

## 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 to continuously improve our clients' experiences with us.

### The Internal Complaints Resolution Process

Should you wish to complain, you may:

- Contact your initial contact person telephonically or via e-mail.
- Contact the call centre via 011 840 6000.
- Send an e-mail to [complaints@smartsure2020.co.za](mailto:complaints@smartsure2020.co.za)

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

1. Your policy/claim number.
2. Your ID numbers.
3. Your contact details.
4. 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 with 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 the required information.

In the unlikely event that the person handling the complaint finds it impossible to reach an agreement, the matter will be escalated internally for a dispute resolution process. Please refer below for the internal escalation process.

If you dispute the outcome of a rejected claim, the process is set out below in the internal escalation process.

### 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 [escalations@smartsure2020.co.za](mailto:escalations@smartsure2020.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 the internal complaints resolution process above.

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Once a decision has been made regarding 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 to 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.

### External Dispute Process

If you are not satisfied with the internal resolution of your complaint/dispute, you may approach the NFO

#### Ombud Details

Designation:	National Financial Ombud Scheme South Africa
Physical Address:	110 Oxford Road, Houghton Estate, Johannesburg, 2198
Telephone:	066 473 0157 / 0860 800 900
Email Address:	info@nfosa.co.za
Website:	www.nfosa.co.za

### Contact us

#### Smartsure Twenty20

Branch:	Johannesburg
Postal address:	P.O. Box 321, Cramerview, Johannesburg 2060
Physical address:	Ground Floor, Kinsmead Block, The Oval, Cnr Sloane and Meadowbrook Lane, Epsom Downs, Bryanston 2152
Contact details:	011 840 6000
Website:	www.smartsure2020.co.za
Authorised FSP:	Licence Number 45422

### Compliance Officer

The Compliance Toolbox	
Website:	<a href="https://ctb.co.za/services/">https://ctb.co.za/services/</a>
Compliance Officer:	
Name:	JP Moolman
Email:	jp@ctb.co.za
Tel:	011 794 1189