



Complaint Management

Process

The Momentum Short-term Insurance (MSTI) 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 MSTI.
- Ensure that MSTI complies with applicable legislation.

STEP 01

Internal complaints management process



In the event of a complaint you may:

- Contact the call centre on **086 000 6784** (all conversations are recorded); or
- Send an email to: **msticomplaints@momentum.co.za**; or
- Send a fax to **086 000 3784**.
- 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 Complaint 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.

STEP 02

Claims dispute



- If a decision on a claim has been made, MSTI 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 in writing to MSTI together with reasons.
- The dispute must be lodged with the MSTI claims department, within a

- period of **90 days** from the day that you first received written notification of the outcome of the claim.
- MSTI 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.

STEP 03

Internal escalation process



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

- The relevant manager will acknowledge receipt of your escalated complaint within **2 business days**.
- MSTI 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, MSTI and yourself will agree on a reasonable timeframe.

STEP 04

External dispute resolution



In the event that all internal complaint processes are exhausted and the complaint and/or dispute remain unresolved, you may approach the **Ombudsman for Short-Term Insurance:**

Postal address: PO Box 32334, Braamfontein, 2017
Physical Address: 1 Sturdee Avenue, First Floor, Block B, Rosebank, Johannesburg, 2196

Telephone: 011 726 8900
Toll free: 086 072 6890
Website: www.osti.co.za
Email address: info@osti.co.za
Fax: 011 726 5501

You may further address any matters relating to the **advice** that was provided to you by MSTI representatives to the **Financial Advisory and Intermediary Services (FAIS) Ombudsman**

Financial Advisory and Intermediary Services (FAIS) Ombudsman:

Postal Address: PO Box 74571, Lynnwood 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 MSTI.

STEP
05 **Contact us**



About Momentum Short-term Insurance

Momentum Short-term Insurance is authorised to provide financial advice and intermediary services on short-term insurance products: Personal and Commercial Lines (FSP 22789).

Momentum Short Term Insurance Company Ltd
268 West Avenue
Die Hoewes
0157
Private Bag 6784
Centurion
0046

Share call number: 086 000 6784
Fax: 086 000 3784
Insurance fraud line: 080 000 6156
Email address: msti@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:
mstipublicofficer@momentum.co.za
Compliance officer:
shorttermcompliance@momentum.co.za