

COMPLAINTS RESOLUTION POLICY

Last updated: December 2018



1. Introduction and Objective

Legal Hero is committed to a high service standard, rendering financial services with integrity, the speedy resolve of complaints and the overall improvement of processes even in the instance where a complaint may be viewed as 'invalid' in terms of the relevant policy wording. In this regard each and every concern counts as valuable feedback that requires addressing in a meaningful manner.

The object of this complaints resolution policy is to formalize the process in which dissatisfaction is lodged, acknowledged, investigated, resolved and leads to overall improvement/s.

It is furthermore important that each and every staff member receives extensive training in this regard, that this complaints resolution policy is made easily accessible to all policyholders, that this complaints resolution policy is continuously reassessed by senior management and that overall improvement/s are actioned as a consequence of feedback received from policyholders.

Please note that TCF and PPR (especially with regards to complaints) form part of each and every employee's annual performance evaluation report, which is to be completed prior to any potential salary increase and/ or promotion.

Important and guiding material/ bodies include all six Treating Customers Fairly (TCF) Outcomes, the Financial Sector Conduct Authority (FSCA) and the Policyholder Protection Rules (PPR).

2. The Definition of a Complaint

A Complaint in terms of the Policyholder Protection Rules (PPR) means an expression of dissatisfaction by a person to an insurer or, to the knowledge of the insurer, to the insurer's service provider relating to a policy or service provided or offered by that insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that -

- (a) the insurer or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the insurer or to which it subscribes;
- (b) the insurer or its service provider's maladministration or willful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
- (c) the insurer or its service provider has treated the person unfairly;
- Regardless whether submitted together with or in relation to a policyholder query.



All complaints lodged with the Ombudsman/ FAIS/ FSCA is to be dealt with by Guardrisk exclusively. All documents and information relating to such a complaint, must be sent to Guardrisk within 24hours of receipt of the complaint.

Note that there is no service fee charged for registering a complaint.

The Treating Customers Fairly (TCF) Outcomes include:

1. Customers need to feel confident that TCF is central to our culture;
2. Products are designed, marketed and sold to the right customer, meeting their needs;
3. Customers receive clear information that is timely and relevant to them;
4. Customers receive suitable product/ sales advice that takes their circumstances into account;
5. Products and services perform as expected and the service is of an acceptable standard;
6. There are no unreasonable barriers for customers to change or switch products, claim or complain.

3. The definition of a Complainant – who may complain?

A complainant is a person who has a direct interest in the policy/ service or someone acting on behalf of a person with a direct interest in the policy/ service.

For example: a policyholder/ a person that pays a premium, his/ her beneficiary, a policyholder's spouse or registered dependents, a potential policyholder whose satisfaction relates to the relevant application, approach, solicitation, advertising or marketing material.

4. Outcomes of a Complaint

1. **Rejected:** complaint was rejected, and Legal Hero regards the complaint as **finalized** after advising the complainant that Legal Hero does not intend to take any further action to resolve the complaint. A formal repudiation letter with all complaint details will be sent. There are two variations of a rejected complaint:

- a) **Invalid:** the complainant does not accept or respond to proposals to resolve the complaint within 7 days. This includes sending relevant documentation, acting upon the advice of Legal Hero as well as not being able to reach the complainant via telephone, SMS and E-mail (if applicable);



- b) **Unjustified:** the policy has been met, complainant has been treated fairly as far as possible, there is no legal leg to stand on to assist complainant, complainant refuses to accept outcome of merit assessment and nothing further can be done to assist complainant.

- 2. **Upheld:** complaint was successful either
 - i. **Wholly** (complainant got exactly what he/ she was looking for);
 - ii. **Partially** (complainant and Legal Hero found middle ground).

There are also two variations of a wholly or an upheld complaint:

- a) **Compensation Payment:** to compensate a complainant for a proven or estimated financial loss incurred as a result of the Legal Hero's wrongdoing. This is either:
 - i. **Payment Contractually due:** the complainant should have received the assistance and help from the start, a justified complaint;
 - ii. **Payment not Contractually due:** the complainant does not have legal standing or a legal argument, however, due to the poor handling by Legal Hero in the form of negligence, Legal Hero for example refunds the complainant his/ her premiums and cancels the complainant.

