

COMPLAINTS RESOLUTION PROCEDURE

COMPENDIUM GROUP INVESTMENT HOLDINGS
(PTY) LTD AND ITS SUBSIDIARIES AND ASSOCIATES
("Policy")

June 2021

Compendium
GROUP INVESTMENT HOLDINGS

1.1. **"The Company"** means Compendium Group Investment Holdings (Pty) Ltd with registration number 2004/029831/07 and all subsidiaries and associated companies which consists of:

- 1.1.1. Compendium Insurance Brokers (Pty) Ltd with registration number 2000/009588/07;
- 1.1.2. Cignet Administration Services (Pty) Ltd with registration number 2004/029524/07;
- 1.1.3. Swift Auto Brokers (Pty) Ltd with registration number 2006/027398/07;
- 1.1.4. Edge Insurance Brokers KZN (Pty) Ltd with registration number 2001/005734/07;
- 1.1.5. Portdem (Pty) Ltd with registration number 2019/112944/07;
- 1.1.6. GL Broking Enterprises (Pty) Ltd with registration number 2019/378521/07;
- 1.1.7. Genesis Insurance Brokers KZN (Pty) Ltd with registration number 1989/003322/07; and
- 1.1.8. Watersure (Pty) Ltd with registration number 2004/027733/07.

OUR COMMITMENT TO YOU

The Company is committed to providing the highest standard of service to our customers. Should there ever be an occasion where you feel that we have failed to honour our promise, we will do everything possible to ensure that your complaint is dealt with in a fair, timely and efficient manner. In order to appropriately monitor your complaint and provide you with the feedback you deserve, please follow our internal complaints resolution procedure below.

HOW TO COMPLAIN

Please address all complaints to the Complaints department, the details are as follows:

Address	Compendium House, 5 The Crescent, Westway Office Park, Westville, 3635	Tel	031 242 6800
Fax	087 238 6388	E-mail	complaints@cig.co.za
Website	www.cig.co.za		

Please ensure that full details and all supporting documentation relating to your complaint are disclosed to the Complaints department in writing by hand, fax, e-mail or registered mail. Your complaint must contain the following information:

1. your name, surname and contact details and in the event that a third party is authorised to act on behalf of a client, a copy of the third party mandate;
2. specific details of the complaint, including dates, reference numbers and any supporting documentation; and
3. the intended resolution of the complaint, that is, the manner in which you want your complaint to be resolved.

INTERNAL COMPLAINTS PROCEDURE

1. Your complaint will be entered into our complaints register and confirmation of receipt will be provided to you within 1 working day ("*acknowledgement of receipt*"). Please note that the acknowledgement of receipt will be accompanied by the following:
 - 1.1. details of the individual who has been allocated to assist with and resolve your complaint; and
 - 1.2. the estimated timeframe required in order to provide feedback.
2. Depending on the nature of your complaint, we will attempt to provide you with a resolution within 6 weeks of receipt of your complaint.
3. Should your complaint relate to your Insurer, we will address the complaint to the relevant individual responsible for complaints handling within your Insurer and provide you with confirmation thereof together with the relevant Insurers contact details.
4. In the event that your complaint cannot be resolved to your satisfaction, we will provide you with reasons in writing together with any further steps available to you in law.

INTERNAL ESCALATION AND REVIEW

Should you wish to escalate your complaint as a result of undue delays, insufficient feedback or receiving an outcome with which you are dissatisfied, please escalate your complaint to our Chief Operations Officer ("COO"). The COO's details are as follows:

Name	Chantelle Kim Jones
E-mail	chantelle@cig.co.za

Should you wish to escalate your complaint to your Insurer, their details can be obtained from your Policy Schedule or Statutory Disclosure Notice, which forms part of your Policy Schedule. We will further provide you with the details of your Insurer's complaints department and the relevant contact person to escalate complaints to, upon your request.

