



CONSORT



Consort Technical Underwriters



Complaints Policy



COMPLAINTS POLICY

COMPANY POLICY

1. Our Vision

1.1. Consort exists to

- Be a specialist Construction & Engineering Insurance Underwriting Manager
- Secure & maintain quality backing for our clients' asset protection
- Respond to clients' changing needs by offering specialist underwriting solutions
- Maintain and enhance our track record of providing unequalled quality, stability & ethical practices to all stakeholders

2. Purpose

As an authorised financial services provider (FSP), in line with the FAIS Act (Financial Advisory and Intermediary Services Act) and the General Code of Conduct, we have established a complaints management framework in order to ensure the effective and transparent resolution of complaints and the fair treatment of our clients and/or persons who are dissatisfied with our service, staff or the products we offer.

This document explains the procedure should you wish to complain about any of the services rendered by our business or any of our representative and sets out the process that we will follow in order to resolve your complaint.

3. Policy

3.1. How to submit a complaint

Wherever possible please submit your complaint to us in writing. It can be submitted either by hand, post, fax or via email to the contact details that appear below.

The complaint should contain adequate detail regarding the following, to enable us to deal with the complaint promptly and fairly, and allow for a swift response:

- The full name, ID number (or registration number) and contact details of the complainant
- If the complainant is not the client or policyholder, the full name, ID number (or registration number) and contact details of the client
- Policy/claim number
- Specific details about the nature of the complaint, including the necessary facts, dates and supporting documentation where applicable

3.2. Our Responsibility

- We will acknowledge receipt of your complaint in writing as soon as possible after it has been received
- The complaint will then be allocated to the appropriate department and staff member to investigate and ensure your complaint receives proper consideration
- You will be informed of the person assigned to handle your complaint, as well as the expected turnaround times and ongoing progress updates in relation to your complaint
- We have the appropriate management controls in place to ensure the consideration process is effectively controlled and supervised, and that complaints can be escalated and reviewed internally
- We will inform you of the results of the consideration
- Where the complaint is resolved in the favour of the complainant, we will offer a full redress to the complainant in a prompt manner
- If the outcome is not favourable to the complainant, we will provide full written reasons for our decision, as well as further steps which are available to the complainant
- As required by legislation we will keep and maintain record of the complaint for five (5) years

3.3. The Complaint will be handled by

- The Complaints Owner or the relevant Manager. The Complaints Owner will manage and communicate with all parties to get the complaint resolved in a timely and fair manner.
- A complaint will be directed to the relevant Manager, where it will be handled appropriately.

3.4. What will happen if the complaint is not resolved to the client's satisfaction?

The client will be advised in writing of the reasons why the complaint could not be resolved and what recourse the client may have.

If the outcome of the complaint is unfavourable to the client, or is not resolved to the complainant's satisfaction, you then have the following recourse:

- Refer the matter to the FAIS Ombud within six (6) months of notification that the complaint could not be resolved in your favour, or within six (6) months of our failure to deal with the complaint
- Refer the matter to either the Ombudsman for Short Term Insurance, or the Ombudsman for Long Term Insurance, if appropriate and within their jurisdiction

Please feel free to contact us if you have any queries or need any assistance.

3.5. Our Commitment

3.5.1. Our Policy is to

- Be committed to resolving client complaints by means of a fair and practical resolution process.
- Take steps to investigate and respond promptly to the complaint.
- Deal with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively.
- Ensure that a full and appropriate level of redress is offered to the client, without delay, where the complaint is resolved in favour of the client

3.5.2. Principles of an effective complaints procedure

Complaints in Consort has been developed around four key principles:

- openness and accessibility – flexible options for pursuing a complaint and effective support for those wishing to do so;
- responsiveness – providing an appropriate and proportionate response;
- fairness and independence – emphasising early resolution in order to minimise strain and distress for all; and
- learning and improvement – ensuring complaints are viewed as a positive opportunity to learn and improve services.

3.5.3. Learning

Effective complaints handling is an important aspect of clinical and social care governance arrangements and, as such, will help organisations to continue to improve the quality of their services and safeguard high standards of care and treatment. Increased efforts should be made to promote a more positive culture of complaints handling by highlighting the added value of complaints within health and social care and making the process more acceptable/amenable to all.

Complaints are seen as a significant source of learning within the insurance industry and provide opportunities to improve:

- outcomes for services users;
- the quality of services; and
- service user experiences.

How Consort handle complaints is an indicator of how responsive they are to the concerns of service users. An increase in the number of complaints is not in itself a reason for thinking the service is deteriorating. The important point is to handle complaints well, take appropriate action and feed the lessons learnt into quality improvement.

3.6. Important Contact Details

CONSORT TECHNICAL UNDERWRITING MANAGERS (PTY) LTD

Postal address: P O BOX 520, BANBURY. 2164

Physical address: UNIT 30, WATERFORD OFFICE PARK, WATERFORD DRIVE, FOURWAYS, 2055

Contact person's name: GRAHAM CHARLTON

Tel: +27 11 658 1156

Email: graham@consort.co.za

FAIS Ombud

The FAIS Ombud is independent and impartial, and deals with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act, for example, the way a policy was sold or how a service was provided.

Postal address: P O Box 74571, Lynwood Ridge, 0040

Tel: 012 762 5000

Sharecall: 086 066 3247

Email: info@faisombud.co.za

Website: www.faisombud.co.za

Insurance Ombudsman Portal: a single port of entry for all insurance complaints relating to short-term and long-term insurance contracts.

Email: info@insuranceombudsman.co.za

Share Call: 0860 103 236 OR 0860 726 890

Fax: 086 589 0696

Website: www.insuranceombudsman.co.za

ADDENDUM

COMPLAINTS PROTOCOLS

COMPLAINT REGARDING INTERFERENCE WITH THE PROTECTION OF PERSONAL INFORMATION / COMPLAINT REGARDING DETERMINATION OF AN ADJUDICATOR IN TERMS OF SECTION 74 OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO.4 OF 2013)

**REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2018
[Regulation 7]**

Note:

1. Affidavits or other documentary evidence as applicable in support of the request may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

Mark the appropriate box with an "x".

Complaint regarding:

- Alleged interference with the protection of personal information
- Determination of an adjudicator.

PART I	ALLEGED INTERFERENCE WITH THE PROTECTION OF THE PERSONAL INFORMATION IN TERMS OF SECTION 74(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (Act No. 4 of 2013)
A	PARTICULARS OF COMPLAINANT
Name(s) and surname / registered name of data subject	
Unique identifier/identity number	
Residential, postal or business address	
Postal Code	
Contact number(s)	
Fax number/email address	

B	PARTICULARS OF RESPONSIBLE PARTY INTERFERING WITH PERSONAL INFORMATION
Name(s) and surname / registered name of responsible party	
Residential, postal or business address	
Postal Code	
Contact number(s)	
Fax number/email address	

C	REASON FOR COMPLAINT

PART II	COMPLAINT REGARDING DETERMINATION OF ADJUDICATOR IN TERMS OF SECTION 74(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (Act No. 4 of 2013)
A	PARTICULARS OF COMPLAINANT
Name(s) and surname / registered name of data subject	
Unique identifier/identity number	
Residential, postal or business address	
Postal Code	
Contact number(s)	
Fax number/email address	

B	PARTICULARS OF ADJUDICATOR AND RESPONSIBLE PARTY
Name(s) and surname / registered name of responsible party	
Residential, postal or business address	
Postal Code	
Contact number(s)	
Fax number/email address	

C	REASON FOR COMPLAINT