- b) **Goodwill Payment:** the complainant is not covered in terms of the policy, but Legal Hero is willing and able to sponsor the matter due to extraordinary circumstances.

5. The **Category/ Categories** of Complaints

- a) The design of a policy or related service;
- b) Information provided to the policyholders or lack of information and feedback provided to a policyholder;
- c) Advice provided by the sales representative;



- d) Policy performance and/ or servicing including negligence;
 - e) Admin services such as premium collection;
 - f) Policy accessibility, ability to change or switch;
 - g) Complaints handling (complaint of a complaint);
 - h) Complaints relating to insurance claims, such as a rejection of a merit assessment for litigation (in-Court) cover;
 - i) Other complaints.
6. **How to lodge a complaint** should you feel that any or all of the above, in terms of the above categories and TCF Outcomes, could have been better handled by Legal Hero. How to lodge a complaint should you feel dissatisfied with any aspect of your dealings with Legal Hero:
- a. Preferably submit your complaint and ID/ membership number **in writing**, including as much information of your dissatisfaction as possible. This includes the staff member/s involved, your case or product details, any supporting documents and the relevant dates/ times relevant to your dissatisfaction. The reason for your dissatisfaction must be clear in order for Legal Hero to investigate diligently;
 - b. You may send your complaint to hello@legalhero.co.za/ fax 0865512705 or post to Legal Hero, P.O. BOX 20013, Big Bay 7448. Should you be unable to submit in writing, a **telephone voice recording** of your complaint will be reduced to writing by the officer assigned to attend to your complaint;
 - c. You will **receive an SMS confirming** that your complaint has been received, the name of the person dealing with your complaint and confirmation that the relevant assigned staff member will contact you telephonically within **2 working days**.

7. The Internal Complaints Handling Process

- d. Upon contacting you telephonically, the person dealing with your complaint will introduce him/ herself and:
 - i) Ask you what your **preferred outcome** of the complaint would be? Please refer to the outcomes of a complaint mentioned in clause 4 but do not be discouraged by the terminology, the person dealing with your complaint will listen to whatever reason you have for your dissatisfaction;
 - ii) Answer any and all **questions** to the best of his/ her ability;
 - iii) Request your availability/ preferred times for follow-up calls and preferred communications medium for feedback (e-mail/ phone call/ SMS/ etc.);
 - iv) Advise you to kindly **expect feedback within 7 days, alternatively 3 days** where time is of the essence such as where a Court date is involved;
 - v) Send you a **copy of this complaints handling process** as well as his/ her notes in terms of Annexure A;
 - vi) Send a copy of Annexure A to hello@legalhero.co.za in order for Guardrisk's online Brilliance complaints system to register the complaint as well;



- vii) Diarize the file for 7 or 3 days to provide feedback to you but commence investigation immediately;
- viii) It is important that you cooperate by providing copies of all relevant evidence and correspondence;
- ix) Should the matter remain unresolved after 7 or 3 days have passed and feedback has been provided, to diarize the complaints file in order to give feedback every 14 days;
- x) You may escalate the matter internally and change the person dealing with your complaint where he/she did not attend to your complaint as per the 3/7/14 day diary period (to receive feedback/ assistance) as mentioned above. Simply follow the same steps as per clause 6 and advise that you wish to escalate the matter;
- xi) Should the matter be rejected as per clause 4, you will be provided with all reference numbers/ information and contact numbers of the Ombud/ Regulatory Body to take the matter further against us.

8. How to **take the matter** further should your complaint be rejected by Legal Hero

You may direct your complaint to Guardrisk, Legal Hero's underwriter, to escalate the matter.

Contact details of Guardrisk, the underwriter of Legal Hero:

- a) Legal services: ombudsman@guardrisk.co.za;
- b) Marketer/ sales person/ policy complaints: compliance@guardrisk.co.za;
- c) Claims repudiation: claimsrejection@guardrisk.co.za.

Should your complaint remain unresolved to your satisfaction, you may lodge your complaint with the Ombud for Short-term Insurance.

