

Dear Client,

The purpose of our Complaints Policy:

We have established an internal complaints resolution system and procedure if you wish to complain about a service or product provided by us.

How to lodge a complaint?

Your complaint must be submitted **in writing** to Hollard. It can be submitted by e-mail:

travelcomplaints@hollard.co.za

What happens once we receive your complaint?

- We will acknowledge receipt of the complaint in writing to you.
- We will keep a record of the complaint and maintain such record for 5 years as required by legislation.
- Once the complaint has been received, we will allocate an appropriate staff member to investigate.
- We will attempt to resolve your complaint within 6 weeks of receipt of your complaint.

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

We will advise you in writing of the reasons why your complaint could not be resolved.

We encourage you to please send your complaint in writing and follow the 4 Step process below.

Step 1:

Write the facts in a logical order and include important details like your claim number, policy number and page number of the clause in the policy wording.

Email: travelcomplaints@hollard.co.za

Who will deal with your complaint?

Your complaint will be escalated to senior management in the relevant division, where all attempts will be made to resolve the complaint.

Step 2: Complain to Hollard Insure Complaints Resolution (CR) team

If the complaint cannot be fully resolved at Step 1, you may escalate the matter to the Hollard Insure Customer Resolution team.

Email: hollardinsurecomplaints@hollard.co.za Tel: 011 351 2200

The CR Team monitors the mailbox and directs the dispute or complaint to the relevant complaints champion who co-ordinates the review of the complaint with the branch. The matter is reviewed and a decision is made.

Step 3: Complain to the Ombudsman

If you are still unhappy after following the steps above, you may send your complaint to the Ombudsman for Short-Term Insurance.

The Ombudsman for Short-Term Insurance

PO Box 32334, Braamfontein, 2017

Telephone number: 011 726 8900 Fax: 011 726 5501

Email address: info@osti.co.za Web: www.osti.co.za

Step 4: Take legal action

You may take legal action against us within 270 days of the date that you received this letter. To take legal action, summons must be served on us. If this is not done in time, you will lose your right to claim and we will no longer be responsible for this claim. You may choose to take legal action against us without first asking us to review our claim decision, or without first contacting the Ombudsman for Short-Term Insurance. However, if you take legal action against us before contacting the Ombudsman, you may only approach the Ombudsman for assistance after you have withdrawn the summons against us.

Our commitment:

We are committed to:

- Resolve your complaint by means of a fair and practical resolution process
- Investigate and respond promptly to your complaint

