

Dear Client,

The purpose of our Complaints Policy:

We have established an internal complaints resolution system and procedure in the event that you wish to complain about a service or product provided by Oojah Travel Protection.

How to lodge a complaint?

Your complaint must be submitted **in writing** to Oojah Travel Protection. It can be submitted either by e-mail, post or fax at the contact details that appear below.

E-mail: travelcomplaints@hollard.co.za

Fax: 0866 43 44 36

Post: PO Box 41641, Moreletapark, 0044

What happens once we receive your complaint?

- We will acknowledge receipt of the complaint in writing to you.
- We will keep a record of the complaint and maintain such record for 5 years as required by legislation.
- Once the complaint has been received, we will allocate an appropriate staff member to investigate.
- We will attempt to resolve your complaint within 6 weeks of receipt of your complaint.
- In the event that your complaint cannot be resolved, we will advise you of the reasons, and alternative dispute mechanisms available to you.

Who will deal with your complaint?

Your complaint will be escalated to senior management in the relevant division, where your complaint will be handled appropriately.

What happens if your complaint is not resolved to your satisfaction?

We will advise you in writing of the reasons why your complaint could not be resolved and what recourse you may have.

Alternative dispute mechanisms:

Step 1: Please submit your written complaint to the Hollard Insurance Partners: P O Box 87419, Houghton, 2041.

Step 2: FAIS Ombud:

In order to complain you must lodge a complaints registration form that may be downloaded from the FAIS Ombud's website (www.faisombud.co.za/how-to-complain) or obtained from the FAIS Ombud (telephone 012 4709080; fax 012 3483447 or e-mail info@faisombud.co.za; physical address Eastwood Office Park, Baobab House, Ground Floor, Corner Lynwood Road & Jacobson Drive, Lynnwood Ridge, 0081)

- You must read the form carefully, gather the necessary information, complete the form, sign the form and return the form to the FAIS Ombud's office at one of the above addresses including supporting documents (for instance, correspondence, policy documents, application forms and contact details)

Step 3: Legal Action

If we persist in our rejection or dispute of your claim after you have made representations, you should consult a lawyer who must institute the action for you within that time limit to avoid you losing your right to claim. Our policy requires you to institute legal action, within 6 months after receiving this notice plus the 90 day period referred to above. If you do not institute legal proceedings within that time you will no longer be entitled to claim the benefit under the policy.

Our commitment:

We are committed to:

- Resolve your complaint by means of a fair and practical resolution process
- Investigate and respond promptly to your complaint

