

Complaints Procedure

This Complaints Procedure applies to Click2Sure Intermediaries Proprietary Limited, company registration no. 2015/130344/07 & FSP no. 46838 (hereinafter referred as "Click2Sure"). Click2Sure is committed to implementing the regulatory requirements governing Complaints under FAIS and ensuring that complaints are appropriately resolved.

Introduction

Click2Sure believes in providing excellent service to our clients. We value client feedback, which we use to improve our offering to you. We have implemented a complaints handling procedure for clients who are not satisfied with the products, benefits, service or advice that they have received. This complaints handling procedure sets out the procedure for lodging a complaint and how Click2Sure will attempt to resolve your complaint.

Complaints about the administration of your Policy

This section applies to complaints relating to issues relating to the administration of your policy, for example:

- Complaints about the Click2Sure sign up process for your policy
- Complaints about the Click2Sure service you received in signing up or administering for your policy
- Complaints about the process for lodging a claim under your policy
- Any other complaint about the administration of your policy
- Any complaint about the intermediary service which Click2Sure provides to you

If you would like to lodge a formal complaint about services rendered in terms of FAIS by Click2Sure, please record the complaint in writing with as much information as possible. Please include documentation, if any, and address the complaint to **the Click2Sure Complaints Manager** at:

By email:

complaints@click2sure.co.za

or

Physical address:

4th Floor
38 Hout Street
Cape Town
8000

If you do not wish to make a formal complaint but you would like to discuss the matter, please email us at hello@click2sure.co.za. Depending on who is best suited to deal with the matter, we will get in touch with you.

On receipt of your written complaint, the Complaints Manager will acknowledge receipt within 24 hours. The Complaints Manager will review your complaint and work together with the Click2Sure team to resolve your complaint.

Click2Sure is committed to timely execution of all investigations. You will receive a response to your complaint within 2 working days informing you about the outcome of your complaint.

Click2Sure is committed to demonstrating objectivity and decisions will be made on fact. The principles of fairness and treating customers fairly will be applied at all times.

If your complaint has not been resolved to your satisfaction within 6 weeks, you can refer the matter to the FAIS Ombudsman. If your complaint is dismissed, you will receive a written explanation.

The FAIS Ombud can be contacted at:

Physical Address:	Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081
Postal Address:	PO Box 74571 Lynnwood Ridge 0040 Other
Telephone:	+27 12 762 5000 / +27 12 470 9080
Facsimile:	+27 86 764 1422 / +27 12 348 3447
E-mail Address:	info@faisombud.co.za
Website:	www.faisombud.co.za

Complaints about the Insurer's decision or the product under this Protection Plan

This section applies to complaints relating to issues to the insurance product itself, for example:

- If the Insurer rejects or repudiates your claim and you don't agree with this
- If you have a complaint about the product itself for example any of the exclusions or other terms and conditions

Please send a written notice directly to the Insurer at complaints@guardrisk.co.za with as much information as possible. On receipt of your complaint, it will be immediately referred to the relevant business unit for resolution. The complaint will be acknowledged by a case handler within 24 hours and thereafter resolved or investigated further by the case handler. Where necessary, a response will be sent and the complaints management system will be updated with a final outcome.

If the Insurer has made a decision about your policy which you do not agree with, you may request that the Insurer review a decision within 90 days of the date that you receive the decision. The respective business unit which made the decision on your policy will be required provide written reasons for its decision to the Complaints Arbitrator within 15 working days. If additional days are required, this will be communicated to you. The Complaints Arbitrator will review the decision and respond to you with the final decision.

If you are not satisfied with the final outcome of the review, you may refer the matter to Internal Arbitration. The Internal Arbitrator assigned to your complaint will inform you of his/ her decision. Depending on the complexity of the complaint, the Internal Arbitrator may request that the complaints handling committee to meet, in which event you will be notified. The committee will come to a conclusion and the response will be communicated to you by the Internal Arbitrator.

If you are not satisfied with the final outcome of the Internal Arbitration, you may contact the Ombudsman for Short-term Insurance or take legal action. To take legal action, a summons must be served on the Insurer within 180 days after the review is finalised.

You can read more about Guardrisk's complaints procedure [here](#).

The Ombud for Short Term Insurance can be contacted at:

Physical Address:	Sunnyside Office Park, 5th Floor, Blok D, 32 Princess of Wales Terrace, Parktown
Postal Address:	PO Box 32334 Braamfontein, 2017
Telephone:	011 726-8900
Facsimile:	011 726-5501
E-mail Address:	info@osti.co.za
Website:	www.osti.co.za