The procedure for lodging a complaint may be found on the website for the Ombud for Short-term Insurance (www.osti.co.za) or you may obtain it directly from the Ombud at the following contact numbers:

Tel: (011) 726 8900 | Share call: 0860 726 890

Fax: 011 726-5501

E-mail address: info@osti.co.za

Address: Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown

Postal Address: P O Box 32334 Braamfontein, 2017



Should you have a complaint against the intermediary (e.g. a broker/ sales person selling you the product) the complaint may be lodged with FSCA (Financial Sector Conduct Authority) online via www.fsca.co.za/Pages/Contact-Us

Alternatively, a complaint may be logged with the FAIS Ombud. A complaint form needs to be completed, which can be downloaded from the FAIS Ombud's website (www.faisombud.co.za). The complaints registration form is also available from the FAIS Ombud at the following contact numbers:

Telephone: (012) 762 5000 / (012) 470 9080

Fax: (086 764 1422 / (012) 348 3447

E-mail address: info@faisombud.co.za

Address: Sussex Office Park; Ground Floor, Block B; 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081

Postal address: PO Box 74571, Lynnwood Ridge, 0040

Tel: 010 001 1001
Fax: 086 551 2705
PO Box 20013, Big Bay, 7448
info@legalhero.co.za | www.legalhero.co.za

Directors: Adv. Ben Myburgh (LLB), Simone Steinmair-Myburgh (LLB)
Legal Hero (Pty) Ltd Company Registration No 2014/046729/07

Legal Hero (Pty) Ltd is an authorised financial services provider with licence no. 45377

Underwritten by Guardrisk Insurance Company Ltd with FSP number 75.

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Legal Hero offers you an affordable monthly premium and cover of up to R200 000 annually. T&C's apply.



Annexures

Annexure A: Internal Complaints Checklist

Complaints Checklist - to be completed internally

STATUS: COMPLAINT RECEIVED	
1. Date Complaint was Received	
2. Name of person dealing with complaint	
3. How was complaint received? Written/ Recording?	
4. Complainant full names	
5. Relation of complainant to principle policyholder if not the principle policyholder OR List 'Potential Policyholder' (if a potential PH, please use surname plus date as reference number)	
6. Relevant policy number, if applicable	
7. Category or Categories of complaint	
8. Relevant legal file number, if applicable	
9. Cause of action date of legal problem should complaint be legal service related	
10. Other open/ pending files	
11. Complainant contact details	
12. Preferred communications medium	
13. Preferred communication time if preferred contact is via telephone	
14. Employer	
15. Sales agent involved	

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16. Has sales agent been notified	
17. Date welcome pack was sent to principle policyholder with policy wording	
18. Summary of complaint, remember to attach all supporting documents	
19. Was SMS sent confirming receipt, name of contact person dealing with complaint and that telephonic contact will be made within 2 working days	
20. Was complainant contacted within 2 working days? Specify time and length of call	
21. After discussing same with complainant, list complainant's preferred outcome/s?	
22. List all other questions asked by complainant and your answers	
23. Has complaint been advised to anticipate feedback within 7 days (or 3 where urgent)	
24. If applicable, reasons why merit assessment for legal cover was unsuccessful	
STATUS: COMPLAINT INVESTIGATED	
25. After your telephone conversation, send	

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complainant a copy of this complaints resolution policy and all notes contained in this checklist up to number 25 above	
26. Also send a copy to hello@legalhero.co.za in order to register this complaint on Guardrisk's online complaints system	
27. If applicable, was a sponsorship request sent (goodwill payment request)	
28. Outcome of point 27 above	
29. Next diary date (7 or 3 days)	
30. Subsequent diary dates every 14 days should matter remain unresolved. Include notes of each feedback/communications session with dates and lengths of calls/communications medium	
(IF APPLICABLE) STATUS: COMPLAINT ESCALATED	
31. Reasons why complaint was escalated and details of new person dealing with the complaint	
32. First call after escalation (asap) dates and conversation summary	
33. SMS sent confirming escalation? Dates:	
34. Next diary date/s	
STATUS: OUTCOME	
35. Outcome of complaint	

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36. If rejected, was formal letter with additional complaint bodies' details sent? Specify date and method	
37. If rejected, specify why complaint was rejected	
38. If upheld, specify type of payment (where applicable) and reasons	
39. If upheld, specify amount paid over to complainant (where applicable)	
40. If upheld, specify reasons why	
41. Total amount of business days from receiving the written/ recorded complaint up until the complaint was upheld/ rejected	
42. How do you believe similar dissatisfaction may be avoided in future?	
43. Is the relevant policy still active or has a cancellation been requested	
44. Your recommendations and notes with regards to trends/ etc.	

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