

CUSTOMER SERVICE CHARTER

1. Our Service

The Ombudsman for Short-Term Insurance (OSTI) is an independent, non-profit industry ombud scheme. We provide the insuring public and the short-term/non-life insurance industry with an efficient and fair dispute resolution mechanism through an alternative dispute resolution process. OSTI examines the information and evidence placed before it by the parties to a dispute and makes decisions that are guided by the legal position and principles of fairness and equity. You may read our Terms of Reference on our website www.osti.co.za

2. Overview

Our Service Charter reflects OSTI's values and explains what you (the complainant and insurer) can expect from our office when we are asked to investigate a complaint. It also, in turn, explains what we need from you.

3. Our commitments

3.1 Accessibility

Our services are available to all policyholders who complain about their own short-term/non-life insurers that are members of OSTI. We are committed to ensuring that our service is easily accessible.

3.2 Giving you the information that you need

We will:

- 3.2.1 Explain our role and what we can and cannot do. If we do not have the jurisdiction to investigate a complaint, we will direct the complainant to an office that can assist him/her.
- 3.2.2 Explain our complaints handling process.
- 3.2.3 Advise what information we need from you.



3.3 Following an open and fair process

We will:

- 3.3.1 Listen to you to ensure that we understand the complaint.
- 3.3.2 Gather all the information we need from both parties to the dispute and consider it before we make our decision.
- 3.3.3 Give each party a reasonable opportunity to provide us with this information.
- 3.3.4 Ensure that the information you give us is kept confidential and used only for the purpose of resolving the complaint.
- 3.3.5 Keep you informed on the progress of the complaint.
- 3.3.6 Make an impartial decision on the dispute based on the law and principles of fairness and equity, where applicable.
- 3.3.7 Explain our decisions and how we reached them.
- 3.3.8 Allow you to let us know if you do not agree with our decision. The adjudicator's decision concludes our investigation of a complaint. However, in certain circumstances, we may review that decision through our internal escalation process. Reviews are conducted by an escalation committee comprising the Ombudsman, Chief Executive Officer (CEO), and four Senior Assistant Ombudsmen.
- 3.3.9 Be thorough and fair in our review.

3.4 Giving you good service

Contact by telephone

If you contact us by telephone, we will:

- 3.4.1 Answer your call promptly between the hours of 07h00 – 16h30 on business days.
- 3.4.2 Be courteous.
- 3.4.3 Provide accurate and helpful information.
- 3.4.4 Answer your enquiry in full. If we are unable to answer your enquiry immediately, or it is best handled by a different service area, we will take your contact details and ensure that your enquiry or complaint is acknowledged and responded to within five (5) working days.
- 3.4.5 Respond to all voicemail messages within 24 hours on business days.



Visitors to the office/outreach events

If you visit us in person, we will:

- 3.4.6 Treat you with courtesy and respect.
- 3.4.7 Attend to you at the agreed time if you have an appointment.
- 3.4.8 Provide appropriate facilities for meetings.
- 3.4.9 Keep our offices clean and ensure that they meet health and safety standards.

Complaint registrations

- 3.4.10 When a complainant submits a complaint online using our website, he/she will receive an immediate automated acknowledgment.
- 3.4.11 When a complainant submits a complaint by email, fax, or letter, we will acknowledge receipt of the complaint within five (5) working days of receipt.
- 3.4.12 We will help the complainant to register a complaint telephonically if he/she needs assistance.

Complaint investigation and adjudication

- 3.4.13 We aim to provide a consistent and reliable service.
- 3.4.14 We will treat you with respect and courtesy.
- 3.4.15 We will be professional, helpful, and sensitive to diverse needs.
- 3.4.16 There is no set time in which we resolve complaints. Each matter is different and how long it takes to give you a decision will depend on a number of factors, including the complexity of the complaint, how long it takes to get all the relevant information from both parties, and whether reports from third parties (such as loss adjusters or claims experts) are required.
- 3.4.17 We will give you an idea of how long it might take for us to make a decision by informing you of our target turn-around time at each stage of the complaints handling process. We will notify you if there is a delay in delivering our service commitment and explain why. We will also provide monthly progress updates on the status of your matter.
- 3.4.18 We will write to you in simple and clear language.



Equality, diversity, and privacy

We will:

- 3.4.19 Treat each individual and complaint without bias, discrimination, or prejudice.
- 3.4.20 Respect your right to privacy.
- 3.4.21 Adhere to OSTI's Vulnerable Consumers Policy. You may read the policy on our website www.osti.co.za.

If you are unhappy with our service

We are committed to ensuring that complaints received are taken seriously and handled with efficiency and confidentiality.

- 3.4.22 If you are unhappy with the service you received from a member of staff in our office, we ask you to first address it with the staff member. This gives you an opportunity to discuss and possibly resolve your concerns with them directly.
- 3.4.23 If you are still unhappy after speaking to the staff member, you may raise the issue with the head of the department.
- 3.4.24 If you are still unhappy after speaking to the head of the department, you may raise the issue with the head of Customer Experience by email to feedback@osti.co.za.
- 3.4.25 If you are still unhappy after speaking to the head of Customer Experience, you may then escalate the issue to the CEO.
- 3.4.26 We will resolve all service-related complaints as soon as possible. However, the response times may vary depending on the nature of the complaint.
- 3.4.27 We will apologise if we make mistakes, and we have an internal process to correct them.
- 3.4.28 You may also provide feedback on our overall service in the survey rating questionnaire that will be sent to you electronically when the case is closed or after you visit our office. We welcome your feedback because it allows us to understand your experience and helps us improve our service.
- 3.4.29 We will publish information about our performance on our website.

4. What we expect from you

To help us fulfil our commitments under this Charter, we need you to:

- 4.1 Treat our staff with courtesy, and respect, and be willing to listen.



- 4.2 State your complaint or respond to a complaint clearly and concisely and give us an idea of the outcome you are seeking.
- 4.3 Submit copies of all the relevant information and documents when submitting or responding to a complaint (e.g., policy documents, rejection letters, emails, file notes, and recorded conversations).
- 4.4 Provide true, complete, and accurate information.
- 4.5 Provide additional information and documents that we may ask for within the agreed timeframes.
- 4.6 Quote our reference number in all communications.
- 4.7 Let us know if you have any needs that we should be aware of.
- 4.8 Inform us if any circumstances of the dispute change or you have new information.
- 4.9 Inform us if your contact details change, if you are the complainant.
- 4.10 Inform us if you no longer require our help, if you are the complainant.
- 4.11 Respect our processes, timelines, and expertise in investigating complaints.
- 4.12 Give careful consideration to our decisions after our investigation.
- 4.13 Understand that we may not always be able to give you the outcome you are looking for, if you are the complainant.

5. Our commitment to educating consumers and the insurance industry

We will,

- 5.1 Share information with consumers and insurers through our Annual Report, workshops, newsletters, published case studies, and other initiatives.
- 5.2 Share statistical information on complaint trends and what we have learned from the cases that we have handled with consumers, insurers, and the appropriate regulators.

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OSTI Staff

