

## COMPLAINTS RESOLUTION POLICY

This Complaint Resolution Policy is intended to provide guidance around the handling of complaints with a purpose to continuously improve our service to clients and all other stakeholders in our distribution.

This procedure is followed by all employees of Western to ensure that every complaint will be dealt with as speedily and effectively as possible, in line with our intention to provide the best possible service to our clients.

### **This complaints-resolution procedure has been designed to:**

- Outline our commitment to the prompt internal resolution of complaints;
- Ensure the continued provision of the highest standards of professionalism and client service;
- Ensure the effective, fair and prompt resolution of all complaints;
- Properly administer and control all complaints which may arise; and
- Ensuring compliance with the Short-Term Insurance Act and its regulations, and all other industry-related guidance documents.

### **Why is this complaints resolution procedure important?**

It is very important to ensure that the service which we provide to our clients are of the highest standard, and further that we continuously ensure that our service offering is reviewed and enhanced when we identify short-comings.

## Complaints policy

### Western is committed to an internal complaint resolution system and procedure which is based on the principles of:

- maintaining an efficient internal complaint resolution system and procedures with adequate resources to attend thereto;
- offering transparency by ensuring that clients have full knowledge of the procedures for resolution of their complaints and we keep clients updated on progress;
- promising to deal with complaints fairly;
- providing adequate training of all relevant staff including imparting and ensuring full knowledge of the provisions of the legislation with regard to the resolution of complaints.

## Complaints procedure

### The Client's responsibility:

- To inform us immediately of any complaint which you may have;
- We request that complaints are submitted electronically by sending these to [complaints@westnat.com](mailto:complaints@westnat.com);
- That you provide us with all relevant information to enable us to assist you speedily and efficiently.

### Western's responsibilities to its clients:

- The person dealing with your complaint will always acknowledge receipt as soon as possible;
- The person dealing with your complaint will provide you with their contact details;
- We will assist you by identifying all concerns by considering and listing your concerns or points raised and by asking additional questions if necessary;
- Do a full investigation into the concerns raised by you;
- Ensure that complaints are dealt with in a fair, transparent and timely manner;
- Keep record of the investigation for minimum of 5 years
- Resolve the complaint within 15 working days, provided we have all required information;
- Provide feedback at least every 10 days
- If we require further information, assessment or investigation, we will agree with you on a reasonable timeframe;
- If your complaint relates to a rejected claim we will:
  - Provide reasons for the decision in writing;
  - Inform you of the external complaints procedure avenues available;
  - The time limitation provision for the institution of legal action and the implication thereof;
  - Provide the policyholder with copies of all available documents and information from third parties that influenced the decision on request, that are not subject to legal privilege;
  - If you object to a rejected claim and we abide by our initial decision we will follow the procedure above in writing again and include the facts on which the decision was based. You also have the right to request an internal dispute resolution as per the paragraph below.
- If a client challenged a repudiated claim and made representations in this regard as part of his complaint and we decide to confirm the decision to reject the claim after consideration, the dispute resolution process as described herein is applicable. We will provide the above-mentioned information as per the above in writing again. We will also state the facts on which our decision was based.

## Conclusion

This complaints-policy is intended to provide guidance pertaining on how complaints will be dealt with by us. We are committed to abide by this document and to always provide the best service possible.