



Insurance
Supermarket

Complaints procedure for InsuranceSupermarket Insurance Brokers (Pty) Ltd

InsuranceSupermarket Insurance Brokers (Pty) Ltd is an authorised financial services provider and have certain duties to you, our policyholder. One of these duties is the establishment of a formal complaints process, which will enable you to exercise the rights as provided by the Financial Sector Conduct Authority (FSCA).

The purpose of this is to inform you of the procedure that must be followed to submit a formal complaint. Please be advised that our internal complaints resolution policy may be amended from time to time.

Complaint has to be relevant

In terms of FSCA, a “complaint” means a specific complaint relating to a financial service rendered by the FSP, or a representative of the FSP, to the complainant on or after the date of commencement of representative: the FSCA Act, and in which complaint it is alleged that the FSP or

- has contravened or failed to comply with a provision of the FSCA Act and that, as a result thereof, the complainant has suffered or is likely to suffer financial prejudice or damage;
- has willfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant, or which is likely to result in such prejudice or damage;
- has treated the complainant unfairly.

The financial services environment is complex, but we will endeavor to address all reasonable requests from our policyholders but may also refer you to a more appropriate facility. Where the complaint relates to any aspect of our service, or any disclosures that should have been made by us, we will endeavor to address these complaints in writing, within seven working days.

Please be advised that we reserve the right to recover costs or damages that we suffer because of policyholders making frivolous, vexatious, or unreasonable claims.

Your Complaint has to be in writing

For a complaint to be attended to, the complaint needs to be submitted to us in writing. Please ensure that where the complaint is delivered by hand or by any other means, you obtain and keep proof of delivery.

Procedure

Our internal complaints resolution process is intended to provide fair and effective resolution of complaints. The time periods set-out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and shows how a complaint will be dealt with once received:

- Your complaint and all communications in connection with your complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within three days of the communication and sent to: complaints@aainsurance.co.za
- Please indicate the following information:
 - Your name, surname, policy number and contact details.
 - A complete description of your complaint and the date on which the financial service that led to your complaint was rendered.
 - The name of the person who furnished the financial advice or rendered the intermediary service that led to your complaint.
 - How would you prefer to receive future communications regarding your complaint i.e., by e-mail, fax, post, or phone call?
- The complaint will be entered into our Complaints Register on the same day that it is made, and written confirmation of receipt will be forwarded to you. We will keep a record of the complaint and maintain such a record for 5 years as required by legislation.
- The complaint will immediately be brought to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your complaint i.e., the Complaint Dispute Facilitator.
- The complaint will be investigated, and we will reply to you with our preliminary findings within seven working days from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
- The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to you within a further seven working days. In all instances we will advise you of the reasons for our decisions.
- If you are not satisfied with our solution, you may refer the complaint to the Managing Director of our business. The Managing Director may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the managing committee of the FSP. In such a case we will communicate that fact to you, as well as the date on which a decision will be taken.
- If, after having referred the complaint to the Managing Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case you may approach the office of the Ombudsman for Financial Services Providers or take other steps as may be deemed necessary by you.

The Ombudsman is appointed by the Financial Services Board to act as an adjudicator in disputes between clients and financial services providers. The referral to the office of the Ombudsman must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.

- In instances where we have not been able to arrive at a resolution within six weeks after you have submitted your complaint, you may refer your complaint to the Ombudsman. The Ombudsman acts independently and objectively and has authority in respect of complaints relating to advice or intermediary services, which have arisen after 15 November 2002.

- You must, if you wish to refer a matter to the Ombudsman, do so within six months of the date of the notice in which we inform you that we are unable to resolve the complaint to your satisfaction. The Ombudsman will not adjudicate matters exceeding a value of R800 000.

The Ombudsman

Physical Address:

Kasteel Park Office Park,
Orange Building, 2nd Floor,
546 Jochemus Street,
Erasmus Kloof,
Pretoria, 0048

Tel: (012) 470 9080

E-mail Address: info@faisombud.co.za

Financial Sector Conduct Authority:

Postal Address:

P.O. Box 35655
Menlo Park
0102

Physical Address:

Riverwalk Office Park
Block B
41 Matroosberg Road
Ashlea Gardens
Extension 6
Pretoria
0081

Tel: 0800 20 37 22

Email: info@fsca.co.za