strive to carry out the timelines as prescribed by the Regulator in respect of Policy holder's servicing.
- Are clear and transparent in seeking fulfillment of requirements for settling a claim or any other services to the customer.

STANDARDS OF FAIRNESS AND OPENNESS:

We

- Invite feedback from customers on services rendered to suggest improvements.
- Review the standards of services offered annually with a view to improving the benchmarks.

The Company Underwrites following types of General Insurance Business :



Fire Insurance

- Fire and Allied Perils Insurance.
- Insurance of Consequential Loss due to Fire & Allied Perils.
- Household Insurance
- Hotel Owners All Risks Insurance
- Industrial All Risks Insurance

Motor Insurance

- Act Only Liability Insurance
- Comprehensive Insurance
- Increased Liability Insurance



Marine Insurance

- Marine Cargo Insurance
- Marine Hull Insurance
- Marine Freight Insurance

Engineering Insurance :

- Boiler and pressure Vessels Insurance
- Contractor's All Risks Insurance (CAR)
- Erection All Risks Insurance (EAR)
- Contractor's Plant & Machinery Insurance (CPM)
- Deterioration of Stock Insurance (DOS)
- Electronic Equipment Insurance (EEI)
- Energy Risks Insurance (Offshore & Onshore)
- Lift, Escalator and Hoisting Equipment Insurance
- Machinery Insurance (MB)
- Machinery Loss of profit Insurance (BI MB)
- Power Plant Package Insurance



Aviation Insurance:

- Deductible Insurance
- Hull Insurance
- Liability Insurance
- WAR Insurance
- Loss of License Insurance
- Crew Personal Accident Insurance



Liability Insurance :

- Public Liability Insurance
- Third Party Liability Insurance
- Professional Indemnity Insurance
- Product Liability Insurance
- Comprehensive General Liability Insurance
- Umbrella Liability Insurance
- Employer's Liability Insurance
- General / Public Liability Insurance
- Professional Indemnity Insurance

Miscellaneous Insurance :

- All Risks Insurance
- Abandonment of Cricket Match Insurance
- Air Travel Insurance
- Burglary Insurance
- Cash / Property in Premises Insurance
- Cash in ATM Insurance
- Cellular Mobile Phone Insurance
- Credit Card Holder Insurance
- Directors and Officers Liability Insurance
- Fidelity Guarantee Insurance
- Group Hospitalization Plan Insurance
- Hole in One Golf Tournament Insurance
- Lockers Insurance
- Money / Cash in Transit Insurance
- Neon Sign Insurance
- Overseas Medisclaim Insurance (OMP)
- Personal Accident Insurance
- People's Personal Accident Insurance
- Plate Glass Insurance
- Poultry Insurance
- Rubber Plantation Insurance
- Safe Deposit box (Bank Lockers)

