

HRS COMPLAINTS PROCEDURE

At HRS each one of our customers are important to us, and we believe you have the right to fair, swift and courteous service at all times.

We deal with all complaints in a serious manner and conduct a full investigation upon receipt of your complaint.

We will deal with it promptly, effectively and in a positive manner.

Where HRS resolves a complaint in your favour, we shall ensure that a full and appropriate level of redress is offered to you without any delay

Definitions & Terminology

Definition of a complainant: Complainant – is a **person/ someone acting on their behalf**, who has a **direct interest** in the agreement, policy or service, and includes a –

- ✓ **policyholder** or their successor in title
- ✓ **beneficiary** or their successor in title
- ✓ person whose **life is insured** under a policy
- ✓ person that **pays a premium**
- ✓ **member of a group scheme** or and
- ✓ **potential policyholder or potential member of a group scheme** - whose dissatisfaction relates to the relevant **application, approach, solicitation, advertising or marketing** material.

Complaint:

an **expression of dissatisfaction** to an insurer / their service provider (to the knowledge of the insurer) relating to a policy or service which indicates / alleges, that –

- ✓ The insurer or their service provider **failed to comply with an agreement, a law, a rule, or a code of conduct**
- ✓ The insurer or their service provider's maladministration or wilful / negligent action or omission, caused the person **harm, prejudice, distress or substantial inconvenience**
- ✓ the insurer or its service provider has **treated the person unfairly**
- ✓ **regardless** whether submitted **together with or in relation to a policyholder query**

Rejected:

means that a **complaint was not upheld** – Insurer regards the complaint as **finalised** after advising the complainant that it **does not intend to take any further action to resolve the complaint** – Incl. complaints regarded as **unjustified or invalid** / where the **complainant does not accept or respond to proposals to resolve** the complaint.

Compensation payment:

to compensate a complainant for a **proven or estimated financial loss** incurred as a result of the **insurer's wrongdoing - insurer accepts liability** for having caused the loss concerned – **excluding:**

- ✓ **goodwill** payment
- ✓ payment **contractually due** in terms of a policy or
- ✓ **refund** of an amount which **was not contractually due**

Goodwill payment:

a payment (monetary or in the form of a benefit or service as an **expression of goodwill** aimed at **resolving a complaint**, where the insurer does **not accept liability** for any financial loss to the complainant.

Reportable complaint: any complaint (as per the definition above) unless—

- ✓ **upheld immediately** by the person who initially received the complaint
- ✓ upheld within the insurer’s **ordinary processes** for handling policyholder queries, provided that such process does **not take more than five business days** from the date the complaint is received or
- ✓ submitted to or brought to the attention of the insurer in such a manner that the insurer does **not have a reasonable opportunity to record** such details of the complaint

Upheld: that a complaint has been finalised **wholly or partially in favour of the complainant** and

- ✓ the complainant has **explicitly accepted that the matter is fully resolved** or Complaint management process:
- ✓ it is reasonable for the insurer to **assume that the complainant has so accepted** and
- ✓ all **undertakings** made by the insurer to resolve the complaint **have been met** or the complainant has explicitly **indicated its satisfaction** with any arrangements

Complaint management process:

Once you have sent your complaint, with relevant supporting documentation, to our Compliance Officer At: Compliance Tool Box and or our complaints email address: complaints@hrs.co.za Or By telephone: (011) 794 1189 Compliance Toolbox email address: charmaine@ctb.co.a By website: www.hrs.co.za

- ✓ We will acknowledge your complaint within **24 working hours** of receipt thereof and will provide you with the names and contact details of the staff responsible for handling your complaint. We will log the date and contents of the complaint in our Complaints Register..
- ✓ We will promptly investigate your complaint to ascertain whether it can be resolved immediately. If it can, we shall take the necessary action and will advise you accordingly. If your complaint cannot be resolved immediately, we will send you a written summary of the steps to be taken to resolve it and the expected date of resolution.
- ✓ Once the resolution process has been finalised, we will communicate the outcome of the complaint to you in writing within **10 working days** of receipt of your complaint, informing you of the reasons for our decision and the facts informing the decision.

Training: All our staff also undergo complaint handling training on a regular basis.

- ✓ If HRS is unable to resolve your complaint within **six weeks** of logging the complaint in the Complaints Register we shall notify you accordingly and advise you of your right to proceed in terms of Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the Ombudsman for Financial Services Providers.
- ✓ Should you feel unhappy with the manner in which HRS has resolved your complaint, you may within **six months** lodge your complaint with the Ombud for Short-term Insurance, as follows:

Ombud for Short-term Insurance

**Physical address: Sunnyside Office Park, 5th Floor, Building D 32
Princess of Wales Terrace, Parktown
Postal Address: P O Box 32334, Braamfontein 201
Telephone: +27 (0) 11 726 8900
Contact Details:
Fax: +27 (0) 11 726 5501
Email: info@osti.co.za Website: www.osti.co.za**

Ombud for Financial Advisory and Intermediary Services (FAIS)

**Physical Address: Eastwood Office Park, Ground floor Baobab House
Corner Lynwood Road and Jacobson Drive, 0081
Postal Address: PO Box 74571, Lynnwood Ridge, 0040
Contact Details:
Telephone: +27 (0) 12 470 9080
Fax: 012-348-3447
E-Mail: info@faisombud.co.za Website: www.faisombud.co.za**