



ombudsman  
for short-term  
insurance



# section one:

## application sources



Email



Fax



Telephone



Post



Referrals



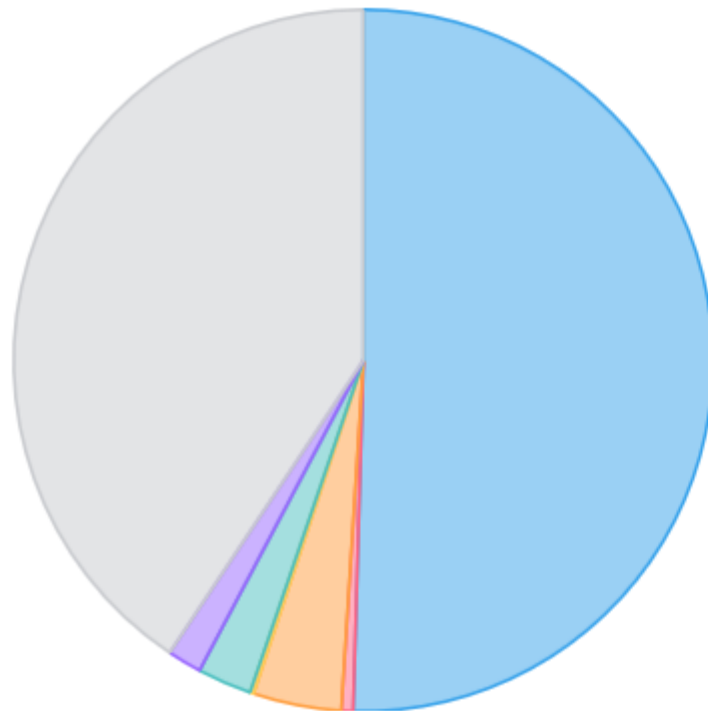
Walk-ins



Web

# Applications received per source

1 January – 23 August 2019



Email	50,5%
Fax	0,5%
Phone	4,1%
Post	0,2%
Referral	2,5%
Walk-in	1,6%
Web	40,7%





## section two: complaints handling process



## STAGE 1: Your complaint is registered

A copy of your complaint has been sent to your insurer and we await its answer.

### ***How long will your insurer take to respond?***

- *If you did not complain to your insurer before coming to OSTI, it should either resolve the case with you directly or respond within 21 days.*
- *If you complained to your insurer before coming to OSTI, it should respond within 14 days.*

*You will hear from us again when we have received your insurer's answer. If we have to follow up, or your insurer requests an extension, it may take a few weeks longer than indicated above.*



## STAGE 2: We have received your insurer's answer

Your complaint will now be assessed.

### ***What does this entail?***

*Your complaint will be allocated to an Assistant Ombudsman for assessment. The Assistant Ombudsman will read through your complaint and your insurer's answer.*

- *If your complaint is identified as resolvable at this stage, the Assistant Ombudsman will draft a recommendation within 21 days.*
- *If your complaint is not resolvable at this stage, it will be allocated to another Assistant Ombudsman for further assessment.*



## STAGE 3: Your complaint requires further information and consideration

Once the Assistant Ombudsman has sufficient information, a recommendation will be made.

### ***How long will it take?***

*It may take 4 months or more before your complaint is resolved.  
Complex complaints often take longer to be resolved.*





Thank you