EXTERNAL COMPLAINTS PROCEDURE

If you are not satisfied with the outcome of your complaint, you are entitled to refer the complaint to the applicable Ombud or regulator as more fully described herein.

FAIS OMBUD

In the event that you are dissatisfied with the outcome of your complaint and the complaint relates to the manner in which your policy was sold or the conduct of the Company or any of its representatives, you may approach the Financial Advisory and Intermediary Services (FAIS) Ombud. The FAIS Ombud contact details are as follows:

Physical Address	Sussex Office Park Ground Floor – Block B 473 Lynnwood Rd Cnr. Lynnwood Rd and Sussex Ave Lynnwood, 0081	Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Tel	012 762-5000/ 012 470-9080	Fax	086 764 1422/ 012 348-3447
E-mail	info@faisombud.co.za	Website	www.faisombud.co.za

OMBUDSMAN FOR SHORT TERM INSURANCE ("OSTI")

In the event that you are dissatisfied with the outcome of your complaint and the complaint relates to your Short-term insurance Policy itself for example claim rejections, you may approach OSTI.

Please note that OSTI deals with disputes in respect of personal lines Short-term Insurance Policies which include:

- Motor insurance
- Homeowners insurance (buildings)
- Household insurance (contents)
- Cell phone insurance
- Travel insurance
- Disability insurance
- Credit Protection insurance.

If the complaint is instituted by a juristic person (Company, Close Corporation, Partnership or Trust) in respect of the juristic person's commercial insurance, OSTI can only deal with the dispute in the event that the annual turnover is less than R35 million per annum.

OSTI's contact details are as follows:

Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Road First Floor, Block B Rosebank	Postal Address	PO Box 32334, Braamfontein, 2017
Tel	0860 726-890/ 011 726 8900	Fax	011 726 5501
E-mail	info@osti.co.za	Website	www.osti.co.za

OMBUDSMAN FOR LONG TERM INSURANCE ("OLTI")

In the event that you are dissatisfied with the outcome of your complaint and the complaint relates to your Long-term insurance Policy itself for example claim rejections, you may approach OLTi.

OLTI's contact details are as follows:

Physical Address	Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 770	Postal Address	Private Bag X45, Claremont, Cape Town, 7735
Tel	021 657 5000 / 0860 103 236	Fax	021 674 0951
E-mail	info@ombud.co.za	Website	www.ombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY ("FSCA")

In the event that your complaint relates to the contravention by the Company or your Insurer of a Financial Sector law, you may approach the FSCA.

For a list of the Acts administered by the FSCA, please visit the FSCA website on the address listed below.

The FSCA's contact details are as follows:

Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002	Postal Address	PO Box 35655, Menlo Park, 0102
Tel	0800 20 37 22	Fax	012 346-6941
E-mail	info@fsca.co.za	Website	www.fsca.co.za

COUNCIL FOR MEDICAL SCHEMES

In the event that your complaint relates to your Medical Scheme or Medical Scheme Product, you may approach the Council for Medical Schemes .

The Council for Medical Scheme's contact details are as follows:

Physical Address	Block A, Eco Glades 2 Office Park, 420 Witch – Hazel Avenue, Eco Park Centurion, 0157	Postal Address	Private Bag X34 Hatfield 0028
Tel	012 431 0500	Fax	086 206 8260
E-mail	complaints@medicalschemes.co.za	Website	www.medicalschemes.co.za

INFORMATION REGULATOR

In the event that your complaint relates to the manner in which the Company has utilised your Personal Information and you believe it has been utilised contrary to the provisions of the Protection of Personal Information Act, 2013, you have the right to approach the Information Regulator.

The Information Regulator's details are as follows:

Physical Address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2000	Postal Address	P.O Box 31533, Braamfontein, Johannesburg, 2017
Tel	010 023 5200	Fax	0865003351
E-mail	complaints.IR@justice.gov.za	Website	https://www.justice.gov.za/inforeg