

COMPLAINTS POLICY

Complaint has to be in writing

In order for a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing by e-mail to complaints@cia.co.za or by fax to 086 613 6684 or to 13E Riley Road, Bedfordview or to P O Box 615, Bedfordview, 2008. Please ensure, that where the complaint is delivered by hand or by any other means, that you retain proof of delivery.

Complaint has to be relevant

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients, but may also refer you to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing, within 5 working days.

Procedures

The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:

1. The complaint will be lodged in our central complaints register on the same day that it is made.
2. The complaint is immediately brought to the attention of the Complaints Champion at CIA a skilled person who specialises in complaints handling.
3. The complaint will be acknowledged within 3 working days and thereafter investigated. Once all information is at hand a panel of senior managers will evaluate the findings where after we will revert to you.
4. Should you not be satisfied with the outcome, you may lodge an appeal with our Managing Director. If he is unable to resolve your complaint the matter will be referred to our Principals, Compass Insurance Company Limited for further investigation. Appeals should be made directly to our Managing Director, Douglas Haig, who can be contacted at douglas@cia.co.za, and should include details of the grounds for appeal, together with relevant supporting documentation. He will within 2 working days acknowledge receipt. Where the complaint has been referred to Compass we will communicate that fact to you, as well as the expected date by which a decision will be taken. As part of its investigation Compass may contact you to request further information.
5. If, after having followed the above procedure 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 if your complaint is claims related to the Ombudsman for Short Term Insurers or take such other steps as may be advised by your legal representatives. The referral to the office of the Ombudsman must be done in accordance with the provisions of section 21 of the FAIS Act 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 lodged your complaint, the matter may automatically be referred to the Ombudsman.

6. You must, if you wish to refer a matter to the Ombudsman, do so within a period of six months.

The Ombudsman for Financial Services Providers –

Particulars of the FAIS Ombudsman:
FAIS Ombudsman
P.O. Box 74571
LYNWOODRIF
0040
Tel: (012) 470-9080 / 0860 432 766
Fax: (012) 348-3447
e-mail: info@faisombud.co.za
website: www.faisombud.co.za

Ombudsman for Short Term Insurers

Short term Ombudsman details for all Short-term Insurance complaints
2nd Floor JCC House PO Box 32334
27 Owl Street Braamfontein
Milpark 2017
2042
Telephone (011) 726 8900
e-mail info@osti.co.za

In the event of us not reverting to you within the time periods indicated above, kindly contact the key person for an explanation as to why we have not yet communicated with you. Please do not accept any communication from any person until it has been confirmed in writing.

CIA Key Persons:

Estelle Henry General Manager : Johannesburg : 0861 242 777