

COMPLIMENTS AND COMPLAINTS RESOLUTION POLICY & PROCEDURES

(Revised February 2021)

Purpose

Indwe Risk Services is an authorised Financial Services Provider, and as such we have specific duties towards you – our valued customer.

The purpose of this document is to provide customers with the means to address their complaints and compliments in a formal and constructive manner. Indwe recognizes that being treated fairly is your right as our customer and we always strive to continuously treat you with utmost care and fairness. If you for any reason, feel we haven't lived up to your standards or you feel we exceeded your expectations with our service, do let us know to ensure that Indwe knows how we can improve our services.

Definitions

COMPLAINT

In terms of the FAIS Act, a “complaint” means, an expression of dissatisfaction by a complainant related to a policy or a service provided. This includes unfair treatment, maladministration, negligent actions or failing to comply with any relevant agreement entered into between the parties governed by any law, code of conduct or regulations within South Africa against Indwe or the Product Supplier.

The above definition does not imply that every or any act/omission by Indwe may give rise to a complaint in terms of governing legislation, but the services rendered must either contravene the requirements of legislation, or rendered negligently to cause a financial loss, prejudice or substantial inconvenience to the complainant, or where services have been rendered unfairly to the complainant.

COMPLAINANT

A Person/policyholder who submits a complaint, by virtue of having an insurable interest in the policy. A potential policyholder may submit a complaint if they are dissatisfied with the application, approach, solicitation or any marketing material.

UPHELD COMPLAINT

Upheld means that a complaint has been finalised wholly or partially in favour of the complainant and that,

- The complainant has explicitly accepted that the matter is fully resolved;
- It is reasonable for the provider to assume that the complainant has so accept;
- All undertakings made the broker and product supplier to resolve the complainant has explicitly indicated its satisfaction with any arrangements to ensure such undertaking will be met by the broker and product supplier within a time acceptable to the complainant.

REJECTED COMPLAINT

Rejected in relation to a complaint means that a complaint has not been upheld and the provider regards the complaint as finalised after advising the complainant that it does not intend to take any further action to resolve the complaint and included complaints regarding the provider as unjustified or invalid, or where the complainant does not accept or respond to other provider's proposals to resolve the complaint.

COMPLIMENT

A polite expression of praise or admiration for something or someone in relation to services rendered from Indwe by any of its representatives.

CLIENT QUERY

Client query means a request from a policy holder for information regarding financial products and/or financial services related to a policy, or to carry out a transaction and action on a product or service.

PRODUCT SUPPLIER

A Person, or company that underwrites an insurance risk, the party in an insurance contract undertaking to pay compensation.

Procedure to submit your complaint

1. Contact your nearest Indwe branch,
2. Or, you can submit your complaint on our website: www.indwe.co.za
3. Or, send us an email: careline@indwe.co.za

To facilitate your complaint for quick and easy resolution, please remember the following:

- Provide us with your name, contact details and policy number
- Provide us with all the relevant information and documents (where applicable) relating to your complaint
- Ensure your complaint is in writing
- Let us know what relief you seek from the complaint

Indwe Risk Services, as your broker and personal insurance advisor, promises to treat your complaint fairly and handle it in a transparent manner. We will provide you with timeous feedback.

We also ensure to offer an appropriate redress to any complaints that are upheld.

We also maintain all records of complaints received for a period of **5 (five)** years.

The following time periods set out in the procedure will be adhered to as strictly as possible but may be varied if necessary.

- We will within **24 (twenty four) hours** send an email acknowledging receipt of your complaint or compliment.
- Your complaint and all communication must be in writing. All verbal communication made in connection with the complaint must be confirmed in writing within **3 (three)** working days.
- We will investigate and assess the complaint within **7 (seven)** working days, but will attempt to resolve the matter in a reasonable time.
- Should the matter require more time we will provide written feedback regarding the process to follow and the expected turnaround time.

For more complex complaints, it may take up to **6 (six)** weeks for a final written resolution on the outcome of your complaint.

Remember, there may be matters where we are unable to resolve within the stipulated 6-week period due to it being managed by means of litigation, mediation or arbitration or any other factor which involve external parties to reach a final determination. We will continue to provide regular updates until the case is resolved.

Remember, your **compliments** will be forwarded to the relevant manager and individual whom you are praising related to services rendered.

Further recourse

Should you not be satisfied with the outcome of your complaint handled by Indwe, after all our avenues are exhausted, as a broker, we can refer you to your insurer's website for further escalations.

If, after having referred your complaint within Indwe and/or the Insurer, and you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved.

INSURANCE OMBUDSMAN

In such a case, you may approach the office of the Insurance Ombudsman for all **insurance complaints** (long-term (life) or short-term (non-life), or other matters which have not been satisfactory resolved.

Contact details:

Fax: 086 589 0696

Email: info@insuranceombudsman.co.za

Share Call: 0860 103 236 OR 0860 726 890

Website: <https://www.insuranceombudsman.co.za>

FAIS OMBUDSMAN

Before submitting a complaint to the Office, the complainant must endeavour to resolve the complaint with Indwe. Indwe has **(6) six** weeks in which to resolve the complaint with the complainant. After receipt of the final response of Indwe and the complainant are not satisfied with the resolution, the complainant has **(6) six** months within which to submit a complaint to the FAIS OMBUD.

Important information to take note of

The FAIS Ombudsman has a monetary jurisdictional limit of R800 000-00. This means, we are not allowed to entertain a case where the amount claimed is more than R800 000-00 unless two events take place:

- You as the complainant abandon the amount in excess of R800 000-00 to bring your claim within the jurisdictional limits of the FAIS Ombudsman;
- The person against whom the complaint is lodged agrees that the FAIS Ombudsman entertains the complaint.

The FAIS Ombudsman will not investigate a complaint where, before the date of receipt of the complaint by the FAIS Ombudsman, or during an investigation by the FAIS Ombudsman, the complainant institutes proceedings in a court regarding the subject matter of the complaint.

Contact details

Postal address: P O Box 74571, Lynwood Ridge, 0040
Physical address: Kasteel Park Office Park, Orange Building,
2nd Floor, 546 Jochemus Street, Erasmus Kloof,
Pretoria, 0048
Telephone number: 012 762 5000
Share Call number: 086 066 3274
Facsimile: 012 348 3447
E-mail address: info@faisombud.co.za
Website: www.faisombud.co.za