Menlyn Corporate Park, Block A, Cnr Garsfontein Road & Corobay Avenue, Waterkloof Glen X11, Pretoria, 0181



Complaints policy

Here's what's inside

ntroduction	1
Process of submitting a complaint	1
Referral to FAIS and Ombudsman for Long-term Insurance	1
Protection of Personal Information Act (POPIA)	2
Complaints framework	2

King Price Life Insurance Company Ltd

Licensed insurer | FSP no. 47235 Reg no. 1948/029011/06

Introduction

We (King Price Life Limited, referred to as 'King Price Life') are committed to providing clients with the highest level of service. So, if for any reason you're disappointed with, or about, the service you received from a King Price Life employee, or any of our agents or service providers, or if you're unhappy with any of our products, we'd like to know. Please lodge your complaint with our complaints department, as detailed below.

We take complaints seriously and we'll conduct a full investigation after receiving your complaint. We're committed to dealing with all complaints as quickly and fairly as possible. If we resolve a complaint in your favour, we promise to rectify the problem without delay.

Process of submitting a complaint

We have the following processes in place when attending to a complaint:

- We request that the client submit such complaint in writing to our office, or lifecomplaints@kingprice.co.za
- We also request that the client submit any supporting documentation with the written complaint.
- All complaints are entered into our formal complaints register.
- Non-routine serious complaints are handled by senior staff with adequate expertise, training, and experience to resolve the matter as soon as possible.
- We promptly acknowledge to the client, in writing, receipt of such complaint.
- All complaints received from clients are handled in a timely and fair manner, with each complaint receiving proper consideration in a process that's managed appropriately and effectively.
- We undertake to inform the client of the outcome of the investigation relating to the complaint within the stipulated time frames as per our complaints framework. A summary can be viewed at the end of this policy.
- In a case where the complaint is resolved in favour of, and to the satisfaction of, the client, we ensure that a full and appropriate level of redress is offered to the client without any further delays.
- If the complaint isn't resolved to the client's satisfaction, we ensure that the client is made aware of their rights. We'll also include contact details for the FAIS and Ombudsman for Long-term Insurance where the client then has 6 months, from date of notification from us regarding the resolution/dismissal of the complaint, within which to pursue further action at the Ombud's office.
- We maintain a record of complaints received for a period of 5 years, together with an indication of whether or not such complaints were resolved.

Referral to FAIS and Ombudsman for Long-term Insurance

- We urge all clients to first follow the internal complaints resolution process of this policy before lodging a complaint with any authority/Ombud or before taking legal action.
- If you disagree with the outcome (our final decision) of your claim with us, you may, of course, officially object. At this point you'll have 9 months in which to do so from the date of receiving our final decision. During the first 90 days (3 months) of this period you may lodge your objection directly with us by sending an email to <u>lifecompliance@kingprice.co.za</u>

If a complaint hasn't been resolved within the stipulated time frames or if the complaint has been dismissed after following the internal complaints resolution process, you can refer the complaint to the FAIS Ombud or the Ombudsman for Long-term Insurance.

The details for the FAIS Ombud are as follows:

Physical address	125 Dallas Avenue, Waterkloof Glen
Phone	+27 12 762 5000
Email	info@faisombud.co.za
Web	faisombud.co.za

The details for the Ombudsman for Long-term Insurance are as follows:Physical addressClaremont Central Building, 6th Floor, 6 Vineyard Road, ClaremontPhone no.+27 21 657 5000

Protection of personal information complaints

All complaints relating to protection of private information (POPI) can be escalated to the King Price information officer by clicking <u>here</u>. For more information on POPI click <u>here</u>.

