



## **The FAIS Complaint Procedure – Client Notice – June 2014**

**In complying with the Financial Advisory and Intermediary Services Act No. 37 of 2002 (FAIS), Artinsure Underwriting Managers PTY Ltd (Artinsure) is committed to handling your complaint in the following manner:**

1. The customer complaint and any supporting documentation must be submitted in writing to us at PostNet Suite 243, Private Bag X30500, Houghton, 2041 or Email: [info@artinsure.co.za](mailto:info@artinsure.co.za)
2. We will acknowledge receipt of the customer's complaint in writing within two working days.
3. We will investigate the complaint and where necessary, escalate the complaint for review. The internal complaints resolution process is available. The complaints officer is Gordon Massie who can be contacted on 0861111096 or [Gordon@artinsure.co.za](mailto:Gordon@artinsure.co.za).
4. If the complaint is resolved and you, the customer, are satisfied with the outcome the procedure is concluded.
5. If your routine complaint is unresolved within 3 weeks or your non routine complaint is unresolved within 6 weeks or not resolved to your satisfaction, we will provide you with an explanation and reasoning for the decision taken, in writing. At this stage, we will provide you with the FAIS Ombud's contact details.
6. FAIS prescribes that you may then submit your complaint to the FAIS Ombud in writing, with the supporting documentation within 6 months.

### **Don't miss these key deadlines**

- 90 days      If we formally reject or dispute a claim, you have 90 days to appeal this decision with us.  
180 days     If we maintain our rejection, you have a further 180 days to start any legal action against us.  
365 days     Your claim will no longer be legally enforceable after 365 days, unless you have started legal action against us, or the claim concerns your legal liability towards a third party.

If you go beyond any of these time limits, your right to the payment of the claim will lapse.

### **You may appeal**

If we reject or dispute your claim, you have the right to appeal that decision. Send your complaint, in writing, to:

|                                       |   |
|---------------------------------------|---|
| The Hollard Insurance Company Limited | Tel:      (011) 351-5000  |
| Hollard Insurance Partners            | Fax:      (011) 351-8012  |
| PO Box 87419                          | Website: <a href="http://www.hollard.co.za">www.hollard.co.za</a> |
| Houghton 2041                         |   |

Remember that you have 90 days from receipt of our rejection or dispute to lodge your appeal. If we maintain our rejection, and you wish to start legal action against us, you have a further 180 days to do this.

### **You may also contact the Ombudsman**

At any stage of a claim, you have the right to communicate with the Insurance Ombudsman, an independent body that investigates insurance complaints from consumers. The contact details are:

|                                    |   |
|------------------------------------|---|
| Ombudsman for Short-term Insurance | Tel:      (086) 066-2837                                    |
| PO Box 32334                       | Fax:      (011) 726-5501                                    |
| Braamfontein 2017                  | Website: <a href="http://www.osti.co.za">www.osti.co.za</a> |