

COMPLAINTS PROCESS – CLAIMS DIVISION

To ensure that we maintain a good relationship with our customers we are committed to:

- Resolving client complaints through an effective internal resolution complaints procedure and system;
- Being transparent and visible, thereby allowing the client to have full knowledge of the procedures when lodging a complaint and the resolution thereof, including the additional option of referring the matter to an external party (FAIS, Short Term or Long Term Ombudsman) ;
- Handling all complaints fairly and with the least inconvenience to the client.

COMPLAINT HAS TO BE IN WRITING

All complaints must be lodged in writing.

These can be sent via:

- Post to: Claims Department PO Box 98758 Sloane Park 2052
- Faxed to: 086 682 7883
- E-mail to: za_claims@pinnafrica.co.za

PROCESS

1. Supporting documentation, information must accompany the complaint.
2. On receipt of the complaint the claims specialist will acknowledge receipt of the complaint in writing with the complainant.
3. The claims specialist will lodge the claim on the OWLS Complaints system and will refer the complaint to the Head of Claims.
4. The Head of the Legal Department, as well as the Compliance Officer will be made aware of the internal complaint and they may elect to deal with the response or will elect just to be kept up to date with the complaint.
5. The Head of Claims will attempt to resolve the complaint within a reasonable time, which will be no longer than 10 working days. This may be in conjunction with any other departments or staff that can assist with the complaint. The outcome of the complaint will be submitted to the complainant in writing and,

6. The complainant will be advised that if he / she is not satisfied with the outcome, the complainant may approach either
 - a. the office of the *Ombudsman for Short-Term Insurance*,
 - b. *the Ombudsman for Long-Term Insurance* or
 - c. the office of the *Ombud for Financial Services Providers* or
 - d. take such other steps as may be advised by his / her legal representatives.

7. The *Ombudsman for Short Term and Long Term Insurance* deals with consumer complaints relating to disputes with regards to claims or insurance premiums. The *Ombud for Financial Services* deals with complaints that fall within specific categories listed in the Rules on Proceedings of the Office of the Ombud for Financial Service Providers and must be lodged in accordance with section 21 of the FAIS Act.
8. *FAIS* and *Short Term Ombudsman* Complaints are sent to Pinnafrica by Lombard Insurance Group. Pinnafrica will supply Lombard Insurance Group with the information required to prepare a response.
9. *Long Term Insurance Ombudsman* Complaints are sent directly to Pinnafrica. Pinnafrica will advise Lombard Insurance Group of the complaint and will prepare and submit the complaint to the Ombudsman office and keep Lombard Insurance Group informed of all the communications.