

**Other useful contact details:**

**Ombudsman for Short-term Insurance**

PO Box 32334, BRAAMFONTEIN, 2017  
Tel: (011) 726-8900  
086-072-6890  
Fax: (011) 726-5501  
e-mail: [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za)  
[www.osti.co.za](http://www.osti.co.za)

**The Pension Funds Adjudicator**

PO Box 651826, BENMORE, 2010  
Tel: (011) 884-8454  
Fax: (011) 884-1144  
e-mail: [reception-jhb@pfa.org.za](mailto:reception-jhb@pfa.org.za)  
[www.pfab.co.za](http://www.pfab.co.za)

**The Ombudsman for Banking Services**

PO Box 5728, JOHANNESBURG, 2000  
Tel: (011) 838-0035  
086-080-0900  
Fax: (011) 838-0043  
e-mail: [info@obssa.co.za](mailto:info@obssa.co.za)  
[www.obssa.co.za](http://www.obssa.co.za)

**The Credit Information Ombud**

Postnet Suite 444, Private Bag 1  
JUKSKEI PARK, 2153  
Call Centre: 0861-662-837  
e-mail: [ombud@creditombud.org.za](mailto:ombud@creditombud.org.za)

**The Ombud for Financial Services Providers**

PO Box 74571, LYNNWOODRIDGE, 0040  
Tel: (012) 470-9080  
0860-324-766  
Fax: (012) 348-3447  
e-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
[www.faisombud.co.za](http://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  
086-010-3236  
Fax: (021) 674-0951

e-mail: [info@ombud.co.za](mailto:info@ombud.co.za)  
[www.ombud.co.za](http://www.ombud.co.za)

# THE OFFICE OF THE OMBUDSMAN FOR LONG- TERM INSURANCE

## What our office does:

- It is our job to resolve
- COMPLAINTS** → against subscribing insurers  
→ 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 the 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.

## 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;
  - 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
  - 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](http://www.ombud.co.za).
- 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.*