



OUR GUIDE TO HANDLING YOUR COMPLAINT



BECAUSE YOU MATTER TO US

At Delphisure, we are committed to providing the best possible service.

However we understand there may be times when we do not meet your expectations. We want all our customers to let us know straight away if they are unhappy.

We believe handling complaints is an invaluable learning tool.

IF YOU NEED TO MAKE A COMPLAINT

We aim to resolve your complaint quickly and efficiently. We want to:

- * Make it easy for you to tell us about your complaint
- * Carry out a full investigation
- * Give your complaint our careful attention
- * Provide a thorough account of our actions
- * Make sure you are happy we have handled your complaint fairly

HOW TO MAKE A COMPLAINT

We understand that making a complaint can be stressful in itself. That's why, in the event of a complaint, please adhere to the following process:

01. Complaints

If you have a query about this policy or you are in any way unhappy with the service that you have received, please contact your representative for resolution.

02. Written mandate to act on behalf of insurer

This certifies that the insurer has granted a mandate to the intermediary to represent the insurer and to accept business and issue policies on behalf of the insurer.

03. Particulars of your financial services provider compliance officer:

Name : Vango Kolovos

Physical address : First Floor, Delphi Arena Building, One Old Oak Rd, Tygervalley 7536

Postal address : P.O. Box 3388 Tygervalley 7536

Telephone : 021 – 914 1700

Fax : 021 – 914 1740

Email address : general@delphisure.com

04. You insurer / s

Name, physical address, postal address, and telephone number

Please consult your policy schedule document for full details of your insurance provider

HOW SOON WILL WE DEAL WITH YOUR COMPLAINT?

We will contact you initially on receipt of your complaint.

We will either respond with a full reply or send you an acknowledgement letter,

Which will tell you:

- * Who is dealing with your complaint
- * When we will contact you again

Once we have sent you an acknowledgement letter we will investigate your complaint fully and write to you with our findings.

If your complaint is particularly complex, we may need to spend longer investigating it.

In these cases, we will keep you up to date on our progress. In all cases we will respond to your complaint.

IF YOU ARE UNHAPPY WITH THE WAY WE ARE HANDLING YOUR COMPLAINT

All our complaint handlers are trained and monitored on their complaint handling skills.

If at any time, you are unhappy with the way we are handling your complaint, you can ask to have it reviewed at a higher level.

THE OMBUDSMAN SERVICE

We try to resolve all complaints internally.

However, if you remain unhappy with our response to your complaint, or if we have not resolved it to your satisfaction, you have the right to refer your complaint to :

01. Particulars of the national financial ombud scheme south africa (NFOSA)

If the complaint to your Insurer has not been resolved, you may contact;

Name	:	The National Financial Ombud Scheme South Africa (NFOSA)
Physical address	:	<u>Johannesburg:</u> 110 Oxford Road, Houghton Estate, Johannesburg, 2198 <u>Cape Town:</u> 6 th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, 7700
Telephone	:	0860 800 900
Email address	:	info@nfosa.co.za
Website	:	www.nfosa.co.za

02. Particulars of the FAIS Ombud

If you have a FAIS complaint, you may contact

Name	:	The FAIS Ombud
Physical address	:	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal address	:	P.O. Box 41, Menlyn Park, 0063
Telephone	:	012 762 5000 or 0860 663 274
Email address	:	info@faisombud.co.za
Website	:	www.faisombud.co.za

FRAUD AND COMPLAINTS SERVICE:

Fraud:

If you become aware of irregularity on any policy you can contact your Insurer where your call will be treated in confidence. 021 – 914 0290

Complaints:

If you would like to lodge a complaint regarding your Insurer or your intermediary, please contact your insurer Complaints Department.

Refer to your policy schedule for details.

CONFLICT OF INTEREST DISCLOSURE:

We have considered the conflict of interest provisions in terms of the FAIS Act 37 2002 and have not identified any actual or potential conflict of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSB. A conflict of interest management policy is available to clients upon request.