



# Mutual & Federal Insurance Company Limited

## Complaints Management Policy An internal process for the resolution of complaints

## **Introduction**

Good business practice, our commitment to our clients and legislation necessitates an effective complaints resolution process. The General Code of Conduct issued under the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS Act) sets out the requirements for the maintenance of a complaints policy. Secondary to this, the SAIA Code of Conduct requires from its members to adhere to certain minimum standards regarding complaints handling procedures.

This document, in line with the applicable regulatory and industry requirements, serves to establish an effective internal complaints management system and procedures.

## **Policy Statement**

Mutual & Federal commits to:

- dealing with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively;
- providing clients with easy access to our complaints resolution process via any of our branches, postal and fax services, telephone, emails and the Mutual & Federal website;
- ensuring that the internal complaints process is transparent and visible so that clients have full knowledge of what procedures to follow in order for their complaints to be resolved;
- ensuring that where a complaint is resolved in favour of the client, a full and appropriate level of redress is offered to the client, without delay;
- make available adequately trained staff that possess the necessary skills and expertise to handle complaints effectively;
- establishing a mechanism for the escalation of complaints up to Senior Management and Board level. These complaints will be monitored by the Compliance Department;
- implement internal follow-up procedures to ensure improvement of service and avoidance of those occurrences that give rise to complaints (Senior Management and Board will be regularly informed on trends);
- ensuring that records of complaints are maintained for a period of 5 years.

## **Categories of Complaints**

There are two categories of complaints:

1. A matter is deemed to be a complaint when the client expresses dissatisfaction or unhappiness with the level of service received in the administration of their policy or during the claims process. This will be classified as a **General Complaint**.

2. In particular, the FAIS Act defines a complaint as follows:

A specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of commencement of the Act, and where it is alleged that the provider or representative has:

- (a) contravened or failed to comply with a provision of the Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- (b) 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;
- (c) has treated the complainant unfairly.

A complaint will therefore only qualify as a **FAIS Complaint** if it complies with one or more of the requirements in the above definition. These complaints will most likely have to do with matters relating to the giving of advice and rendering of intermediary services that are covered in the FAIS General Code of Conduct.

### **Summary of Complaint Resolution Requirements for Mutual & Federal**

The Mutual & Federal complaints resolution process is published on our website under the 'Contact Us' menu item for clients to view (refer to "Annexure A"). Should a client not have access to the internet, a copy of the document can be faxed or emailed to them.

Clients are required to submit all complaints in writing, together with any relevant supporting documentation. The following options are available:

- The Mutual & Federal website: [www.mf.co.za](http://www.mf.co.za) under the '**Contact Us**' option.
- **Email:** [complaints@mf.co.za](mailto:complaints@mf.co.za) .
- **Fax:** 011 374 3089.
- **Walk-ins:** at Branches (Branch staff must, on behalf of the client, complete the Complaint Form that is available on the intranet and on the Mutual & Federal website).
- **Post:** Mutual & Federal Complaints Department, PO Box 1120, Johannesburg, 2000.

Mutual & Federal responses to the complainant are to be made in writing and sent to them either via post, email or fax depending on the communication method of the original complaint.

### **Procedure**

The following table describes the required procedures that need to be followed in the event that a complaint is received:

\*Complaints department  
Complaints Co-ordinator  
Manager – Business Unit manager where the complaint will be resolved.

Nominated Person – Appointed by the Business Unit manager to resolve the complaint

Step	Activity	Person Responsible
1.	<b>Complaints received in writing (email, fax or post)</b>	
	All written complaints received directly from the client by a department or branch, must be forwarded to the <b>Complaints Department</b> immediately upon receipt thereof (via fax or email). All relevant information and copies of relevant documentation must be included with the complaint.	All Staff
1.1	<b>Complaints Department</b> receives complaints via fax, email, or post.	Complaints Co-ordinator
1.2	All complaints received are to be recorded in the Complaints Register (refer 'Annexure B') and a reference number allocated.	Complaints Co-ordinator
1.3	Identify the <b>Nominated person</b> who will be responsible for resolving the complaint by contacting the relevant Manager.	Complaints Co-ordinator; manager
1.4	Send written acknowledgement of receipt of the complaint to the complainant/client within 2 business days of receipt thereof (refer 'Annexure C'), including the name and contact details of the person who is responsible for resolving the complaint.	Complaints Co-ordinator
1.5	Forward the complaint to the <b>Nominated person</b> responsible for resolving the complaint, within 24 hours of receipt thereof, together with a copy of the Acknowledgement of Receipt, and provide a copy to the relevant manager.	Complaints Co-ordinator
1.6	Diarise a first follow-up date of 5 business days from date of receipt of the complaint. <b>Note:</b> <ul style="list-style-type: none"> <li>• If no confirmation has been received that the complaint has been resolved (in terms of the above procedures) by the first follow-up date, obtain details of the current status and planned action from the <b>Nominated person</b> and diarise a weekly follow-up date until such a confirmation is received that the complaint has been resolved.</li> </ul>	Complaints Co-ordinator
1.7	Identify the root cause of the complaint and notify the <b>Complaints Co-ordinator</b> who will update the Complaints register.	Nominated Person; Complaints Co-ordinator

