



garagesure
Consultants & Acceptances (Pty) Ltd

Complaints policy and procedure

Complaints policy and procedure for Garagesure Consultants and Acceptances (Pty) Ltd (Garagesure)

Garagesure Consultants & Acceptances is committed to implementing and maintaining a complaints resolution policy and procedure that facilitates the effective and efficient internal resolution of complaints and provides clients with a means to address complaints in a formal and constructive manner.

Garagesure Consultants & Acceptances is furthermore committed to ensuring that through the resolution and analysis of complaints that the fair treatment of our customers will continue to be improved upon and / or maintained.

The following are the procedures to be followed by Garagesure Consultants & Acceptances (Pty) Ltd in the handling of all Complaints received by us.

What is a Complaint?

In terms of the Financial Advisory and Intermediary Services Act (FAIS Act) however, a complaint is defined as follows:

"Complaint" means, subject to section 26(1)(a)(iii), a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of commencement of this Act, and in which complaint it is alleged that the provider or representative –

1. has contravened or failed to comply with a provision of this Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
2. has willfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or has treated the complainant unfairly.

It is therefore evident that any act or omission by Garagesure Consultants & Acceptances in the rendering of a financial service to a client, which is in contravention of the FAIS Act and caused or is likely to cause the client to suffer a financial loss or damages or if the financial service provided by Garagesure Consultants & Acceptances was rendered either willfully or negligently and caused damage to or prejudiced the client or is likely to prejudice or damage the client or if Garagesure Consultants & Acceptances has treated the client unfairly, the client has cause for a complaint under the FAIS Act.

This does not necessarily infer that every act or omission of Garagesure Consultants & Acceptances may give rise to a complaint in terms of the FAIS Act. The financial service rendered must either be in contravention of the FAIS Act or rendered willfully or negligently in such a manner as to cause a financial loss or prejudice the client or simply have been rendered to the complainant in an unfair manner.

We view complaints as a serious issue and all interactions with a complainant, be they our existing clients or third parties, are to be conducted with the highest possible level of courtesy and professionalism.

Our Commitment

Garagesure Consultants & Acceptances is committed to the establishment and maintenance of an effective complaints policy and procedures for internal resolution of complaints. In light of this, Garagesure Consultants & Acceptances wishes to confirm the following:

- we fully committed to addressing and resolving any complaints received from our clients in a timely and fair manner and in strict accordance with the provisions of the FAIS Act and any other South African law as may be applicable from time to time;
- we fully committed to applying the basic values of transparency and visibility and will ensure at all times that clients have full knowledge of the procedures for the resolution of their complaints;
- we fully committed to the value of fairness and will ensure that a resolution of a complaint received from a client can during and by means of the resolution process be effected which is timeous and fair to both clients and to Garagesure Consultants & Acceptances and our staff;
- we will ensure that adequate manpower and other resources will be available at all times for the timeous, effective and fair resolution of all complaints received from clients;
- we will ensure the adequate training of all relevant staff, including imparting and ensuring full knowledge of the provisions of the FAIS Act, the FAIS Rules and the General Code of Conduct for Authorised Financial Services Providers and Representatives with regard to resolution of complaints;

- we are fully committed to ensuring that responsibilities and mandates are delegated to facilitate complaints resolution of a routine nature; that there is provision for the escalation of non-routine serious complaints and the handling thereof by staff with adequate expertise; and to ensuring the avoidance of occurrences giving rise to complaints as well as to improve services and complaint systems and procedures where necessary.
- we will ensure that there is easy access to our complaints resolution policies and procedures and that clients are not hindered in their ability to lodge a complaint with us;
- we will ensure that as soon as practically possible, after the receipt and recording of a complaint, the complaint will be forwarded to the relevant staff member to consider and resolve the complaint in a fair and equitable manner;
- we will ensure that appropriate management controls are available to exercise effective control and supervision of the internal complaint consideration and resolution process; You must, if you wish to refer a matter to the relevant Ombud, do so within a period of six months.
- we will maintain appropriate records of all complaints for a period of five years;
- we will ensure that in any case where a complaint is resolved in favour of a client, that a full and appropriate level of redress is offered to the client without any delay;
- we will ensure that where the outcome of a complaint is not favourable to the client, full written reasons will be furnished to the client and the client will be advised that the complaint may within six months be pursued with the Ombud. The Ombud's contact details will be provided.

