

THE UNLIMITED GROUP (PTY) LIMITED- COMPLAINT PROCESS

1. INTRODUCTION

The Unlimited Group (Pty) Limited (“The Unlimited”) is committed to treating our customers fairly and delivering fair outcomes to our policyholders. Our employees, irrespective of their role, are critical in delivering a positive customer experience and ensuring that our customers are treated fairly, and our culture and values encourage and support our employees in this undertaking. All Complaints will be dealt with in terms of our Complaint Management Framework and this Complaint Process.

2. DEFINITIONS

“Complaint” means an expression of dissatisfaction by a person to The Unlimited, one of its Insurers, or, to the knowledge of The Unlimited, to one of its Service Providers, relating to a policy or service provided or offered by The Unlimited, which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a customer query, that:

- a) The Unlimited, its’ Insurer, or its Service Provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on The Unlimited or to which it subscribes;
- b) The Unlimited, its’ Insurer, or its Service Provider’s maladministration or wilful or negligent action or failure to act, has caused a person harm, prejudice, distress or substantial inconvenience; or
- c) The Unlimited, its’ Insurer, or its Service Provider has treated the Complainant unfairly

“Complainant” means a person who submits a Complaint and includes a:

- Customer or the Customer’s successor in title;
- beneficiary or the beneficiary’s successor in title; or
- person whose life is insured under a policy;
- person that pays a premium in respect of a policy; or
- Prospective Customer whose dissatisfaction relates to the relevant application, approach, solicitation or advertising or marketing material, who has a direct interest in the agreement, policy or service to which the Complaint relates, or a person acting on behalf of a person referred to above



3. PRINCIPLES

The Unlimited is committed to the following in respect of dealing with Complaints:

- To ensure the fair treatment of customers and efficient resolution of Complaints by trained staff
- To ensure that the Complaints data is recorded in a Complaint register and analysed to identify and address any recurring or systemic problems and potential and operational risks
- To avoid conflicts of interest between a Complainant and The Unlimited
- To ensure that the Complainant has access to, and understands the Complaint process and is kept informed at all relevant times of the progress of their Complaint, as well as informed of escalation processes and access to relevant Ombuds.

4. THE PROCESS

If you would like to lodge a Complaint please do so by either calling us, emailing us or posting your Complaint to:

- Email : info@theunlimited.co.za
- Postal Address : Private Bag X7028, Hillcrest, 3650
- Physical Address : 1 Lucas Drive, Hillcrest, 3650
- Telephone : 0861 99 0000

Please include all supporting documents so that we can deal with your Complaint in the quickest possible time.

We'll acknowledge receipt of the complaint within **2 (two)** business days of receipt, and provide you with the name(s) and contact details of the person / department responsible for resolving your Complaint.

The Complaint will be investigated by the applicable department and you will be kept informed of the progress of your Complaint, the causes of any delays and revised timelines.

It is expected that Complaints will be resolved within **15 (fifteen)** business days of receipt of the Complaint by The Unlimited.

Where resolution takes longer than expected, you will be informed of causes of the delay and provided with revised timelines

Once we have resolved the Complaint, you will be contacted and advised of the outcome, either telephonically or in writing, whichever is suitable in the circumstances.



Where your Complaint is upheld, any commitment by The Unlimited will be carried out without delay and within any agreed timeframes. Where your Complaint is rejected, you will be provided with clear and adequate reasons for the decision and you will be informed of the applicable escalation process.

If you are not satisfied with the outcome of your Complaint you may escalate it to the Head of Legal, Risk and Compliance, either in writing or telephonically within **20 (twenty)** business days of being advised of the Complaint decision.

Please notify the Head of Legal, Risk and Compliance of your wish to escalate your Complaint by:

Email: RiskCompliance2@theunlimited.co.za or

Calling: 0861990000 or 031 716 9600

Alternatively, if your product is an insurance product, you can escalate your Complaint to the relevant Insurer on your policy which is either:

SANTAM STRUCTURED INSURANCE LIMITED

- Email : SSL.complaints@santam.co.za
- Tel : (011) 784-9858
- Postal Address : PO Box 659652, Benmore, 2010
- Physical Address : 7th Floor, Alice Lane Building 3, Corner Alice Lane and 5th Street, Sandton, 2196

CENTRIQ INSURANCE

- Email : info@centriq.co.za
- Tel : 011 268 6490
- Postal Address : PO Box 55674, Northlands, 2116
- Physical Address : The Oval, 2nd Floor, West Wing,
Wanderers Office Park, 52 Corlett Drive,
Illovo, 2196

We encourage you to approach us with your concerns before escalating a Complaint to the insurer/s and/or relevant Ombud so that we can attempt to resolve it in the quickest possible time.

The decision in respect of an escalated Complaint must be made within **7 (seven)** business days of The Unlimited or the insurer having been provided with all relevant information, and the decision, together with the reasons therefor, must be communicated to you within **2 (two)** business days of it having been made.



The details of the relevant Ombud offices as well as the relevant insurers Complaints department must also be provided to you when you are advised of the outcome of your escalated Complaint.

Should you still not be satisfied with the outcome of your Complainant, you may have the outcome reviewed by an independent party, being:

THE OMBUD FOR LONG TERM INSURANCE

Postal Address : Private Bag X45
Claremont, Cape Town 7735

Fax number : (021) 674 0951

Telephone number : (021) 657 5000

Share call number : 0860 726 890

E-mail Address : info@ombud.co.za

Website : www.ombud.co.za

THE FAIS OMBUD

Postal Address : P. O. Box 74571
Lynnwood Ridge 0040

Physical Address : Eastwood Office Park,
Baobab House, Ground Floor,
Corner Lynnwood Road and Jacobson Drive, Lynnwood Ridge,
0081

Telephone number : (012) 470-9080 / (012) 762 5000

Fax number : (012) 348-3447

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

Website : www.faisombud.co.za

THE OMBUD FOR SHORT TERM INSURANCE



Postal Address : PO Box: 32334, Braamfontein, 2017
Telephone : (011) 726 8900
Share call number : 0860 726 890
Fax: : (012) 726 5501
Website : info@osti.co.za