



PI & LIABILITY UNDERWRITING MANAGERS

7th Floor Office Tower, Bedford Centre, Smith Street, Bedfordview | P O Box 752189, Gardenview, 2047, Republic of South Africa

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## COMPLAINTS POLICY

It shall be the Complaints Officer's responsibility to:

- Ensure that the Complaints policy be implemented and ensure accessibility by the appropriate staff members to such Complaints Policy in the event of a client complaint
- Ensure that a comprehensive Complaints register is updated on a daily basis
- Ensure that all Complaints Records are maintained for a minimum of 5 years
- Ensure Reference to complaints procedure to be included in policy documentation and disclosure documentation
- Allocate trained personnel to handle client complaints in accordance with the Complaints Policy
- Ensure all staff are trained in respect of the Complaints Policy, and understand their responsibilities
- Structure Effective follow-up procedures in accordance with the Complaints Policy
- Reporting through to Risk Management Committee / Responsible Member or Compliance Officer on complaints and the resolution status thereof

### Complaint has to be in writing

In order for a complaint to receive the attention that it deserves, we request that the client's complaint is submitted to us in writing to [complianceofficer@engineeringace.co.za](mailto:complianceofficer@engineeringace.co.za). Please ensure that where the complaint is delivered by hand or by any other means, that a client retains proof of delivery.

### Complaint has to be relevant

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients, but may also refer a client to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing, within 1 (one) working days.

In instances where the complaint pertains to something not within our control, such as product information, etc. we will endeavour to address those complaints in writing, within 3 (three) working days.

### Procedures

The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:

1. The complaint will be lodged in our central complaints register on the same day that it is made and confirmation of receipt forwarded to complainant.
2. The complaint is immediately brought to the attention of the Compliance Officer for allocation to a trained and skilled person who specialises in that type of complaint.
3. The complaint will be investigated and we will revert to the complainant with our findings within 1 (one) working day.
4. In the event that a complainant is not satisfied with our solution, he/she may refer the complaint to the Key Individual of our business.

- a. Anna-Marie Fourie – Johannesburg
  - i. Finance
  - ii. Sales
  - iii. Marketing
  - iv. Underwriting
  - v. Claims

- 5. The Key Individual may amend the solution or confirm it.
- 6. If, after having referred the complaint to the Key Individual, the complainant is still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, a complainant may approach The Office of the Ombud for Financial Services Providers or take such other steps as may be advised by his/her legal representatives. The referral to The Office of the Ombud must be done in accordance with the provisions of section 21 of the FAIS Act and the rules promulgated in terms of that section. In instances where we have not been able to arrive at a resolution within six weeks after you have lodged your complaint, the matter may automatically be referred to The Office of the Ombud.
- 7. You must, if you wish to refer a matter to the Ombud, do so within a period of six months. The Ombud will not adjudicate in matters exceeding a value of R800 000.00.

The Ombud – Noluntu Bam may be contacted at her offices in Pretoria, at the following address:

Physical Address	Postal Address	Customer Contact Division
FAIS Ombud  Eastwood Office Park Baobab House Ground Floor Lynnwood Ridge, 0081	P.O. Box 74571 Lynnwood Ridge 0040	0860-FAISOM (0860-324766) <b>Telephone:</b> <b>Facsimile:</b> + 27 12 348 3447 <b>E-mail address:</b> <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> <b>Website:</b> <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>

In the event of us not reverting to you within the time periods indicated above, kindly contact **The Compliance Officer** - [complianceofficer@engineeringace.co.za](mailto:complianceofficer@engineeringace.co.za) for an explanation as to why we have not yet communicated with you.



A. Fourie  
Key Individual