

Note: Complaints to the FAIS Ombudsman must be dealt with in terms of this procedure. Complaints to the Short Term Insurance Ombudsman do not fall within this procedure and will be handled and tracked by the Broker (Olive Insurance Brokers (Pty) Ltd).

1. Complaints in terms of this procedure include service and administration complaints such as a delay in responding to a communication, a poor outcome, or bad service.
2. The recipient of the complaint should ensure that the complaints register (log) is completed.
3. A copy of the complaint and the supporting documentation should be kept by the recipient.
4. Acknowledgement of receipt of the complaint must be communicated to the client within 24 hours.
5. If a complaint relates to a **regulatory breach** e.g. lack of disclosure, misrepresentation, improper cancellation or other notice, the **Compliance Officer should be notified within 24 hours**.
6. Relevant senior management should communicate with the Compliance Officer for the status of the complaint in order to keep the client informed.
7. Replies to complaints must be issued within **3 working days** of the complaint being received. If this reply is not a complete report but merely feedback on the complaint it must indicate the name and contact details of the person dealing with the complaint and the estimated time scale for a complete report.
8. All communications with the client should be in “plain English” (except when otherwise requested by the client) and avoid the use of jargon.
9. If the Broker establishes that it has made a mistake, it will concede this and apologise.
10. Complaints must be dealt with promptly.
11. The client must be kept informed if it appears that the original time scale will not be kept to.
12. A staff member with the necessary knowledge and experience to deal with the matter promptly and fairly will investigate the complaint and liaise with senior staff for guidance if required.
13. If the client is not happy with the response and wishes to escalate the complaint, then they should be referred to the insurer. (Details to be supplied to the client by the Broker – Olive Insurance Brokers (Pty) Ltd).
14. If the client is still not satisfied, they will be advised of the options available for further action e.g referral to the Ombudsman or FAIS Ombud.
15. Senior Management should record and analyse complaints and client feedback to ensure that clients are being dealt with effectively, fairly and at the very least in compliance with the applicable law.