

Tel: 086 112 7769  
Fax: 086 547 2226  
Address: 21 Alford Ln, Mulbarton, 2190



## **COMPLAINTS REESOLUTION POLICY**

## **1. COMPANY DETAILS**

Name: Arrow Underwriting Managers (Pty) Ltd

Company Reg. no: 2014/134814/07

FSP License no: 45623

Physical Address: 21 Alford Lane  
Mulbarton  
2190

Postal Address: 21 Alford Lane  
Mulbarton  
2190

Tel Number: 0861 127 769

Fax Number: 0865 472 226

Web: [www.arrowum.co.za](http://www.arrowum.co.za)

CEO: Wayne Phillips

CEO E-mail Address: [wayne@arrowum.co.za](mailto:wayne@arrowum.co.za)

## **2. HOW TO SUBMIT A COMPLAINT**

Complaints can be submitted by using the following methods;

- by calling Arrow Underwriting Managers on **086 112 7769**;
- by sending an E-mail to **pat@arrowum.co.za**.

The following information will be required when submitting a complaint;

- Your name and contact details;
- Your policy number;
- Your claim number (if applicable);
- A brief description of what your complaint is about and how you would like us to resolve it.

## **3. COMPLAINTS RESOLUTION PROCESS**

- Submit the complaint together with the information required in Section 2 above.
- Within 48 hours from submission we will acknowledge receipt of your complaint in writing.
- We will investigate, evaluate and assess your complaint over a maximum period of 3 weeks.
- Within the three weeks you will receive feedback in writing of the actions that will be taken and the estimated timeframe for final resolution.
- Within six weeks of submission of the complaint you will receive a final resolution and outcome in writing.
- If the complaint cannot be resolved to your satisfaction within a period of six weeks the you are advised to refer the matter to the office of the FAIS or Short Term Insurance Ombudsman.
- You have a period of six months from the receipt of the final resolution to submit your complaint to the FAIS -or Short Term Insurance Ombudsman.

**FAIS Ombudsman:**

Postal Address: P O Box 74571  
Lynwood Ridge  
0040  
Telephone number: (012) 470-9080  
Fax number: (012) 348-3447  
E-mail: info@faisombud.co.za  
Website: www.faisombud.co.za

**Short Term Insurance Ombudsman:**

Postal Address: P O Box 32334  
Braamfontein  
2017  
Telephone number: (011) 726-8900  
Fax number: (011) 726-5501  
E-mail: info@osti.co.za  
Website: www.osti.co.za

**4. THE RIGHTS AND DUTIES OF ARROW UNDERWRITING MANAGERS**

- Arrow Underwriting Managers must be informed of the complaint submitted to the Office of the Ombud to the extent necessary to respond thereto fully.
- Arrow Underwriting Managers is entitled to submit any fact, information or documentation in relation to the complaint and must disclose relevant information or documentation to the Ombud.
- If deemed necessary by the Ombud, Arrow Underwriting Managers must discuss the complaint with the Ombud and furnish such further relevant information as the Ombud may require.
- Arrow Underwriting Managers is required to act professionally and reasonably and to cooperate with a view to ensuring the efficient resolution of the complaint.

**5. DETERMINATIONS BY THE OMBUD AND ITS LEGALS STATUS**

- The Ombud may, when accepting a complaint in terms of section 27(5) of the Act, require the FSP to pay a case fee to the Office not exceeding R1 000.00
- If the complaint was not resolved through conciliated settlement, the Ombud will make a determination which has the legal status of a civil judgement of court
- The determination can be a monetary award (not exceeding R800 000, unless the person complained against agrees to it), or any other order that can be made by a court
- An award of costs may be made against the person complained against
- An award of costs may be made against a complainant if the conduct of the complainant was improper or unreasonable, or if the complainant caused an unreasonable delay in the finalisation of the investigation.

## **6. APPEALS TO BOARD OF APPEAL**

- It is possible to appeal to the Board of Appeal, provided the Ombud grants leave to appeal. If the Ombud refuses, the chairperson of the Board of Appeal can be requested for permission to appeal
- Application for leave to appeal must be made to the Ombud within 1 month of the Ombud's determination
- If the Ombud refuses leave to appeal, application for leave to appeal may be made to the Chairperson of the Board of Appeal, within 1 month of the Ombud's refusal – the applicant must inform the Ombud of his application
- A determination by the Board of Appeal has the same status as a judgement of a civil court.