

# COMPLAINTS POLICY

## PURPOSE

Complaints provide us with a wonderful opportunity to keep improving and understanding where we (or our customers) may be going wrong. At AMI we see complaints as an opportunity to learn and therefore we would like to make it easy to complain.

The purpose of this policy is to:

- explain how to report a complaint
- create clarity on our responsibility to manage complaints
- explain how we prevent re-occurrence of similar complaints where this is possible

## COMPLAINTS

A complaint is an expression of dissatisfaction relating to AMI product or financial service provided by AMI and typically happens where a customer feels they have been treated unfairly. It is our responsibility to ensure efficient and effective resolution of complaints. We do this by:

- taking reasonable steps to gather and investigate all relevant information
- ensuring that there is a responsible person to resolve complaints
- keeping in touch with complainants to make sure they are updated on progress
- requiring our suppliers and intermediaries to comply with our complaints process and to refer complaints that relate to AMI products to us
- categorising complaints, assessing trends and root causes to avoid re-occurrence
- keeping records
- making sure our complaint team is trained, has appropriate experience, and are empowered to make fair decisions

Ultimately our Key individuals and Board of Directors are accountable for the resolution of complaints but day to day management of complaints are delegated to our complaints team.

If we reject your complaint, we will provide you with clear reasons for the decision and will remind you of the escalation contact details and any relevant time limits.

## HOW TO COMPLAIN

Send us your complaint (in writing please). Please include the following information:

- Your full name, identity number, and contact details
- Your policy number
- Details of what you are dissatisfied with
- What you would like us to do to fix this

You can send your complaint via email or, if you prefer, by postal mail.

We will acknowledge your complaint within 24 hours and aim to resolve it within 5 days. Some complaints are more complex and may need to be referred to specialists. If we are unable to resolve it within 5 days, we will keep you informed of the progress and reasons for the delay every 5 days. If you are not satisfied with our response, you may escalate your complaint to our Key Individual, Compliance Officer or to the Ombudsman:

<b>How to submit a complaint</b>	Please email <a href="mailto:christelle@amisure.co.za">christelle@amisure.co.za</a> or you may send it by postal mail if you prefer
<b>How to contact the FAIS Ombudsman (financial services)</b>	Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Telephone: 012 762 5000 / 012 470 9080 Address: Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 Postal Address: P.O Box 74571, Lynnwood Ridge, 0040
<b>How to contact the Short-term Ombudsman</b>	Email: <a href="mailto:info@osti.co.za">info@osti.co.za</a> Tel: +27 (0) 11 726 8900 / Share Call: 0860 726 890 Fax: +27 (0) 11 726 5501 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg, 2196 PO Box: 32334 Braamfontein, 2017
<b>How to contact the Information Regulator (privacy)</b>	Email: <a href="mailto:complaints.IR@justice.gov.za">complaints.IR@justice.gov.za</a> <a href="http://www.justice.gov.za/inforeg/index.html">http://www.justice.gov.za/inforeg/index.html</a> General enquiries: <a href="mailto:inforeg@justice.gov.za">inforeg@justice.gov.za</a>
<b>How to contact our Compliance Officer</b>	Email: <a href="mailto:taryn@mycomply.co.za">taryn@mycomply.co.za</a>

## MONITORING OF COMPLAINTS



We continually strive to improve. To do this we will categorise all complaints into appropriate categories.

This allows us to analyse similar complaints which supports trend analysis and root cause assessment.

We value your feedback and thank you for taking the time to read this document.

## POLICY ADOPTION AND APPROVAL

Adopted by AMI CEO Christelle Colman in May 2022