Step	Activity	Person Responsible
1.8	<p>Take all actions necessary to resolve the complaint.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>In cases where routine resolution of complaints is not possible, or if the complaint cannot be resolved within 15 business days, or if the complainant is still dissatisfied with the outcome, then the complaint must be brought to the attention of the Compliance division.</li> <li>If the outcome of the complaint is not favourable to the client, full written reasons must be provided to the client and copy sent to the Complaints Co-ordinator within 6 weeks of receipt of the complaint.</li> </ul>	<p>Nominated Person</p> <p>Nominated Person; Complaints Co-ordinator</p> <p>Nominated Person</p>
1.9	<p>For complaints that have been effectively resolved, give feedback to the client in writing and update the <b>Complaints Co-ordinator</b>.</p>	Nominated Person
1.10	<p>Where the complaint is resolved in favour of the client, a full and appropriate level of redress must immediately be offered to the client.</p>	Nominated Person
1.11	<p>Record the complaint outcome in the Complaints Register and close off the item.</p>	Complaints Co-ordinator
1.12	<p>Review on a weekly basis all complaints recorded in that week to determine which of those complaints are FAIS complaints and ensure that the items are correctly marked in the relevant column of the Complaints Register.</p>	Compliance
1.13	<p>Store/scan complaint and all related documents in client file on the BPM system.</p>	Nominated Person
1.14	<p>Compile a monthly summary of the complaints received, with an illustration of the root causes of such complaints. This is to be presented to the Exco for their review.</p>	Complaints Co-ordinator
<b>2.</b>	<b>Complaints received by branches</b>	
2.1	<p>Request that client put complaint in writing. Advise the client of all the options that are available to log complaints. All relevant information and copies of relevant documentation must be included with the complaint.</p>	Branch Staff
2.2	<p>Should the branch be able to immediately assist the client with their complaint then details of the complaint and resolution thereof should be forwarded to the Complaints</p>	Branch Staff

Step	Activity	Person Responsible
2.3	Co-ordinator to log on the Complaints register.  Complaints received from the Complaints Co-ordinator follow steps 1.1 to 1.14.	
3.	<b>Telephonic Complaints</b>	
3.1	While doing client service calls, should any issue arise which could possibly be considered as a complaint, the client must be asked if they wish for a specific complaint to be raised in respect thereof.	All Staff
3.2	Request that the client put the complaint in writing and advise them of the options. All relevant information and copies of relevant documentation must be included with the complaint.  <b>Note:</b> <ul style="list-style-type: none"> <li>• If the client is not able/willing to put the complaint in writing, the staff member dealing with the client must record the details on the Complaint Form that is available on the intranet and internet.</li> </ul>	All Staff  All Staff
4.	<b>Complaints received via the Mutual &amp; Federal website Complaints Form</b>	
4.1	Follow steps 1.2 to 1.14.	Complaints Co-ordinator

For all other complaints received via 'Hello Peter' or any other area not mentioned above, it is important to note that these complaints must be finalised in their respective areas and details forwarded to the **Complaints Co-ordinator** to register on the Complaints register.

## 'ANNEXURE A' - Complaints Resolution Procedure

### Mutual & Federal Complaints Resolution Procedure

#### Customer Complaints

Mutual & Federal recognises that every client has a right to complain. Our complaints handling process affords you the opportunity to do so. Feedback is valued as it allows us to continuously improve our service and processes, and affords us the opportunity to change bad experiences into positive ones.

#### How to complain to the Mutual & Federal Complaints Department

- The complaint must be in writing (letter, fax, email or website).
- Clearly mark all complaints: 'Complaint: Policy/Claim Number 12345678'.
- Supply all policy/claim numbers that relate to the complaint.
- Be specific about what the complaint is about and provide all the important facts (including events) that may have a bearing on the complaint.
- Provide copies of all documents that have relevance to the complaint (i.e. letters, quotations, previous correspondence etc).
- Provide proof of any losses sustained.
- Specify the solution / remedial action you believe is required to resolve the complaint.

