

# COMPLIMENTS AND COMPLAINTS PROCESS



At Santam, we highly value our customers as our most valuable assets, and your feedback is invaluable to us. We genuinely appreciate hearing from you. Whether you have positive feedback or concerns, we encourage you to share your thoughts with us. Your input is essential in motivating our employees to consistently deliver on our brand promise of providing Insurance Good and Proper.

If our service or products have not met your expectations in any way, we sincerely apologise. Please follow the steps below to inform us about your experience. We have a skilled and specially trained Client Care team that is fully dedicated to handling and resolving complaints. Our Client Care team remains impartial throughout the process and is committed to investigating your complaint promptly and in a fair manner, with the goal of reaching a resolution that satisfies all parties involved.

## STEP 1: How to reach Client Care

You may e-mail your complaint to [complaints@santam.co.za](mailto:complaints@santam.co.za) or you may call us on **0860 102 725**.

### What is the complaints process?

- First, we will acknowledge receipt of the complaint.
- We will then give you the contact details of the person who will deal with the complaint.
- We will then investigate the complaint and try to resolve it in a fair manner.
- Once we have dealt with your complaint, we will learn from the experience and improve our offerings to you where possible.

## STEP 2: What to do if you are dissatisfied with the response from Client Care

Santam strives to always deliver on our promise of Insurance Good and Proper and we recognise the need to have highly dedicated and professional employees to improve the customer experience. Santam has appointed an Internal Arbitrator to assist with client dispute resolution. The Internal Arbitrator acts independently and impartially and complaints may be referred to him by e-mailing [Internal.Arbitrator@santam.co.za](mailto:Internal.Arbitrator@santam.co.za)

## STEP 3: Reach out to an external ombudsman if you are still dissatisfied

If the Internal Arbitrator's findings are not to your satisfaction, you may send your complaint to the Ombudsman for Short-Term Insurance at [info@osti.co.za](mailto:info@osti.co.za) or **0860 726 890**