

## Complaints Procedure



Kapara Insurance Brokers prides itself on doing all that is necessary to ensure your insurances are properly taken care of. We will do everything reasonably possible to make sure that you are happy with the service we provide.

There are, however, procedures established for dealing with complaints to facilitate their efficient resolution and all staff are familiar with these procedures.

The person who usually deals with your policy or your claims will be able to resolve all but few of any problems that arise. If they are not in a position to do so, the issue will be escalated to management.

The people responsible are:

Stephen Hanssen    [stephen@kapara.co.za](mailto:stephen@kapara.co.za)  
Joanne Warmback    [joanne@kapara.co.za](mailto:joanne@kapara.co.za)

If the complaint is not easily resolved telephonically, it is preferable to put it in writing. If any documentation not in our possession is relevant to the complaint it should also be attached or included.

Your complaint will be acknowledged in writing within twenty four hours, with a notification of who will be dealing with the complaint and their contact details.

The complaint will be properly investigated, given fair consideration and you will be timeously informed in writing of the results of the consideration with reasons.

To further protect your interests the Financial Services and Intermediaries Act provides for an Ombudsman whose services are at no charge to the policyholder.

If you feel that errors or omissions by ourselves or by the insurer have prejudiced you financially and have not been resolved to your satisfaction, the matter can be referred to the Ombudsman for a ruling.

Should you not be satisfied with the Ombudsman's ruling, the matter can be referred to the Appeal Board provided the Ombudsman gives leave to appeal.

A ruling by the Ombudsman or final decision by the Board of Appeal is regarded as a civil judgement and is recorded by the clerk of the court or Registrar of the High Court.

If the ruling is your favor, the party being held liable is obliged to give effect to the ruling without delay.

The Ombudsman can officially accept a complaint for investigation if the incident arose on or after 30 September 2004, and the limits are currently as follows namely:

- (a) R5 million for complaints relating to all types of cover, except for home owners/buildings cover;
- (b) R10 million for complaints arising from home owners/buildings cover.

The same quantum limits apply to personal lines and commercial lines complaints.

The contact details of the Ombudsman are:

Tel: +27 11 726 8900  
Share call: 0860 726 890  
110 Oxford Road, Houghton Estate, Johannesburg  
Web: [www.osti.co.za](http://www.osti.co.za)

Fax: +27 11 726 5501  
P O Box 32334 Braamfontein 2017  
Email: [info@osti.co.za](mailto:info@osti.co.za)

The preferred communication medium of the Ombudsman is email. Complaints have to be submitted in the required format. The complaint forms can be obtained from our office or from the Ombudsman's website.

The details of our external compliance officer are as follows:

Colin Sissing  
Tel: 083 651 0990  
Email: [sissing@mweb.co.za](mailto:sissing@mweb.co.za)  
52 DF Malan Street, Parow North, 7500