

Complaints Procedure

A. Introduction

This document explains the procedure to be followed when you lay a complaint against Shoprite Checkers (Pty) Ltd in respect of a Funeral Insurance Policy provided by OUTsurance Life Insurance Company Limited.

Shoprite Checkers (Pty) Ltd employs trained and experienced staff who will attend to your complaint in a fair and timely manner.

B. Procedure

1. Submitting a complaint

1.1 If you are an individual policyholder (or possible future policyholder) and have a Funeral Insurance Policy from OUTsurance Life Insurance Company Limited:

You must lodge a complaint either:

- a) In writing at any Shoprite, Checkers, Checkers Hyper or Usave store, where staff are trained to receive and process your complaint;
- b) via email to: insurance@shoprite.co.za; or
- c) in writing to:
Shoprite Checkers (Pty) Ltd
PO Box 215
Brackenfell
7561

2. Information

2.1 You must provide the following information with your complaint:

- All documentation relevant to your complaint;
- Factual summary of your complaint;
- Policy number;
- Contact details, including your physical and postal address and cell phone number.

2.2 Once your complaint has been submitted in writing, you will be notified within two working days that your complaint has been received.

2.3 Shoprite Checkers (Pty) Ltd will document your complaint. Your policy number will be your reference number.

3. Investigation

3.1 The Company will investigate your complaint and will respond within fourteen (14) days

after having sent confirmation of receiving your complaint, unless further documentation is required from you, which may cause a longer response time.

4. Outcome

4.1 The Company will properly consider your complaint and will inform you in writing regarding the outcome and will give you clear reasons for the decision.

5. Ombudsman

5.1 If you are not satisfied with the decision given to you, you may approach the Ombudsman for Short Term Insurance within 6 (six) months.

5.2 The details for the Ombudsman are:

- Street address:
Third Floor
Sunclare Building
21 Dreyer Street
Claremont
Cape Town
7700

- Postal address:
Private Bag X45
Claremont
Cape Town
7735

- Telephone: +27 21 657 5000
- Fax: +27 21 674 0951
- e-Mail: info@ombud.co.za
- Website: www.ombud.co.za

6. Costs

6.1 There is no charge for this complaints service.