

COMPLIMENTS AND COMPLAINTS PROCESS



Our clients are our top priority, and their feedback is essential to us. We genuinely appreciate hearing from you, whether positive or concerning. Your input motivates our employees to consistently deliver on our brand promise of providing Insurance Good and Proper.

We apologise if our service or products did not meet your expectations. If you have any concerns, please follow the below listed steps to inform us about your experience.

Our skilled and specially trained Client Care team is dedicated to handling and resolving your complaints. They remain impartial throughout the process and are committed to investigating your complaint promptly and fairly, with the goal of reaching a mutually satisfying resolution.

STEP 1: How to reach Client Care

You may e-mail your complaint to complaints@santam.co.za or you may call us on **0860 102 725**.

What is the complaints process?

- First, we will acknowledge receipt of the complaint.
- We will then give you the contact details of the person who will deal with the complaint.
- We will then investigate the complaint and try to resolve it in a fair manner.
- Once we have dealt with your complaint, we will learn from the experience and improve our offerings to you where possible.

STEP 2: What to do if you are dissatisfied with the response from Client Care

Santam strives to always deliver on our promise of Insurance Good and Proper and we recognise the need to have highly dedicated and professional employees to improve the customer experience. Santam has appointed an Internal Arbitrator to assist with client dispute resolution. The Internal Arbitrator acts independently and impartially and complaints may be referred to him by e-mailing Internal.Arbitrator@santam.co.za

STEP 3: Reach out to an external ombudsman if you are still dissatisfied

If the Internal Arbitrator's findings are not to your satisfaction, you may send your complaint to the Ombudsman for Short-Term Insurance:

- **Phone:** 0860-800-900
- **Email:** info@nfosa.co.za
- **Website:** www.nfosa.co.za