

CLIENT FAIS COMPLAINTS PROCEDURE

1. Commitment to customer service

- 1.1 Our commitment at Guardrisk is to give excellent service to our clients. Guardrisk takes all complaints seriously and our aim is to resolve all client complaints promptly. Great care has been taken to ensure that your complaints do not languish on the front line, but are used as a strategic tool for continually improving our business.

Below is the Guardrisk Complaints Resolution Procedure for your purposes.

- 1.2 In all instances you are requested to put your complaint in writing, using the attached form which can be e-mailed or faxed, including all the relevant information and copies of the relevant documentation and submit it to our Compliance Officer.

2. Complaints Resolution Procedure

- 2.1 You are kindly requested to complete the attached within 36 hours Guardrisk will ensure that we send you a written acknowledgement of the complaint, which will include:

- (i) the name of the investigating person at Guardrisk and contact details;
- (ii) the date we received your complaint
- (iii) a statement that a written letter/report will follow once the investigation is complete;
- (iv) in the case of an oral complaint only, a statement of Guardrisk's understanding of the nature of the complaint and a request for the complainant to confirm in writing if any details are incorrect .

- 2.2 The aim is for Guardrisk to resolve all complaints within **15 days** (of receipt of the complaint by Guardrisk) with a full response and outcome. There may be exceptions such as potential Adjudicator complaints or historical issues in which case Guardrisk has **30 days** in which to respond to the complaint. Where we are unable to resolve the complaint within **30 days** we will inform the complainant and provide an update on progress.

If after receiving our final decision, you are dissatisfied with the outcome of our investigation, and the complaint qualifies as a complaint as defined in Annexure A (*Guardrisk Complaints Handling Policy*) and you wish to refer your complaint to the FAIS Ombudsman you must do so within six months after the receipt of the final response or after such response was due from Guardrisk.

3. Contact us

To effect facilitation for the resolution of your complaint you may complete our complaints form and send it or contact us on the following:

Compliance Officer
Guardrisk Insurance Company Limited (FSP No. 75)/Guardrisk Life Limited (FSP No. 76)
Telephone number (011) 669-1039
Fax number (011) 669-2792
E-mail address complaints@guardrisk.co.za

