

COMPLAINTS POLICY

2012



Last updated on 2012-04-25

By Benita da Silva

A. PURPOSE

1. The Garrun Group (“the Group”) is a group of 15 (fifteen) short-term intermediary businesses (‘the branches’) and Financial Service Providers (‘FSP’s). The Group shares an internal Compliance Function and related Policies.
2. The Group’s complaints Policy (“The Policy”) is to ensure that fair, proper and effective procedures are followed when complaints are made, by or on behalf of a complainant.
3. The Group commits itself and all its FSP’s and corresponding employees’ to its internal resolutions regarding complaints. The Group guarantees its commitment to resolving complaints as best as possible and to ensure the proper documentation of complaints.
4. This document explains the systems and procedures that The Group will take in the event of a complaint, and also sets out the manner in which a complainant may lodge a complaint. This policy will be updated quarterly.
5. It is in the interest of both the complainant and the Group to resolve complaints at an internal level, and thus, it is the Group’s guarantee that it will follow the systems and procedures set out herein in good faith and will conduct itself in a fair, honest, objective and proper manner. This document as a result, will be made available to all of The Group’s clients through any of the following mediums: any office or branch of The Group, post, fax, e-mail and via The Group’s website www.garrun-group.co.za

B. COMPLAINTS DEFINED AND THE GROUP’S PROCESS

1. As defined by the FAIS Act, a complaint is a specific complaint *relating to financial services rendered by a Financial Services Provider (“FSP”) or its Representative, either being advice or an intermediary*

service, which has been rendered *on or after 1 October 2004* and where it is alleged that the FSP:

- *has contravened a provision of the FAIS Act and as a consequence, the complainant is likely or has suffered financial prejudice or damage;*
 - *has intentionally or negligently rendered a financial service to a complainant which is likely or has resulted in prejudice or damage to the complainant; and/or*
 - *has treated the client in an unfair manner.*
2. In order for The Group to properly deal with complaints, a complaint must be submitted to the relevant branch in writing. Should a complaint be received telephonically, the complainant must reduce the complaint in writing within a reasonable period of time. Where it is **impossible** for the Complainant to submit the complaint in writing, an alternative **may** be arranged. The complaint can be transmitted electronically, by fax, by hand or by post.
 3. The complaint **should** be marked for the attention of the Complaints Officer of the relevant branch.
 4. The Group promises to address all reasonable requests to the best of its ability, however, should a complaint not fall within its ambit, such will be referred to the appropriate facility and the complainant notified of such.
 5. Where the complaint does pertain to an aspect of *our advice and/or Intermediary service* such complaints will be acknowledged in writing within three days.
 6. In order to properly resolve a complaint, it must contain sufficient information such as:

- the full names, ID and, and contact details of the complainant and client (if different to the Complainant);
- where Complainant differs from the Client details of their relationship with one another and their relationship with The Group and the Insured;
- full details of the Insurer, insurance product and policy details (where applicable);
- specific details as to the nature of the complaint and any supporting documentation;
- details of all the parties who were/are involved in the complaint;
- details as to the loss suffered and/or the potential loss that may result;
- correspondence between the Complainant and the branch and the Insurer (where applicable); and
- any other information which may assist in effectively dealing with the complaint.

7. A record of all relevant complaints will be kept by each branch for a period of five years as required by legislation.

C. SUMMARY OF PROCEDURE

This portion of the policy aims to summarize and simplify the procedure that will be taken with regard to complaints:-