Responsible Persons

Internally all complaints will be managed by Leslie Mitchell with the full involvement of our Compliance Officers – Associated Compliance. Between them the responsible persons will ensure that complaints are brought to an effective, fair and speedy resolution.

Objectives

The primary objective of these procedures is to:

- Investigate all complaints and take the necessary effective steps accordingly.
- Avoid cases going to the Ombud or litigation, and ensure all efforts to resolve queries amicably.
- Identify the aspects that led to the complaint and ensure procedures are improved or established to prevent a reoccurrence.
- Improve on service delivery and the treatment of clients by actively reviewing complaints and identifying areas for improvement.

We anticipate that the major areas that will lead to a complaint are:

- Representations made regarding the product or service being factually incorrect and or fraudulent,
- Inappropriate administration of the product (this would include the claim),
- Benefits of the product to the customer and or cost thereof to the customer,
- A breach of any relevant legislation,
- A breach of the customer mandate,
- Delay in the settlement of claims by insurers;
- Repudiation of claims by insurers;
- Any complaint of bad faith, malpractice, impropriety, repetition or recurrence of any matter about which there has been a recent complaint.

Complaints Procedure

- All verbal complaints are to be referred to Leslie Mitchell. If the responsible person is not available, the complaint must be forwarded to Yolande Smit and immediately be recorded in the Complaints file by the person who initially handled the phone call or visit.
- If the complaint is received in writing it must immediately be forwarded to Leslie Mitchell.
- The complaint is to be entered on the Complaints Register by Leslie Mitchell within 24 hours after receiving notification of the complaint.

- The relevant query paperwork will be filed in the Operations file, be it claims or underwriting file, when the complaint has been finalized and settled.
- The Monthly Complaints register will be recorded on the system and is to be used to record a complaint status against the relevant record. The register must also detail the action taken (if applicable) by Garagesure Consultants & Acceptances to ensure that the type of complaint does not re-occur.
- Leslie Mitchell or Yolandé Smit is responsible for advising the Compliance Officer of any complaints on a quarterly basis, except where the incident requires immediate Compliance Officer Intervention.
- A formal written acknowledgement must be sent to the complainant within 2 working days. If further investigation into the matter is required or the responsible person cannot respond to the client within this time frame, a formal written acknowledgement must be sent to the complainant within 15 working days. If the complaint was verbal a request should be made to the complainant to confirm the details in writing, however;
- If the complaint is such that a simple investigation into the matter will resolve the problem there will be no need to ask the complainant to put the details in writing if the complaint was verbal, however the incident must still be logged as a formal complaint and all other aspects of this procedure are to be followed.
- The specific incident is to be investigated by the allocated staff member (unless the complaint involves this person- in which case the Compliance Officer will conduct the investigation).
- Where appropriate the insurer involved should be formally notified in writing as to the nature and extent of the complaint. Any insurer not licensed under FAIS will still be subject to the Policyholder Protection Rules. Those licensed will be bound by a similar complaints procedure.
- If the incident is minor and quickly resolved, to the satisfaction of the complainant, a formal written note is to be sent to the complainant confirming the action taken. The complaint form must be completed and signed off. Any recommendation that systems be upgraded or changed should be recorded and submitted to line management and our Compliance Officer.
- Any offer to rectify the complaint must be made formally in writing and a formal written response should be asked for in return to close the file by the allocated member.
- If the matter is investigated and the complaint is found to be without foundation or based on incorrect or poor facts a formal response is to be sent to the complainant detailing that Garagesure Consultants & Acceptances will not be taking the matter further and most importantly 'why'. This report should be submitted within a reasonable time taking into consideration the complexity of the matter. Should resolution not be reached internally within 7 working days the complainant should be advised of the situation together with reasons as to why the complaint cannot be resolved to the client's satisfaction.
- If the complainant does not accept the decision we should make an offer of mediation. This mediation should initially involve our Compliance Officer. Other interested parties may also need to be involved depending upon the nature of the complaint.
- Should mediation not achieve resolution within 30 working days from receipt of the complaint then the complainant must be advised that they have the right to escalate the matter to the relevant Ombud. This right must be communicated in writing and details of the Ombud and the complaint registration form should be supplied to the client.
- Once totally resolved the complaints register is to be completed.

Garagesure Consultants and Acceptances (Pty) Ltd An authorised financial services provider **FSP 4467**

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