

COMPLAINING

Feedback is always important for us at Mihr. If, for any reason you are dissatisfied about the service that you have received, or a product that we offer, this guide explains who you can speak to at Mihr for assistance, the required information, the procedure to follow to lodge a complaint, what happens once we receive your complaint and who you need to contact if you are still dissatisfied with our efforts to resolve your complaint. We also include a list of definitions to assist you with understanding terminology related to complaints. We are available through each step to assist and support you in addressing your complaint and resolution thereof.

MAKING CONTACT AT MIHR

Phone: 010-446 6721

E-mail: complaints@mihr.co

USSD: Dial *134*115# and follow the prompts. We will call you back

Website: www.sacanegrowersbenefits.co.za

By fax: 011-805 0721

REQUIRED INFORMATION

In order to record your complaint, we will need the following:

- your name and ID number. If you are lodging the complaint, you are a complainant;
- the policy and/or member number;
- the name of the employer;
- the member name and ID number, if different from the complainant's;
- details of the complaint; and,
- supporting evidence for your complaint (e.g. e-mail correspondence).

COMPLAINTS PROCEDURE

- All complaints have a single point of contact at Mihr via our dedicated email address: complaints@mihr.co
- All complaints need to be lodged in writing.
- If you are unable to record your complaint in writing, or do not have access to email, please notify the Mihr contact centre, who will record your complaint and e-mail it on your behalf.
- Once Mihr has received your complaint:
 - we will record the date and nature of your complaint in our Complaints Register;
 - appoint a staff member to assist you with resolution of the complaint;
 - acknowledge receipt of the complaint in writing within 5 days of receipt of your complaint; and,
 - provide you with the name and contact detail of the Mihr staff member responsible for the resolution of your complaint.
- Mihr's current turnaround time to resolve a complaint is 15 days. Our resolution time is dependent on the quality of information supplied, the complexity of the case and whether we need to contact external parties for further information, a decision out of our control or for validation purposes.



- Once we have received your complaint, we will investigate your complaint to ascertain whether your complaint is legitimate and/or can be resolved immediately.
- If the complaint can be resolved immediately, we will take the necessary action steps and inform you accordingly.
- If the complaint cannot be resolved immediately, we will request supporting documentation (if any) from you that may be necessary to resolve the matter and indicate the expected date of resolution.
- If we are unable to resolve the complaint within 6 weeks, we will notify you accordingly.

STEPS TO FOLLOW IF WE CANNOT RESOLVE YOUR COMPLAINT

- Where a complaint remains unresolved or is not dealt with to your satisfaction your complaint should then be directed to complaints@guardrisk.co.za marked clearly with SA Canegrowers Complaint and with your membership number. Alternatively, you can call Guardrisk on 0860333361.
- In the event that Guardrisk is unable to resolve your complaint, or your complaint is not dealt with to your satisfaction, please contact the relevant Ombuds as follows:

TYPE OF COMPLAINT	CLAIM /SERVICE RELATED	REGULATORY	PRODUCT/ADVICE RELATED COMPLAINT	USE OF PERSONAL INFORMATION
RELEVANT AUTHORITY	LONG-TERM INSURANCE OMBUDSMAN	FINANCIAL SECTOR CONDUCT AUTHORITY	FAIS OMBUDSMAN	INFORMATION REGULATOR
CONTACT DETAILS	Telephone: +27 21 657 5000 Sharecall: 0860 103 236 Facsimile: +27 21 674 0951 E-mail: info@ombud.co.za POSTAL ADDRESS Private Bag X45, CLAREMONT, Cape Town, 7700	Telephone: +27 12 428 8000 Facsimile: +27 12 347 0221 E-mail: info@fsca.co.za POSTAL ADDRESS P.O. Box 35655, MENLO PARK, 0102	Telephone: +27 12 470 9080 Facsimile: +27 12 348 3447 E-mail: info@faisombud.co.za Web: www.faisombud.co.za POSTAL ADDRESS P.O. Box 74571, LYNWOOD RIDGE, 0040	Telephone: +27 10 023 5200 Cell: +27 82 746 4173 E-mail: complaints.IR@justice.gov.za POSTAL ADDRESS P.O. Box 31533, BRAAMFONTEIN, Johannesburg, 2017



Definitions

Compensation payment: means to compensate a complainant for a proven or estimated financial loss incurred as a result of the insurer's wrongdoing where the insurer accepts liability for having caused the loss concerned, excluding:

- A goodwill payment;
- A payment contractually due in terms of a policy; or,
- A refund of an amount which was not contractually due.

Complainant: means a person/ someone acting on their behalf, who has a direct interest in the agreement, policy or service, and includes:

- A policyholder or their successor in title;
- A beneficiary or their successor in title;
- A person whose life is insured under a policy;
- A person that pays a premium;
- A member of a group scheme; or,
- A potential policyholder or potential member of a group scheme, whose dissatisfaction relates to the relevant application, approach, solicitation, advertising or marketing material.

Complaint: means a specific complaint relating to a policy or financial service rendered by the FSP or Representative to the complainant in which it is alleged that:

- The FSP or Representative has contravened or failed to comply with a provision of an agreement, a law, a rule, or a code of conduct and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or,
- The FSP or Representative has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or, has treated the complainant unfairly.

Goodwill payment: a payment (monetary or in the form of a benefit or service) as an expression of goodwill aimed at resolving a complaint, where the insurer does not accept liability for any financial loss to the complainant.

Internal complaint resolution system and procedures: means the system and procedures established and maintained by the FSP in accordance with the General Code of Conduct for the resolution of complaints by clients.

Ombud: means the Ombud for Financial Services Providers referred to in section 20(2) of the FAIS Act

Rejected: means that a complaint was not upheld. We regard the complaint as finalised after advising the complainant that we do not intend to take any further action to resolve the complaint. This includes complaints regarded as unjustified or invalid / where the complainant does not accept or respond to proposals to resolve the complaint.

Reportable complaint: any complaint (as per the definition above) unless:



- The complaint is upheld immediately by the person who initially received the complaint;
- The complaint is upheld within the insurer's ordinary processes for handling policyholder queries, provided that such process does not take more than five business days from the date the complaint is received; or,
- The complaint is submitted to or brought to the attention of the insurer in such a manner that the insurer does not have a reasonable opportunity to record such details of the complaint.

Resolution or Internal Resolution: in relation to a complaint and an FSP, means the process of the resolving of a complaint through and in accordance with the internal complaint resolution system and procedures of the FSP

Rules: means the Rules on Proceedings of the Office of the Ombud for Financial Services Providers, as published in the Gazette

Upheld: that a complaint has been finalised wholly or partially in favour of the complainant and that:

- The complainant has explicitly accepted that the matter is fully resolved; or
- It is reasonable for the FSP to assume that the complainant has so accepted; and
- All undertakings made by the FSP to resolve the complaint have been met or the complainant has explicitly indicated its satisfaction with any arrangements.