1. the complaint will be transmitted in writing to the Complaints Officer (or employee of the relevant branch) the complaint will then be referred to a skilled, empowered and authorised employee of the branch who will acknowledge receipt thereof;
2. Within 3 (three) working days of receipt of the complaint it will be lodged in the branches central complaints register;
3. The complaint will be investigated and within 3 (three) working days the complaint will be acknowledged;
4. The Complainant will be notified within 6 (six) weeks of the findings of the complaint and where no resolution is possible the complainant must be advised that they could approach the Ombud of Financial Service Providers ('Ombud') whose details can be found at the end of this document;
5. Should the complainant be unsatisfied with The Group's proposed solution (where one has been proposed) the complainant may refer his/her concerns to the Directors of the branch who will amend or confirm the proposed solution. Should the complainant remain unsatisfied, the branch will regard the claim as unresolved and the complainant will be advised of his/her right to approach the Ombud or alternatively, to seek legal advice;
6. A complaint must be referred to the Ombud within a period of six months of notification that the claim is unresolvable, the complainant must be made aware that the Ombud will not adjudicate on matters exceeding the value of R 800 000.00 (Eight Hundred Thousand Rand).

D. CONTACT DETAILS

1. Contact Details of The relevant Garrun branches' details can be found on our website and the FSB website:

1.1 Website: www.garrun-group.co.za

1.2 FSB website: www.fsb.co.za – click FAIS in the top right hand corner, scroll down to ‘Searches’ click ‘Search for Authorised Financial Services Provider’ enter FSP number as reflected in Annexure A below. The Branches details will then come up – click on contact details.

See Annexure A below for a list of the branches along with their FSP number.

2. The Ombud may be contacted at their offices in Pretoria:

2.1 Physical Address:

Baobab House
Eastwood Office Park
Lynnwood Ridge
0040

2.2 Postal Address:

P O Box 74571
Lynwood Ridge
0040

2.3 Telephone Number: +27 12 470 9080

2.4 FAX number: +27 12 348 3447

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

2.6 Website: www.faisombud.co.za

ANNEXURE A

1. **Cooke Fuller Insurance Brokers (Pty) Ltd** / FSP 5672
Company Registration: 1996 / 013447 / 07
2. **Cronje Outeniqua Garrun / Inskon Southern Cape (Pty) Ltd** / FSP 38586
Company Registration: 2010/017555/07
3. **Curnow Garrun / Curnow Insurance (Pty) Ltd** / FSP 11173 / with an additional office
Curnow Garrun Incorporating John Riley
Company Registration: 2008 / 026959 / 07
4. **EGIB Garrun / Kokstad Insurance Brokers (Pty) Ltd** / FSP 12781 / with offices in
Himeville and Kokstad
Company Registration: 2008 / 024999 / 07
5. **Garrun Boere Makelaars Tzaneen (Pty) Ltd** / FSP 29263 / with offices in Tzaneen and
Limpopo
Company Registration: 2006 / 026026 / 07
6. **Garrun Group Employee Benefits (Pty) Ltd** / FSP 6403
Company Registration: 2002 / 018588 / 07
7. **Garrun Pretoria / Custos Garrun (Pty) Ltd** / FSP 16433
Company Registration: 2006 / 037966 / 07
8. **HTI Insurance Brokers** / FSP 12780
Company Registration: 2002 / 012941 / 07
9. **Hulley Van Wyk & Garrun (Pty) Ltd** / FSP 11176
Company Registration: 2008 / 027895 / 07
10. **Manny Garrun & Sons (Pty) Ltd** / FSP 11179
Company Registration: 1999 / 024342 / 07
11. **Marcus Garrun (Pty) Ltd** / FSP 33593
Company Registration: 2006 / 027051 / 07
12. **Primak (Pty) Ltd** / FSP 5320
Company Registration: 2009 / 009562 / 07
13. **Seabelo Garrun (Pty) Ltd** / FSP 11182
Company Registration: 2002 / 014031 / 07
14. **Smit Garrun Brokers (Pty) Ltd** / FSP 11184
Company Registration: 1999 / 019812 / 07
15. **Status Garrun / Status Garrun Insurance Brokers (Pty) Ltd** / FSP 11174
Company Registration: 2008 / 025668 / 07
16. **SW Garrun Brokers (Pty) Ltd** / FSP 29204
Company Registration: 2011 / 025668 / 07
17. **Versma Management Services (Pty) Ltd** / FSP 5321
Company Registration: 2000 / 029120 / 07