

OUR COMPLAINT POLICY

A. Our commitment to you

At Medgap, we are committed to providing excellent client service.

We take all complaints seriously and aim to resolve all client complaints promptly and effectively. Great care has been taken to ensure that your complaint reaches the right person. Our complaints management system is an important strategic tool that helps us continuously improve our business. We know that without clients we have no business, you are our most important asset and we want to know if we have treated you fairly or not.

So, if you have a complaint, compliment or an enquiry, please let us know.

B. How to submit your complaint, compliment or query

Please send us the following information:

- Name
- Surname
- Cell phone number
- E-mail
- Details of your complaint, compliment or enquiry
- Claim number/policy number/ debit order reference number

This information can be e-mailed to us at:

medgapcomplaints@guardrisk.co.za

You can also call our switchboard number on 0860 102 936 or our dedicated complaints line on 0860 333 350. Alternatively, you can visit our website: www.admedonline.co.za and submit a complaint online.

C. Complaints regarding your broker, a binder holder or policy administrator

If you have a complaint regarding incorrect or inappropriate advice that you received from the broker that sold you a Medgap policy, or you feel that you have been unfairly treated by your appointed broker or Medgap-appointed binder holder or administrator, please also let us know by sending us the above information.

We will contact the party involved and assist you in getting the matter resolved with them.

D. Our complaints handling service level

We aim to resolve all complaints within 15 working days but the complexity of some issues may require more time. If we are not able to resolve your complaint within 15 days, we will keep you updated on our progress, but all complaints should be able to be resolved within 30 working days. Please allow us to resolve your complaint before escalating it.

Should you still be dissatisfied with the outcome of your complaint, you are entitled to contact the relevant Ombudsman's office on the details overleaf:

The Ombudsman of Short-Term Insurance (for complaints relating to claims repudiations and/or poor service)

Telephone number	:	011 726 8900 / 0860 726 890
Facsimile	:	011 726 5501
E-mail	:	info@osti.co.za
Postal address	:	PO Box 32334, Braamfontein, 2017

The Registrar of Short-Term Insurance (for complaints relating to the selling of the financial service)

Telephone number : 012 428 8000
Facsimile : 012 347 0221
E-mail : info@fsb.co.za
Postal address : PO Box 35655, Menlo Park, 0102

The FAIS Ombudsman

Telephone number : 012 470 9080
Facsimile : 012 348 3447
E-mail : info@faisombud.co.za
Postal address : PO Box 74571, Lynnwood Ridge, 0040