



FSP Number 33621

8.19

(Please note that this does not form part of your insurance contract or any other document)

1. OUR COMMITMENT TO YOU

Shackleton Risk Management (Pty) Ltd (referred to as "SRM") is committed to providing our clients with the highest levels of service, and so we are open to anyone sharing an experience that they may feel is not up to the usual high standards that we pride ourselves on. If for any reason you are dissatisfied with or concerned about the service you received from someone at SRM or any of our agents, or if you are unhappy with any of our products, we'd like to know about it. It is the only way that such matters can be addressed. Please lodge your complaint with our Complaints Department, as detailed below.

We take all complaints seriously and we will conduct a full investigation upon receipt of your complaint. We are committed to dealing with all complaints as quickly and fairly as possible.

Should SRM resolve a complaint in your favour, we promise to rectify the problem without delay.

2. HOW TO LODGE YOUR COMPLAINT

Please send details of your complaint to the SRM Complaints Department. There are a number of ways to submit a complaint:

By post: Mrs Elsie Jansen Shackleton Risk Management (Pty) Ltd PO Box 13764 Cascades 3202	By email: complaints@srisk.co.za By telephone: 033 264 8500 By fax: 086 619 5316 By website: http://www.shackletonrisk.co.za/contact-us
--	---

To help us deal with your complaint efficiently and promptly, please also forward all documentation relevant to your complaint.

3. SRM'S COMPLAINTS HANDLING PROCEDURE

We will confirm receipt of your complaint within 24 (twenty-four) hours and our Complaints Officer will respond to you as soon as possible thereafter.

The date and details of your complaint will be logged in our complaints register and we will thoroughly investigate the matter.

Complaints related to service or product:

- a) If we find that your complaint can be resolved immediately, we shall take the necessary action and will advise you accordingly.
- b) If your complaint cannot be resolved immediately, we will do our very best to resolve it within 5 (five) working days.
- c) However, if your complaint is complex and we cannot resolve it within 5 (five) working days, we will provide you with regular feedback and will try to resolve it within 30 (thirty) working days.
- d) Once finalised, we will communicate the decision of SRM's Complaints Committee to you in writing within 10 (ten) days of making the decision.
- e) Despite our best efforts, it is possible that you may not be happy with the manner in which your complaint has been dealt with, or the decision taken by our Complaints Committee. You may contact us with any additional information and provide us with reasons why you remain dissatisfied. We will review the additional information and will revert to you in writing as soon as possible, but not later than 30 (thirty) days after having received the additional information.
- f) If, after this process, you still feel that your complaint has not been suitably addressed, you may escalate your complaint to the FAIS Ombudsman, an impartial arbitrator deciding on matters relating to the insurance services received from FSPs or their brokers.

4. COMPLAINTS AGAINST THE INSURER ("SAFIRE")

If you are unhappy in any way with the service that you have received from Safire or any of their agents ("the Product Provider"), or if you are dissatisfied with any of their products, please contact Safire's Complaints Department directly. There are a number of ways to submit a complaint:

By post: Mrs Miranda Oosthuizen
Legal Advisor
Safire Insurance Company Limited
PO Box 11475
Dorpspruit
3206

By email: complaints@safireinsurance.com
By telephone: 033 264 8500
By fax: 033 264 8501
By website: <http://www.safireinsurance.com/contact-us>

To help Safire deal with your complaint efficiently and promptly, please also forward all documentation relevant to your complaint.

FAIS Ombud Details

Physical address:
Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road
(Cnr Lynnwood Road and Sussex Avenue)
Lynnwood
Pretoria
0081

Contact details:
Telephone: 012 470 9080 / 762 5000
Fax: 012 348 3447 / 086 764 1422
Email: info@faisombud.co.za
Website: www.faisombud.co.za

Postal address:
PO Box 74571
Lynnwood Ridge
Pretoria
0040