



# THE OMBUDSMAN

*For Short-Term Insurance*

## HAVE A COMPLAINT AGAINST YOUR SHORT-TERM INSURER?



## HOW WE CAN ASSIST YOU

The Ombudsman for  
Short-Term Insurance

## FOR MORE INFORMATION

### CONTACT US

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

**Tel:** 0860 726 890 or 011 726 8900

**Fax:** 011 726 5501

[www.osti.co.za](http://www.osti.co.za)

### OUR MISSION

Our mission is to resolve short-term insurance  
complaints fairly, efficiently and impartially.



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## WHAT DOES THE OMBUDSMAN DO?

The Ombudsman for Short-Term Insurance (OSTI) resolves disputes between short-term insurance companies (insurers) and their clients (insureds). We are an independent organisation appointed to serve the interests of the insuring public and the short-term insurance industry.

We apply the law as well as the principles of fairness and equity. The Ombudsman has the authority to make a ruling against an insurer, which is binding on the insurer only.

## WE OFFER A FREE SERVICE TO CONSUMERS

Our service is free to consumers who have complaints against their own insurers. We can assist with the following short-term insurance complaints, amongst others: **motor, house-owners (buildings), householders (contents), cell phone, travel, disability and credit protection insurance.** We can also assist with commercial complaints (on a limited basis) for small businesses, a juristic person, partnership or trust with a turnover within the jurisdictional limits as defined and amended from time to time.

The Ombudsman acts as a “mediator” or informal arbiter and does not represent either party to the dispute. Our Office does not give legal advice.

## WHAT TO DO IF YOU HAVE A COMPLAINT?

Before contacting our office, you must complain to your insurance company first. It is best to complain in writing. Make sure that you keep copies of all correspondence between you and your insurer.

**If you are not happy with your insurer’s decision, you should complete our complaint form and send it back to us either by post, fax or email.** During the time that the complaint is being handled by our Office, policy time bars and prescription will not run.

**If you would like to lodge a complaint or require assistance, please contact our office by:**

**Tel:** 0860 726 890 or 011 726 8900

or download our complaint form via our website at [www.osti.co.za](http://www.osti.co.za) click on *“lodge a complaint”* and then click on *“steps to follow”*.



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