



AFFINITY COMPLAINTS HANDLING PROCEDURE

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Complaints Procedure

Why is it necessary to have a complaints procedure in place?

The insurance industry can become technical jargon of pages of do's and do not's and the average person who buys an insurance product may not always be up to date with the current laws and legislations.

The insurance industry as a whole have been working collaboratively with the Financial Services Board and other government bodies to ensure that they industry we operate is as fair as possible to both the end consumer and the policy providers who render the services. The insurance industry has seen many changes implemented over the last few years from Policy Holder Protection legislation to FAIS and more currently TCF.

Treating Customers Fairly (TCF) was introduced and implemented by the Financial Services board where all Financial Services Providers (FSP) are required to implement and incorporate the daily business operational principles as set out by TCF in order to ensure that all clients are treated fairly throughout their policy life-cycle.

Affinity Underwriting managers have endorsed and are fully committed to the implementation and ongoing incorporation of TCF into our business as a core principle. It is in continuing with this that in conjunction with TCF and our legislative requirements that we have implemented the following Complaints procedure and legal disclosures section of our policy.

The implementation of a documented complaints procedure is to ensure fair outcomes to client resolution to ensure that, once resolved we restore the consumers trust while improving our market and consumer confidence. (Download our Full Treating Customers Fairly manual at www.affinityum.co.za/downloads)

Complaints

What is a complaint?

A complaint is any grievance from a policy holder where

- The client feels that he/she was not correctly informed of the relevant aspects of their policy (i.e. Excess, policy conditions, policy terms and conditions)
- Where the cover offered was not appropriate to his/her needs
- Where a client feels that they are not being assisted to their satisfaction
- Any issue where the service provider did not act within the legislation
- Where any of the Six outcomes of TCF have not been adhered to.

Why is it important to follow the correct complaints procedure?

We have implemented our complaints procedure to always ensure that any complaint is dealt with a quickly and as fairly as we possibly can. This is to ensure that any complaints, queries, suggestions and compliments that are received are channelled correctly for the best possible resolution. Please see the complaints flow chart with agreed timelines, if followed correctly this will ensure the fasted resolution to any complaints or queries.



Complaint Flow

We are here to help where we can and want to ensure that any complaints or queries are resolved as quickly as possible and have implemented the complaints flow below to ensure that there is sufficient opportunity for your complaint to be addressed in a fair manner and that record is kept of your complaint.



Complaints Handling Procedure

STEP 1 - COMPLAINT SUBMITTED TO COMPLAINTS CO-ORDINATOR (complaints@affinityum.co.za)

1. Complaint form to be completed by client (document can be downloaded or completed and submitted at www.affinityum.co.za/complaints.html)
2. Completed document must be sent to Affinity by the following mediums:
 - a. email : complaints@affinityum.co.za; or
 - b. Fax : Attention Complaints Co-Ordinator 086 568 0475; or
 - c. Post : Attention: Complaints Co-Ordinator
 - a. PO Box 8651
 - b. Edenglen
 - d.
 - e. Alternatively you can complete a complaints form at www.affinityum.co.za/complaints.html
3. Complaint to be submitted to Complaints Co-Ordinator complaints@affinityum.co.za or captured at www.affinityum.co.za/downloads.html
4. Once complaint lodged, focus is on the quick and fair resolution of the complaint.
5. In order to keep the client informed and the complaints register constantly up to date feedback must be given to the complainant on an ongoing basis by the Complaints Co-Ordinator.
6. In accordance to legislation and insurance laws, we have 6 weeks from the date of initial log to resolve the dispute, if the dispute is not resolved in that period the client may approach the Ombudsman.
7. Claim is captured into complaints register
8. Co-ordinator sends complaint to relevant department manager
9. Daily feedback sent to complaints co-ordinator and to client
10. If claim is not resolved to the client's satisfaction within 5 working days the claim is escalated to department Director

STEP 2 – COMPLAINT ESCALATED TO DEPARTMENT DIRECTOR

1. Director to be supplied with all necessary supporting documentation.
2. Director to investigate matter
3. If required matter will be referred and discussed in weekly claims/complaints meetings
4. Director to finalise feedback within a maximum of 2 weeks

STEP 3 – KEY INDIVIDUAL

The Key Individual of a FSP is ultimately responsible for the correct procedures being followed through out any dealings between a client and a FSP. If the complaint has not been resolved to the clients satisfaction or the Complaint has not been attended to within 1 week by the department director or two weeks from initial date, the complaint handler will email the complaint to our key individual who will address the complaint urgently

Email : keyindividual@affinityum.co.za

STEP 4 - COMPLIANCE OFFICER (suel@mweb.co.za)

1. The compliance officer is our external compliance officer who monitors Affinity's compliance to legislation and the laws within these legislations. We have an external compliance officer who we believe gives us a more holistic overview as opposed to an internal compliance officer
 2. Once the Key Individual has looked at the complaint and the client is still not happy with the outcome of their complaint all documentation will be sent to our external compliance officer for consideration and suggestion on an outcome/resolution
- SDK Compliance Consultants
- Tel : 011 425-4603
Email : suel@mweb.co.za
Postal : PO Box 131459, Northmead, 1511

Complaints Resolution Department (complaint@insurancecomplaints.co.za)

If the matter is still not resolved to your satisfaction and is specifically is as a result of a claim, please contact the Complaints resolution Department complaint@insurancecomplaints.co.za, a non-biased complaints mediator who will look at all the facts presented and suggest a ruling to Affinity Underwriting Managers.

If you as the consumer are still not satisfied with the outcome or you are not happy with the time it has taken us to respond you may refer the matter to the Ombudsman for short term insurance or the FAIS Ombudsman.

The Office of the Ombudsman for Short-Term Insurance provides consumers with a free, efficient and fair dispute resolution mechanism. It offers consumers a “no risk” mechanism to resolve disputes with insurers/FSP's in short-term insurance claims related problems which are not resolved to your satisfaction.

Telephone Number : 0860 726 890
Facsimile : 011 726 5501
email : info@osti.co.za
Website : www.osti.co.za



You may submit complaints to the FAIS Ombudsman, if the intermediary/insurer/FSP was not able to resolve your complaint about a financial Services product purchased, varied, replaced or terminated after 30 September 2004

Telephone Number	:	012 470 9080 or 0860 32 47 66
Facsimile	:	012 348 3447
email	:	info@faisombud.co.za
Website	:	faisombud.co.za

