

TRAFICC CUSTOMER COMPLAINT PROCEDURE SUMMARY

What is a complaint:

A complaint is an expression of dissatisfaction by you to TRAFICC / the insurer relating to a policy or service provided or offered by TRAFICC on behalf of an insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that –

- *TRAFICC has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on TRAFICC / the insurer or to which it subscribes.*
- *TRAFICC's maladministration or wilful or negligent action or failure to act, has caused you harm, prejudice, distress, or substantial inconvenience; or*
- *TRAFICC has treated you unfairly.*

How and who to complain to:

- If you believe TRAFICC have contravened one of the points noted above, **you must first lodge a complaint (preferably in writing) with TRAFICC**
- If the complaint is not resolved immediately (up to 48 hours), complete the complaint form and e-mail it (with evidence) to complaints@traficc.co.za
- TRAFICC's relevant business unit will acknowledge receipt of your complaint in writing within 5 days
- Based on the complexity of the case TRAFICC will revert with a decision (and reason) within 3 weeks from you first logging your complaint
- If we are unable to resolve your complaint within the 3 weeks noted above, we will revert with the complaint status and expected date of final resolution, which should not take longer than 6 weeks from the date you first logged the complaint.

Complaint escalation (if you are not happy with the initial outcome reached)

- Any complaint escalation must first be lodged with TRAFICC
- Your complaint will be handled by an internal arbitrator who will acknowledge your complaint within 48 hours of escalation, and will revert to you in writing with the final outcome (and reason) within 10 working days. This process is to take no longer than 6 weeks from the date you first logged the complaint.
- Should you still be dissatisfied with the outcome of your complaint on a Guardrisk product, you may escalate your complaint to Guardrisk on Tel: 011 669 100 or 0860 333 361 or e-mail: complaints@guardrisk.co.za
- Should you still be dissatisfied with the Insurer's final decision, you have a period of a further 180 days in which to institute legal action. You may also lodge a complaint with the relevant Ombudsman if the complaint relates to a regulated product.
- Please refer to your policy wording or repudiation letter for specific timelines applicable to complaints and claim repudiations, instituting legal action or lodging a complaint with the relevant Ombudsman.

Regulatory body details:

National Financial Ombud Scheme

Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708

Tel: 0860 800 900 E-Mail: info@nfosa.co.za Website: www.nfosa.co.za

*The Ombud is available to advise you in the event of **insurance claims and service related matters.***

FAIS Ombud

PO Box 41, Menlyn Park, 0063

Tel: 012 762 5000 or 086 066 3274 E-Mail: info@faisombud.co.za Website: www.faisombud.co.za

*The Ombudn is available for any **financial service matters (related to product or advice).***

Information Regulator

PO Box 31533, Braamfontein, Johannesburg, 2017

Tel: 010 023 5200 E-mail: complaints.IR@justice.gov.za Website: www.inforegulator.org.za

*The regulator is available for **personal information breaches.***

Particulars of the Financial Sector Conduct Authority (FSCA)

Postal address: PO Box 35655, Menlo Park, 0102

Telephone: 012 428 8000 or 0800 203 722

Email: info@fsca.co.za Website: www.fsca.co.za

*The FSCA is available for **market conduct related matters.***