

LEGAL HERO TCF training manual



Firms are required to pay due regard to the interests of its clients and treat them fairly. This manual shows Legal Hero's progress and shows how LH sets out to achieve the 6 outcomes of treating customers fairly.

The **6** TCF outcomes:

1: Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm culture.

Legal Hero goes the extra mile:

- Welcome SMS's and welcome packs
- Weekly/monthly TCF notes and tips in the Hero newsletter
- Direct marketers return to their sources
- Welcome calls to members
- Social media
- Our employees, admin and legal, are always available to assist members.

2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

- TCF Committee monthly meetings
- Marketers trained to sell to correct consumer and source
- Follow up calls are made to members after the sale
- A hero guide summarising exclusions and processes sent to members

3: Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

BEFORE	Our marketers can provide sound and clear advice – not making any misleading statements and explaining clear exclusions, all calls (inbound) are recorded.
DURING	CRM provides easy access to legal files, Adsol provides easy access to view and update member profiles. Marketers are enabled to submit any change in personal details to the admin team directly. This ensures that customers are kept appropriately informed. This furthermore ensures transparency. Also, an active social media presence will keep customers informed during their lifespan.
AFTER	We stay in contact with our members through the 010 number, social media, direct marketer and SMS's sent and recorded via Adsol.

4: Where customers receive advice, the advice is suitable and takes account of their circumstances.

Advisors are qualified and fully equipped to provide advice that is suitable to the needs of the customer concerned.

The advisors have received training on TCF, the conflict of interest policy, the complaints resolution policy and the internal FICA policy.

5: Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

-  Disciplinary action
-  Employees are properly trained
-  Exclusions are explained in laymen's terms

6: Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

-  Convenient and accessible communication
-  Internal investigation
-  30-day cancellation period - consumer will receive full refund;

- 🛡️ It is easy and affordable to open a new legal claim
- 🛡️ The complaints resolution policy available on our website: www.legalhero.co.za;
- 🛡️ WhatsApp as an added form of communication with members.

How can a salesperson be more TCF compliant during a presentation?

- 🛡️ Does the member have an existing matter?
- 🛡️ Can the member afford the premium?
- 🛡️ Be available for questions.
- 🛡️ List the exclusions.
- 🛡️ Never say “we cover everything”.
- 🛡️ Do not over-sell.
- 🛡️ Do not make unreasonable promises.

How can a Hero be more TCF compliant when servicing a member?

- 🛡️ Listen actively.
- 🛡️ Answer the telephone timely.
- 🛡️ Never say “I cannot help you”.
- 🛡️ Provide consistent feedback.
- 🛡️ Request the correct documents.
- 🛡️ Inform the member of unpaid premiums.
- 🛡️ Be respectful, we are here to serve.

What needs to happen when an insurance company is unable to resolve a complaint?

- 🛡️ Listen to the complaint.
- 🛡️ Apologise.
- 🛡️ Repeat the complaint to the member.
- 🛡️ Request the complaint in writing.

- 🛡️ Give the member a date on which the complaint may be resolved.
- 🛡️ Speak to the marketer who signed the member.
- 🛡️ Ask member what the desired outcome is.
- 🛡️ Refer the member to the insurance Ombud if complaint is still unresolved after 6 weeks.