



Guideline to RAM's Service Standards

1. **Quotations:** 10 working days, or to the deadline requested if later, upon receipt of the quotation request including:
 - Membership data: including date of birth, gender, salary, multiple, benefit, job title and work location for each member.
 - Scheme history: including sum assured, claims, rates and premiums (where possible) for the previous 5 years +.
 - Details of any previous medical underwriting and pending or current long term absent members.
 - All other information relevant to the Scheme.

2. **Re-Quotes:** (adjustments to original quotations e.g. benefit basis): 3 working days. This can be completed more urgently in most circumstances, upon request.

3. **Policy Documents:** Issued within 30 days of the Inception date subject to receipt of the Proposal Form and all requested information. In respect of existing business, issued within 30 days of the Anniversary date subject to receipt of all requested information.

4. **Statements of Accounts:** Issued within 10 working days of receiving correct and appropriate membership data and all information requested.

5. **Claims:** Within 5 working days of receiving all the initially requested documentation and information, we will advise whether we require further information/evidence to support the claim, or confirm whether the claim has been accepted or not. If we are unable to accept the claim, we will provide the reason for that decision.