

MERX HCV COMPLAINTS RESOLUTION PROCEDURE

Customer Complaints

Merx HCV recognises that every Customer / Broker/ 3rd party/supplier (herein after referred to as the 'Complainant' has a right to complain. Our complaints handling process affords you the opportunity to do so. Your feedback is valued as it allows us to continuously improve our service and processes, and affords us the opportunity to change bad experiences into positive ones.

How to complain to Merx HCV

- Your complaint must be in writing (letter, fax, e-mail or website) or telephonically with an official of Merx HCV.
- Provide: Name and Address Details and Policy Number, Claim Number or ID number of the insured.
- Be specific about the complaint and provide all the important facts (including events) that may have a bearing on the complaint.
- Provide copies of all documents that have relevance to the complaint (i.e. letters, quotations, previous correspondence etc).
- Provide proof of any losses sustained where applicable.
- Specify a solution / remedial action you believe is required to resolve your complaint.

Our Contact Details

The contact details for the Merx HCV Customer Care Centre are as follows:

Postal address: PO Box 4472, Atlasville, 1465

E-mail: complaints@merxhcv.co.za

Telephone: 011 455 3838

Fax number: 086 570 8226

Our Complaint Process

All complaints will be acknowledged in writing and sent to you either via post, e-mail or fax, depending on the communication method chosen by yourself.

1. Once the complaint has been received, it will be allocated to the appropriate area for resolution. A letter of acknowledgement for the receipt of the complaint will be despatched within two (2) business days. Please note that as delivery of e-mails to Merx HCV cannot be guaranteed, should no acknowledgement of a complaint submitted be received within three (3) business days, kindly contact Merx HCV's Customer Care Centre in the Customer Experience Area (details above) in order that Merx HCV may follow up on the matter.
2. Where a complaint cannot be addressed within fifteen (15) business days of receipt thereof, Merx HCV will inform you accordingly.

3. You will be notified of the outcome of your complaint in writing. If the outcome of the complaint is not favourable to yourself, full written reasons will be provided within six (6) weeks of receipt of your complaint.

4. If within six weeks of receipt of your complaint Merx HCV has been unable to resolve the complaint to the satisfaction of yourself, and if you wish to pursue the matter further, your complaint may be lodged with the **Ombudsman for Short-term Insurance**.

4.1. The contact details for the Ombudsman for Short Term Insurance are as follows:

Postal Address	Tel.	: (011) 726-8900
P O Box 32334	Tel.	: 0860 726 890
Braamfontein	Fax	: (011) 726-5501
2017	E-mail	: info@osti.co.za

5. In the same circumstances as per the above, but **specifically** where complaints:

5.1. relate to a financial service rendered by Merx HCV or a representative of Merx HCV and where it is alleged that Merx HCV or our representative:

- (a) has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- (b) has wilfully or negligently rendered a financial service to the complainant which has, or which is likely to, cause prejudice or damage to the complainant; or
- (c) has treated the complainant unfairly;

And

5.2. Does not constitute a monetary claim in excess of R800,000 unless Merx HCV has agreed in writing to this limitation being exceeded, or the complainant has abandoned the amount in excess of R800,000. Then:

- (a) The complaint may be referred to the **FAIS Ombudsman**; and
- (b) The complainant should:

- I. refer the matter to the FAIS Ombudsman within six months of receipt of Merx HCV's notification; and
- II. Produce to the Ombudsman Merx HCV's final response as well as the complainant's reasons for disagreeing with such final response.

5.3. The contact details for the FAIS Ombudsman are as follows:

Customer Contact Division, The FAIS Ombudsman
Celtis House, Eastwood Office Park
Lynnwood, Pretoria

Postal Address:	Tel.	: (012) 470-9080
PO Box 74571	Tel.	: 0860 324 766
Lynnwood Ridge	Fax	: (012) 348-3447
0040	E-mail	: info@faisombud.co.za