

Hollard's commitment to handling your complaint

As a Hollard customer you can expect to be treated with care and respect. Whilst we certainly cannot claim to always get things right, we try our absolute best to deliver on your expectations. If you are unhappy with your experience, it is important for you to let us know.

Hollard has therefore designed a complaint management process to:

- Provide you with easy and accessible channels to make us aware of your complaint;
- ensure transparency and fairness when managing your complaint;
- handle complaints in a timely and fair manner and
- identify opportunities for improving customer satisfaction through the continual review of our processes, systems, products, communication, and services.

This process ensures that your complaint will be effectively managed and that we will continue to implement changes that create value and benefit for our customers.

Hollard's commitment to you when managing your complaint are:

We will:

- register and acknowledge your complaint within two working days of receipt and provide you with a complaint reference number. The complaint reference number should be used when following up on your complaint.
- inform you of estimated timelines and next steps in resolving your complaint
- keep you informed by providing regular progress updates
- communicate reasons for delays with revised timelines for resolution
- address your complaint in a fair, transparent, and professional manner throughout the complaints handling process;
- explain the reason for our decision by providing feedback when your complaint has been resolved;
- inform you of other channels and processes to follow should you not be happy with the outcome of our decision.

For Hollard to assist with your complaint, it is important that you provide us with sufficient information and follow the steps as set out below:

- The name and contact details of the policyholder and the person who is complaining
- The policy or claim reference number applicable to your complaint and
- Full details of your complaint (such as all facts, dates, and applicable supporting documents)

Step 1 - How to complain:

To let us know about your complaint you may use any one of the following channels:

- Click on the link below and complete an online form via the Hollard website:
 - <https://www.hollard.co.za/contact-us/send-a-complaint>
- Refer to your policy wording as well as schedule of insurance, to obtain the relevant contact details and complaints procedure.
- Send an email to: complaints@hollard.co.za
- Contact the Hollard switchboard on 086 000 107, where one of our agents will direct your complaint to the responsible area for resolution.
- You may write to us at:
 - Hollard Insurance
 - Complaints Manager
 - P.O. Box 87419, Houghton, Johannesburg, 2041

Step 2: How to escalate your complaint if you are not satisfied with our decision

If you are still unhappy after you have asked us to review our decision, you may request for your complaint to be referred to the Internal Adjudicator (OIA). You may approach the Internal Adjudicator directly. The Internal Adjudicator will investigate your complaint objectively and independently. The response you will receive from the Complaints team will have the Adjudicators details.

Step 3 – Your option to refer your complaint for external dispute resolution

If the complaint is not resolved to your satisfaction by Hollard and if you are still unhappy after following Step 1 or Step 2, you may submit your complaint to the relevant Ombudsman, subject to their area of jurisdiction.

FAIS (FINANCIAL ADVISORY AND INTERMEDIARY SERVICES) OMBUDSMAN

For complaints relating to the sale of your policy, or the intermediary services provided by the Financial Advisor or Broker who assisted you:

Telephone Number: 0860 324 766 / (012) 470 9080

E-mail address: info@faisombud.co.za

Fax: (012) 348 3447

Postal Address: The FAIS Ombud

P.O. Box 74571

Lynnwood Ridge

Pretoria

0040

For complaints to the National Financial Ombudsman (NFO)

Telephone number: 0860 800 900

E-mail address: info@nfosa.co.za

Postal address: 110 Oxford Road,

Houghton Estate Illovo,

Johannesburg

2198

FSCA (FINANCIAL SECTOR CONDUCT AUTHORITY)**For complaints related to the regulation of the industry**

Telephone Number: 0800 20 37 22

E-mail address: info@fsca.co.za

Fax: (012) 346 6941

Postal Address: P.O. Box 35655

Menlo Park

0102

PENSION FUNDS ADJUDICATOR**For complaints relating to Retirement Annuities**

Telephone Number: (012) 346 1738 or (012)748 4000

E-mail address: enquiries@pfa.org.za

Fax: 086-693-7472

Address: 4th Floor

Riverwalk Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081