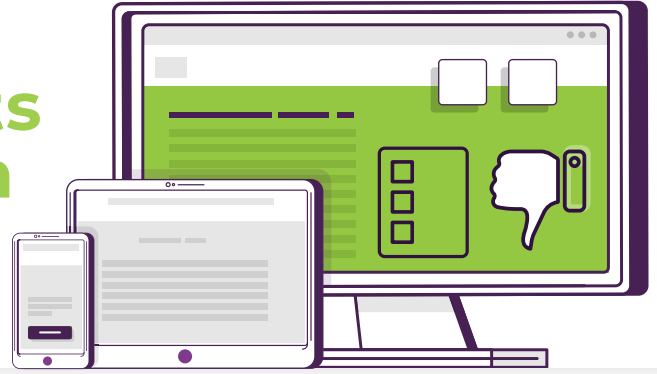




Complaints Resolution Process



Our complaints resolution procedures have been designed to show our commitment to the prompt handling of complaints in an effective, fair and efficient manner with a view to continuously improve our clients' experiences with us.

1.1 Internal complaints resolution process

Should you wish to lodge a complaint, you may:

- Contact your initial contact person telephonically or via e-mail;
- Contact the call centre via 08 600 70 000.

Please provide all relevant information to enable us to assist you efficiently, including:

- Your policy / claim number;
- Your ID number;
- Your contact details;
- All details, dates and necessary supporting documentation;

The person dealing with your complaint will:

- Acknowledge receipt of the complaint within 1 working day;
- Confirm their contact details to you;
- Identify all issues and advise you of additional information required if necessary;
- Confirm by when we will provide you with feedback;
- Provide an outcome to the complaint within 15 working days, provided we have all required information;
- In the unlikely event that the person handling the complaint finds it impossible to reach agreement, you may escalate the matter internally for a dispute resolution process.

If you dispute the outcome of a rejected claim, the process as set out under section 1.2 will be followed.

1.2 Internal escalation process

If your complaint has not been resolved to your satisfaction, or if you dispute the outcome of your claim, you may follow our internal escalation process by sending the relevant details to dispute@out.co.za

Upon receipt of your dispute / internal escalation:

- The internal dispute resolution process will follow the standards set out under the normal complaints resolution process, as set out in 1.1 above;
- Once a decision has been made with regards to your dispute, we will confirm to you in writing:
 - Reasons for the decision;
 - Facts on which the decision was based;
 - Inform you of the external dispute resolution mechanisms available, as well as the timeframes within which you need lodge any external dispute;
 - On request provide you with copies of all available documents and information from third parties that influenced the decision, provided it is not subject to legal privilege;

1.3 External dispute process

If you are not satisfied with the internal resolution of your complaint / dispute, you may approach certain external parties like:

- The National Financial Ombud Scheme;
- The Financial Advisory and Intermediary Services (FAIS) Ombudsman, if your dispute relates to advice received;
- The South African Insurance Association (SAIA), if you feel that a breach of their code of conduct has occurred.

Further information regarding these entities are available on our website: <https://www.outsurance.co.za/about-outsurance/related-sites/>

1.4 Contact us

OUTsurance Insurance Co Ltd and OUTsurance Life Insurance Co Ltd are licensed insurers and authorised financial services providers (FSPs).

Postal address:	P.O. Box 8443 Centurion 0046
Website:	www.outsurance.co.za
Telephone number:	08 600 70 000
Insurance fraud line:	086 010 2117
Insurance fraud tip-offs:	reportfraud@out.co.za

Should you require further information regarding compliance matters, you can contact:

Compliance Officer:	compliance@out.co.za or
Public Officer:	publicofficer@out.co.za