



## Ankor – Service Charter

**Ankor Insurance Ltd.** ("Ankor") is committed to providing its customers, policyholders, and agents with peace of mind, as well as an excellent, efficient, and professional service experience. This service charter is based on the values of **personal attention, mutual respect, transparency, fairness, professionalism, and innovation.**

### Personal Attention

Ankor strives to identify and understand the needs of its customers and to provide them with service while addressing their requests and requirements.

### Mutual Respect

Ankor treats every individual with respect and consideration for their needs. The company ensures the confidentiality and privacy of customer information in full compliance with all legal requirements.

### Transparency and Fairness

- Ankor operates with full transparency and ensures that relevant information is provided in a simple, efficient, and clear manner within a reasonable timeframe.
- The company facilitates easy access to services through various communication channels and ensures that necessary information is readily available.
- Ankor provides customers with detailed, clear, reasoned, and comprehensive responses to inquiries, including estimated processing times.
- Each response will include full disclosure relevant to the customer's request, including information on filing service requests or claims, handling complaints through the Public Inquiries Officer, and receiving services through different communication channels.
- Ankor assists customers with service requests and claims submissions by providing a readily available customer service center during operating hours, along with an accessible and user-friendly website.
- Ankor is committed to fairness and integrity in all interactions with its customers.
- The company continuously assesses customer needs and develops new insurance products to meet the evolving demands of the modern world.

### Professionalism and Innovation

- Ankor is dedicated to providing the most professional and suitable solutions for its customers.



- Employees undergo a rigorous selection and training process and participate in ongoing professional development to ensure a high level of expertise.
- Ankor has established professional requirements for all customer-facing employees, including education, training, and relevant experience to ensure optimal service quality.
- All relevant employees are required to be familiar with the company's policies, procedures, and legal guidelines necessary to provide the highest level of service.

### Availability

Ankor makes every effort to be accessible to customers and provide efficient and professional responses to inquiries.

### We are happy to assist you through various communication channels:

- **Company Website:** Available 24/7 at [www.nkr.co.il](http://www.nkr.co.il). Customers can access personal and general information, download forms, complete various actions, and submit inquiries through an online contact form.
- **Customer Service Center:**
  - Available for phone support Sunday to Thursday at \*8239 from 08:00 to 18:00.
  - Available on Fridays and holiday eves from 08:00 to 13:00.
  - The service center operates on a partial schedule outside these hours throughout the week, including Saturdays, except on Yom Kippur, from 12:00 until two hours after the fast ends.
- **WhatsApp Support:** Available at 077-8013222.
- **Mailing Address:** 26 HaRokmim St., P.O. Box 321, Holon, Israel.

Ankor proactively prepares for peak service periods to ensure timely and efficient responses without compromising service quality or professionalism.

The company processes insurance claims in accordance with the rules for claim resolution and public inquiries in general insurance.

Customers are encouraged to provide feedback or appeal service quality via the Public Inquiries Officer at Ankor through email at [pniot@nkr.co.il](mailto:pniot@nkr.co.il).

### Service Standards:

Service Description	Processing Time
Request for information or additional documents	14 business days from receipt of documents or determination of need.
Notification of claim investigation progress and results	30 days from receipt of all necessary documents from the claimant.
Follow-up notice on ongoing claim investigations	Every 90 days (for Motor Vehicle Insurance Claims – every 180 days).
Notice regarding the termination or reduction of periodic payments	30–60 days before the termination or reduction.
Providing a copy of a court ruling or settlement agreement in subrogation claims	14 business days from the date the ruling is received or the agreement is signed.
Providing confirmation of policy existence	14 business days from the request date.
Notification to the insured regarding a third-party claim for insurance benefits	7 business days from the claim submission.
Written response to a public inquiry	30 days.
Written response to a public inquiry from a senior citizen	21 days.
Written response to a public inquiry from a person with disabilities	14 days.
Providing a copy of an insurance policy	14 business days from the request date.
Providing copies of any document signed by the claimant	21 business days from the request date.
Telephone service, including an automated call routing system	Wait time for a professional representative will not exceed five minutes from the end of the automated system.

**Ankor is dedicated to maintaining the highest standards of service, professionalism, and customer satisfaction.**