



# Complaints Resolution Policy

OneSpark (Pty) Ltd

July 2020

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## 1. introduction and objective

Onespark (Pty) Ltd “Onespark” 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 improvements.

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 improvements are actioned as a consequence of feedback received from policyholders.

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).

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.

## 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.

The Treating Customers Fairly (TCF) Outcomes include:

- i) Customers need to feel confident that TCF is central to our culture;
- ii) Products are designed, marketed and sold to the right customer, meeting their needs;
- iii) Customers receive clear information that is timely and relevant to them;

- iv) Customers receive suitable product/sales advice that takes their circumstances into account;
- v) Products and services perform as expected and the service is of an acceptable standard;
- vi) There are no unreasonable barriers for customers to change or switch products, claim or complain.

All complaints lodged with the Ombudsman/FAIS/FSCA are to be dealt with by the Insurer, Guardrisk Life Limited “Guardrisk” (FSP 76), exclusively. All documents and information relating to such a complaint, must be sent to Guardrisk within 24 hours of receipt of the complaint.

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

### 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 dissatisfaction relates to the relevant application, approach, solicitation, advertising or marketing material.

### 4. outcomes of a complaint

**1. Rejected:** complaint was rejected, and the FSP regards the complaint as **finalized** after advising the complainant that the FSP 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 the FSP 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 the FSP found a middle ground).

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

**Compensation Payment:** to compensate a complainant for a proven or estimated financial loss incurred as a result of the FSP’s wrongdoing. This is either:

- i. **Payment Contractually due:** the complainant should have received the assistance and help from the start, of 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 the FSP in the form of negligence, the FSP for example refunds the complainant his/ her premiums and cancels the complainant.
- a) **Goodwill Payment:** the complainant is not covered in terms of the policy, but the FSP is willing and able to sponsor the matter due to extraordinary circumstances.

## 5. the categories of complaints

The below list provides an indication of the categories into which a complaint may fall:

- 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 the FSP or should you feel dissatisfied with any aspect of your dealings with the FSP, please lodge a complaint to:

- Onespark (Pty) Ltd
- Tel: 0861 777 271
- Email: [complaints@onespark.co.za](mailto:complaints@onespark.co.za)
- Address: 76 Boundary Road, Illovo, Johannesburg, 2196
- Postal Address: Client services, PO Box 2960, Randburg, 2125

When logging the complaint ensure that you include all the relevant information for a speedy resolution, this includes:

- the staff member(s) involved;
- your case or product details;
- any supporting documents; and
- the relevant dates and times relevant to your dissatisfaction.

The reason for your dissatisfaction must be clear in order for FSP to investigate diligently.

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You may send your complaint to the company details provided above. Note that complaints logged using a telephone voice recording will be reduced to writing by the officer assigned to attend to your complaint.

You will receive an SMS confirming that your complaint has been received and confirmation that the relevant assigned staff member will contact you telephonically within 3 working days.

## 7. the internal complaints handling process

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) Diarize the file for 3 days to provide feedback to you but commence investigation immediately;
- vi) It is important that you cooperate by providing copies of all relevant evidence and correspondence;
- vii) Should the matter remain unresolved after 3 days have passed and feedback has been provided, to diarize the complaints file in order to give feedback every 14 days;
- viii) 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 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;
- ix) 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. complaints escalation and review process

In the event that your matter/complaint is rejected, and you wish to escalate the matter, you may contact the Insurer directly or the matter may be escalated on your behalf:

- Guardrisk Insurance
- Tel: 0860 333 361
- Email: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za)
- Address: 102 Rivonia Road, Sandown, Sandton, 2146
- Postal Address: PO Box 786015, Sandton, 2146

Should your complaint be against Guardrisk, please lodge your complaint with the Long-term Insurance Ombudsman. The procedure for lodging a complaint may be found on the website

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for the Ombud for Long-term Insurance ([www.ombud.co.za](http://www.ombud.co.za)) or you may obtain it directly from the Ombud at the following contact details:

- Tel: (021) 657 5000 | Share call: 0860 103 236
- Fax: (021) 674 0951
- E-mail address: [info@ombud.co.za](mailto:info@ombud.co.za)  
Address: Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7708
- Postal Address: Private Bag X45, Claremont, Cape Town, 7735

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](http://www.fsca.co.za/Pages/Contact-Us). Alternatively, a complaint may be lodged 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](http://www.faisombud.co.za)). The complaints registration form is also available from the FAIS Ombud at the following contact numbers: July 20

- Telephone: (012) 762 5000 / (012) 470 9080
- Fax: (086 066 3247)/(012) 348 3447
- E-mail address: [info@faisombud.co.za](mailto:info@faisombud.co.za)
- Address: Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048
- Postal address: PO Box 74571, Lynnwood Ridge, 0040