



unison

risk management alliance

COMPLAINTS POLICY

Customer satisfaction and retention of your business is vital to us and has been one of the aspects of our ongoing success. Feedback on our service is always welcomed (both negative and positive) and we'd appreciate it if you would please refer initial problems to the representative handling your account or to their superior.

1. Complaint to be in writing

All complaints must be submitted in writing together with any supporting documents.

2. Complaint Areas

Should you wish to pursue any complaint, please direct your complaint to the following areas:

2.1. Personal lines

Email: queries@urma.co.za

Fax: +27 21 462 2711

2.2. Corporate lines

E-mail: Claimscomplaints@urma.co.za

Fax: +27 21 461 2944

3. Procedure

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

- The complaint will be registered into a complaints register upon receipt and a confirmation will be forwarded to you within **2 (TWO) working days**.
- Unison will investigate the complaint and provide feedback in writing within **15 (FIFTEEN) working days**, depending on the complexity of the matter.
- Should Unison be unable to provide a response within the period aforementioned, we will provide you with the status regarding the complaint.
- Should the complaint not be resolved within **30 (THIRTY) working days** from receipt of the complaint, you will have to submit your complaint to the FAIS ombudsman, or the Ombudsman for Short-Term Insurance.

4. Ombudsman

The Ombudsman for Short-Term and Long Term Insurance provides consumers with a free dispute resolution platform. It provides mediation between the insurer and policyholders regarding insurance agreements.

4.1. Ombudsman for Short-Term Insurance

Tel: +27 11 726 8900

Fax: +27 11 726 5501

Sharecall: 0860 726 890

Email: infor@osti.co.za

Postal Address: PO Box 32334, Braamfontein, 2017

4.2. Ombudsman for Long-Term Insurance

Private Bag X45, Claremont, 7735

+27 (0)21 657 5000 or +27 (0)861 103 236

+27 (0)21 674 0951

www.ombud.co.za

info@ombud.co.za

4.3. FAIS Ombudsman

The FAIS Ombud is available to provide you with a redress mechanism for any inappropriate financial advice you may have received.

Sharecall: 0860FAISOM (0860 324 766)

Tel: +27 12 470 9080

Fax: +27 12 348 3447

Email: info@faisombud.co.za

Website: www.faisombud.co.za

Postal Address: PO Box 74571, Lynnwood Ridge, 0040