

Complaint Management Process

The Momentum Insure (MI) Complaints Management Process serves to provide assistance around the recording and handling of complaints with a view to continuously improve our service excellence. It also provide us with an opportunity to resolve customer complaints internally where possible.

The purpose of this process is to:

- Ensure that our customers understand our internal complaint processes and time frames.
- Ensure that the effective, fair and speedy resolution of all complaints are properly administered and controlled within MI.
- Ensure that MI complies with applicable legislation.

Internal complaints management process

In the event of a complaint you may:

- Contact your Service Consultant, Intermediary or our call centre on **086 000 6784** (all conversations are recorded); or
- Send an email to: micare@momentum.co.za; or
- Please provide us with all information relating to your complaint to enable us to assist you timeously, this includes:
 - Your policy and/or claim number (if you are an existing client);
 - Full name and identity number/entity number;
 - The details of the complaint; and
 - Any documentary proof, if applicable.
- We have a first call/contact complaints management process.

However, if we are unable to resolve your complaint within a reasonable time:

- The complaint will be allocated to a complaint handling staff member.
- The staff member will acknowledge receipt of your complaint within **2 business days**.
- You will be provided with the details of the staff member and details of any outstanding requirements.
- The staff member handling your complaint, will investigate and respond to your complaint within **14 business days** provided that we have all the necessary information.
- Where a complaint is resolved in your favour, we will ensure that any commitment made is carried out without undue delay.

Claims dispute

- If a decision on a claim has been made, MI must within **10 business days** of taking any decision, notify you in writing of the outcome of your claim.
- Should you dispute the outcome of a claim you may also raise an objection telephonically on **086 000 6784** or via email to the consultant handling the claim or in writing to MI together with reasons.
- The dispute must be lodged with the MI Claims department, within a period of **90 days** from the day that you first received written notification of the outcome of the claim.
- MI will consider your claim dispute and provide you with a response within a maximum of **45 business days** from the date that we receive your claim dispute.

Internal escalation process

If you are dissatisfied with the outcome of your complaint or claim dispute, you may raise an objection in writing to the complaint handler and the matter will then follow our escalation process:

- The relevant manager will acknowledge receipt of your escalated complaint within **2 business days**.
- MI will respond to your escalated complaint within **21 business days**, provided we have all the necessary information.

- You will be kept informed of the progress of the complaint at least every **14 days** or date agreed upon.
- In the case of further information, assessment or investigation being required, MI and yourself will agree on a reasonable timeframe.

External dispute resolution

In the event that all internal complaint processes have been exhausted and the complaint or dispute remains unresolved, you may approach the National Financial Ombud Scheme South Africa (NFOSA) within 6 months of the outcome of your unresolved complaint.

Whatsapp: 086 080 0900

Toll free: 066 473 0157

Website: <https://nfosa.co.za>

Email address: info@nfosa.co.za

Physical Address:

Johannesburg:

110 Oxford Road, Houghton Estate,
Johannesburg, Gauteng, 2198

Cape Town:

6th Floor, Claremont Central Building,
6 Vineyard Road, Claremont, Cape Town, 7700

If you have an unresolved complaint relating to the advice that was provided to you by MI representatives, you may approach the Financial Advisory and Intermediary Services (FAIS) Ombudsman within 6 weeks of the outcome of your unresolved complaint.

Financial Advisory and Intermediary Services (FAIS) Ombudsman:

Postal Address: PO Box 74571, Lynwood Ridge, 0040

Physical Address: Sussex Office Park, Ground Floor, Block B, 473

Lynnwood Road Corner Lynnwood Road & Sussex Ave,
Lynnwood, 0081

Telephone: 012 470 9080 / 012 762 5000

Website: www.faisombud.co.za

Email address: info@faisombud.co.za

Fax: 012 348 3447

Immediately following this, you have a further 6 months in which to serve a summons on MI.

Contact us

About Momentum Insure

Momentum Insure is a licensed non-life insurer and authorised financial services provider authorised to provide advice and intermediary services on commercial and personal lines products (FSP 22789).

Momentum Insure
Company Ltd
268 West Avenue
Die Hoewes
0157

Share call number: 086 000 6784

Insurance fraud line: 080 000 6156

Email address: MomentumInsure@tip-offs.com

Website: www.momentum.co.za

Should you require further information do not hesitate to contact our Compliance department via email:

Public officer:

mipublicofficer@momentum.co.za

Compliance officer:

micompliance@momentum.co.za