

COMPLAINTS POLICY

IMPORTANT – PLEASE READ CAREFULLY

SUMMARY

This policy explains the procedure should you (“**the Client**”) wish to complain about any of the services rendered by our business and sets out the process which Marsh (Pty) Ltd as well as Marsh Africa (Pty) Ltd (hereinafter collectively referred to as “**Marsh**”) will follow in order to resolve the complaint.

POLICY STATEMENT

Marsh is committed to the establishment and maintenance of an effective complaints management system. Complaints are valued as a means to continuously review and improve services offered by **Marsh**. In light of this, **Marsh** commits to:

- deal with complaints in a timely, transparent and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively;
- ensure that your complaints are dealt with in a courteous and efficient manner and are resolved without delay;
- ensure that where a complaint is resolved in your favour, a full and appropriate level of redress is offered to you without delay; and
- make available adequately trained staff that possess the necessary skills and expertise to handle complaints effectively.

PROCEDURE

How must a complaint be made?

If you have a complaint against Marsh, it must be submitted to the company in writing. It can be submitted either by hand, post, or email at the following contact details:

Ryan Quan-Chai | Chief Compliance Officer
Head Office | Sandton

Corner 5th Street and Fredman Drive,
Entrance 1, Building 1, Alice Lane, Sandton, 2146
Telephone: (011) 060 7765
Email: ryan.quanchai@marsh.com

What happens once a complaint is made?

- We will acknowledge receipt of the complaint in writing to the client
- We will keep a record of the complaint and maintain such record for 5 years as required by legislation
- Once the complaint has been made, it will be allocated to an appropriate staff member to investigate
- We will attempt to resolve the complaint within 6 weeks of receipt of the complaint
- In event that the complaint cannot be resolved, we will advise the client of the reasons why the complaint could not be resolved and what further steps are available to the client.

Who will deal with the complaints?

The Compliance Officer will direct your complaint to the Complaints Owner of the relevant division within Marsh. The Complaints Owner will manage and communicate with all parties in order to get the complaint resolved in a timely and fair manner.

What happens if the complaint is not resolved to your satisfaction?

You will be advised in writing of the reasons why the complaint could not be resolved and what recourse you may have. You may have recourse to the following (whichever is applicable) -

- refer the matter to the FAIS Ombud;
- refer the matter to the Ombudsman for Long Term Insurance or Short Term Insurance (whichever is applicable and has jurisdiction);
- refer the matter to the Pension Funds Adjudicator if appropriate;
- seek legal advice from an attorney of what legal action may be taken; or
- refer the matter to arbitration or mediation.

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CONTACT DETAILS

FAIS Ombud:

Address: P O Box 74571
Lynwood Ridge
0040
Telephone: (012) 470 9080
Fax: (012) 348 3447
Email: info@faisombud.co.za
Website: <http://www.faisombud.co.za>

Office of the Short Term Insurance Ombudsman

Address: P O Box 32334
Braamfontein
2017
Telephone: (011) 726 8900
Fax: (011) 726 5501
Email: info@osti.co.za
Website: <http://www.osti.co.za>

Office of the Long Term Insurance Ombudsman

Address: Private Bag X45
Claremont
7735
Telephone: (021) 674 5000
Fax: (021) 674 0951
Email: info@ombud.co.za
Website: <http://www.ombud.co.za>

The Office of the Pension Fund Adjudicator

Address: P O Box 651826
Benmore
2010
Telephone: 087 942 2700
Fax: 087 942 2644
Email: enquiries-jhb@pfa.org.za
Website: <http://www.pfa.org.za>