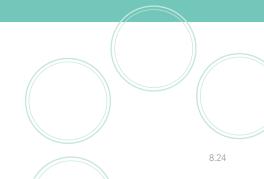
COMPLAINTS HANDLING PROCEDURE





(Please note that this does not form part of your insurance contract or any other document)

1. OUR COMMITMENT TO YOU

Shackleton Risk Management (Pty) Ltd (referred to as "SRM") is committed to providing our clients with the highest levels of service, and so we are open to anyone sharing an experience that they may feel is not up to the usual high standards that we pride ourselves on. If for any reason you are dissatisfied with or concerned about the service you received from someone at SRM or any of our agents, or if you are unhappy with any of our products, we'd like to know about it. It is the only way that such matters can be addressed. Please lodge your complaint with our Complaints Department, as detailed below.

We take all complaints seriously and we will conduct a full investigation upon receipt of your complaint. We are committed to dealing with all complaints as quickly and fairly as possible.

Should SRM resolve a complaint in your favour, we promise to rectify the problem without delay.

2. HOW TO LODGE YOUR COMPLAINT

Please send details of your complaint to the SRM Complaints Department. There are a number of ways to submit a complaint:

By post: Mrs Elsophie Jansen

Shackleton Risk Management (Pty) Ltd

PO Box 13764

Cascades

3202

By email: complaints@srisk.co.za

By telephone: 033 264 8500

By fax: 086 619 5316

By website: http://www.shackletonrisk.co.za/contact-us

To help us deal with your complaint efficiently and promptly, please also forward all documentation relevant to your complaint.

3. SRM'S COMPLAINTS HANDLING PROCEDURE

We will confirm receipt of your complaint within 24 (twenty-four) hours and our Complaints Officer will respond to you as soon as possible thereafter.

The date and details of your complaint will be logged in our complaints register and we will thoroughly investigate the matter.

Complaints related to service or product:

- a) If we find that your complaint can be resolved immediately, we shall take the necessary action and will advise you accordingly.
- b) If your complaint cannot be resolved immediately, we will do our very best to resolve it within 5 (five) working days.
- c) However, if your complaint is complex and we cannot resolve it within 5 (five) working days, we will provide you with regular feedback and will try to resolve it within 30 (thirty) working days.
- d) Once finalised, we will communicate the decision of SRM's Complaints Committee to you in writing within 10 (ten) days of making the decision.
- e) Despite our best efforts, it is possible that you may not be happy with the manner in which your complaint has been dealt with, or the decision taken by our Complaints Committee. You may contact us with any additional information and provide us with reasons why you remain dissatisfied. We will review the additional information and will revert to you in writing as soon as possible, but not later than 30 (thirty) days after having received the additional information.
- f) If, after this process, you still feel that your complaint has not been suitably addressed, you may escalate your complaint to the FAIS Ombudsman, an impartial arbitrator deciding on matters relating to the insurance services recieved from FSPs or their brokers.

4. COMPLAINTS AGAINST THE INSURER

If you are unhappy in any way with the service that you have received from the Insurer or any of their agents ("the Product Provider"), or if you are dissatisfied with any of their products, please contact the Insurer's Complaints Department directly. There are a number of ways to submit a complaint:

Safire Insurance Company Limited

Legal and Compliance Officer PO Box 11475, Dorpspruit, 3206 By email: complaints@safireinsurance.com

By telephone: 033 264 8500 By fax: 033 264 8501

By website: http://www.safireinsurance.com/contact-us

Leppard and Associates (Pty) Ltd

Legal and Compliance Officer PO Box 2730, Houghton 2041 13 Baker Street, Rosebank, 2196, Johannesburg By email: complaints@leppard.co.za

By website: https://leppard.co.za/contact-us/

SHA Risk Specialists

Legal and Compliance Officer
The Pavilion The Wanderers Office Park,
52 Corlett Dr, Illovo, 2196

By telephone: 086 050 5911

Online portal: https://www.sha.co.za/contact-us/complaints/

Camarque

Legal and Compliance Officer
Camargue House
Corner of 33 Glenhove Road & 4 Venus Street
Melrose Estate, 2196

By email: jennifer@camargueum.co.za

By telephone: 011 778 9140

By website: https://www.camargueum.co.za/contact/

GLPA

Legal and Compliance Officer 12 Culross Road, Bryanston, 2191 Online portal: https://www.one.za.com/log-a-complaint.php

To help the Insurer deal with your complaint efficiently and promptly, please also forward all documentation relevant to your complaint.

FAIS Ombud Details

Physical address:

Menlyn Central Office Building, 125 Dallas Avenue,

Waterkloof Glen, Pretoria 0010

Postal address:

PO Box 41, Menlyn Park, 0063

Contact details:

Telephone: 012 762 5000 Sharecall: 086 066 3274

Email: info@faisombud.co.za Website: www.faisombud.co.za