

HRA Insurance Brokers (Pty) Ltd.: Complaints Procedure (FSP4904)

In terms of HRA Insurance Brokers Treating Customers Fairly (TCF) Policy as well as the Policyholder Protection Rules (PPR), the FSP is committed to rendering financial services, honestly, fairly, with due skill, care and diligence, and in the interests of its clients, and the general integrity of the financial services industry.

One of the instruments to achieve this aim is our Complaints Policy (with our Complaints Management Framework) in order to address any perceived poor service by us. Our complaints resolution processes therefore seek to achieve compliance with the aims of our own vision, the PPR and TCF principle. In accordance with global best-practice guidelines and standards, we have adopted the following five pillars for effective complaint handling and resolution policy and procedures:

1. We welcome and value complaints and recognise that effective complaint handling will benefit its reputation and administration.
2. Our complaint handling system is founded on principles of:
 - fairness;
 - accessibility;
 - responsiveness;
 - efficiency; and
 - complaints handling is a core competency of our operations.
3. Our staff who handle complaints are skilled in their role and have a positive attitude when dealing with complainants. They are selected for that function and fully trained in the business operations and in exemplary complaint handling practices.
4. The following seven stages of the complaint handling process are described as :
 - Prompt acknowledgement of a complaint;
 - Thorough assessment and assignment of priority to a complaint;
 - Outlining and planning where investigation will be required;
 - Resolving of factual issues and consideration of options for complaint resolution, through thorough investigation;
 - Clear and informative communication and response to complainant;
 - In the event where a complainant is not satisfied with the response, provision of internal review and escalation process must be offered together with external scalation options available.
5. Complaints information recorded, is scrutinised and analysed on an ongoing basis and deductions are used to better manage conduct risks, effect improved outcomes for clients and to prevent recurrences of poor outcomes and errors.



In the event that you are dissatisfied with any aspect of the advice or intermediary service provided by a representative, your first course of action will be to contact the following person in writing with full details of the problem you have encountered:

Name: Tanya Van den Heever

E-mail address: tanya@hrabrokers.co.za

If your complaint cannot be resolved internally then you are entitled to refer the complaint to the FAIS Ombudsman whose offices have been established to provide clients with a redress mechanism for any inappropriate financial advice or intermediary services that may have been given. The details of the FAIS Ombud's office:

Menlyn Central Office Building

125 Dallas Avenue

Waterkloof Glen

Preoria, 0010

Tel (012) 762 – 5000

Website: www.faisombud.co.za

