

Other useful contact details

Ombudsman for Short-term Insurance

PO Box 32334, Braamfontein 2017
Tel: 011 726 8900
Sharecall: 0860 726 890
Fax: 011 726 5501
e-mail: info@insuranceombudsman.co.za
www.osti.co.za

The Pension Funds Adjudicator

PO Box 651826, Benmore 2010
Telephone: 087 942 2700
Fax: 087 942 2644
e-mail: enquiries-jhb@pfa.org.za
www.pfa.co.za

The Ombudsman for Banking Services

PO Box 5728, Johannesburg 2000
Tel: 011 838 0035
Sharecall: 0860 800 900
Fax: 011 838 0043
e-mail: info@obssa.co.za
www.obssa.co.za

The Credit Ombud

Postnet Suite 444, Private Bag 1
Jukskei Park 2153
Call Centre: 0861 662 837
Fax: 086 675 6217
e-mail: ombud@creditombud.org.za

The Ombud for Financial Services Providers and Statutory Ombud

PO Box 74571, Lynnwoodridge 0040
Tel: 012 470 9080
Sharecall: 0860 324 766
Fax: 012 348 3447
e-mail: info@faisombud.co.za
www.faisombud.co.za

Ombudsman's central helpline

Sharecall 0860 OMBUDS / 0860 662 837

Complaints about long-term insurance policies

OMBUDSMAN
FOR LONG-TERM INSURANCE 

Contact details

The Ombudsman for Long-term Insurance
Private Bag X45
Claremont 7735

Tel: 021 657 5000
0860 103 236
Fax: 021 674 0951

e-mail: info@ombud.co.za
www.ombud.co.za

We accept complaints

- telephonically
- in any of the official languages

THE OFFICE OF THE OMBUDSMAN FOR LONG- TERM INSURANCE

What our office does:

- It is our job to resolve:
 - **COMPLAINTS** → against subscribing insurers
 - **COMPLAINTS** → about life insurance policies
- We resolve complaints through mediation, recommendation or – as a last resort – determination (also called rulings).
- Our rulings are legally binding on subscribing insurers, but not on complainants. A complainant can go to court if dissatisfied with our ruling.
- Our services are free to complainants.

Who can complain to us?

Any policyholder, beneficiary, successor in title (e.g. a cessionary or an executor), premium payer or insured life who has a complaint against a subscribing insurer. If you are unsure, phone our office.

About our office:

- We operate according to the Rules of the Ombudsman, which are available on the office's website or on request.
- Our office is not a statutory body but an independent scheme duly recognised as a financial ombud scheme in terms of the Financial Services Ombud Schemes Act.
- 97% of registered long-term insurers, by asset value, subscribe to the scheme and are therefore subject to our jurisdiction and bound by our rulings.

The office is committed to:

- independence;
- objectivity and impartiality;
- informality;
- promptness;
- efficiency;
- cost-effectiveness;
- confidentiality; and
- applying principles of law, but subject to considerations of equity/fairness.

The way we work:

- In considering a complaint we take into account:
 - probabilities;
 - onus of proof;
 - legal principles; and
 - considerations of equity and fair play.

When can we not consider a complaint?

- If it is not against a subscribing insurer.
- If it relates to:
 - advice given by an insurer's agent on or after 1 October 2004;
 - pension funds;
 - short-term policies, e.g. motor vehicle insurance; and
 - investments other than life policies.
- If it is the subject of past, current or contemplated legal proceedings.
- If it is lodged three years or more from the date on which the complainant became aware or should reasonably have become aware that he or she had cause to complain to us.

Some important features:

- In addition to resolving a complaint, we may award compensation to a complainant for inconvenience and distress suffered as a result of poor or incompetent service by the subscribing insurer.
- Our service is confidential for complainants – we do not publish their names.
- Prescription does not run against a complainant for as long as the complaint remains under consideration by us.

What to do if you have an enquiry or a complaint:

- Contact your insurer first.
- Give the insurer the chance to resolve the problem or complaint.
- Contact us if you are not satisfied with the insurer's response.
- Send us your complaint by post, fax, e-mail or on the website at www.ombud.co.za, or failing that by phoning the office.
- Please provide us with:
 - the policy number/s;
 - the name of the insurer;
 - your contact details – address and telephone number;
 - a factual summary of your complaint; and
 - copies of any supporting documents referred to in the complaint, including correspondence with the insurer.
- You do not need a lawyer to make use of our services.

This leaflet is only a general guide. The rules we have to follow are more complex and are available on our website or on request.