#### Contact Details

The **contact details for the Mutual & Federal Complaints Department** are as follows:

**Postal address:** PO Box 1120, Johannesburg, 2000  
**Email:** [complaints@mf.co.za](mailto:complaints@mf.co.za)  
**Fax number:** 011 374 3089  
**Website:** [www.mf.co.za](http://www.mf.co.za) under the 'Contact Us' option.

#### Complaint Process

All responses from Mutual & Federal will be made/confirmed in writing and sent to the client either via post, email or fax, depending on the communication method of the original complaint.

1. Once the complaint has been received, it will be allocated to an appropriate staff member for resolution. Contact details of the staff member will be provided to the client in the document acknowledging receipt of the complaint within two (2) business days.

Please note that as delivery of emails to Mutual & Federal cannot be guaranteed, should no acknowledgement of a complaint submitted be received within three (3) business days, kindly contact the Mutual & Federal Complaints Department by fax on 011 374 2997 so that we can follow up on the matter.

2. Where a complaint cannot be addressed within fifteen (15) business days of receipt thereof, Mutual & Federal will inform you accordingly.
3. In cases where routine resolution of complaints are not possible, or if the complaint cannot be resolved within fifteen (15) business days, or if you are still dissatisfied with the outcome, then the complaint will be escalated to the Compliance Officer and the relevant General Manager.
4. You will be notified of the outcome of the complaint in writing. If the outcome of the complaint is not favourable to the client, full written reasons will be provided within six (6) weeks of receipt of the complaint.
5. If within six weeks of receipt of a complaint Mutual & Federal has been unable to resolve the complaint to the satisfaction of the client, and if the complainant wishes to pursue the matter further, a complaint may be lodged with the **Ombudsman for Short-term Insurance**.

5.1. The contact details for the Ombudsman for Short Term Insurance are as follows:

Postal Address	Tel.: 011 726 8900
P O Box 32334	Tel.: 0860 726 890
Braamfontein	Fax: 011 726-5501
2017	Email: <a href="mailto:info@osti.co.za">info@osti.co.za</a>

6. In the same circumstances as in point 5 above, but **specifically** where complaints :
  - 6.1. relate to a financial service rendered by Mutual & Federal or a representative of Mutual & Federal and where it is alleged that Mutual & Federal or our representative has:
    - (a) contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
    - (b) wilfully or negligently rendered a financial service to the complainant which has, or which is likely to, cause prejudice or damage to the complainant; or
    - (c) treated the complainant unfairly;

**And**

- 6.2. does not constitute a monetary claim in excess of R800 000 unless Mutual & Federal has agreed in writing to this limitation being exceeded, or the complainant has abandoned the amount in excess of R800 000. then the:
  - (a) complaint may be referred to the **FAIS Ombud**; and
  - (b) complainant should:
    - I. refer the matter to the FAIS Ombud within six months of receipt of notification from Mutual & Federal; and

- II. produce to the Ombud Mutual & Federal's final response as well as the complainant's reasons for disagreeing with such final response.

6.3. The contact details for the FAIS Ombud are as follows:

Customer Contact Division, The FAIS Ombud  
Celtis House, Eastwood Office Park  
Lynnwood, Pretoria

Postal Address:  
PO Box 74571  
Lynnwood Ridge  
0040

Tel.: 012 470-9080  
Tel.: 0860 324 766  
Fax: 012 348 3447  
Email: [\*\*info@faisombud.co.za\*\*](mailto:info@faisombud.co.za)



‘ANNEXURE C’– Acknowledgement of Receipt Letter

Dear \_\_\_\_\_

**ACKNOWLEDGEMENT OF RECEIPT OF COMPLAINT NO. \_\_\_\_\_.**

We acknowledge receipt of your complaint regarding \_\_\_\_\_, sent to us by \_\_\_\_\_ (mail/facsimile/email) on \_\_\_\_\_ (date). The complaint will be dealt with by Mutual & Federal in accordance with our published Complaints Resolution Procedure which can be found on our website at [www.mf.co.za](http://www.mf.co.za) or which can be obtained from any one of our offices.

The name and contact details of the nominated person responsible for resolving your complaint are provided below. They will investigate the matter and revert back to you.

Name	
Designation	
Telephone no.	
Fax no.	
Email address	

Kind regards

**The Mutual & Federal Complaints Department**