



Camargue Underwriting Managers

Complaints Resolution Procedure - Customer Complaints

At Camargue Underwriting Managers (“Camargue”) we understand that every customer as well as any other party dealing with Camargue has a right to complain. Our Complaints Handling Framework affords you the opportunity to do so. Your feedback is valuable as it facilitates constant improvement in our service and processes.

How to complain to Camargue:

1. Your complaint must be made in writing or telephonically with an official of Camargue.
2. You will need to please provide your name, address and policy number or claim number where applicable.
3. Please be specific about the complaint and provide all the important facts that may have a bearing on the complaint.
4. Copies of all documents that have relevance to the complaint must be provided.
5. Finally, you may specify a solution or remedial action which you believe is required to resolve your complaint.

Our Contact Details

The Camargue complaint contact details are as follows:

Camargue Underwriting Managers (Pty) Ltd

Telephone: 011 778 9140

Email: complaints@camargueum.co.za

Our Complaint Process

6. Once the complaint has been received, it will be allocated to our Compliance Department.
7. A written acknowledgement of receipt of the complaint will be despatched within 2 business days. Please note that as delivery of emails to Camargue cannot be

guaranteed, should no acknowledgement of a complaint submitted be received within 3 business days, kindly contact us in order for us to follow up on the matter.

8. If you wish to lodge a complaint directly with our insurers, please contact:

Lloyd's South Africa (Pty) Ltd

Tel: 011 505 0000

15th Floor, The Forum, 2 Maude Street, Sandton

E-mail: Easvarie.Naidoo@lloyds.com

Compass Insurance Company Limited

Tel: 011 745 8333

5th Floor, 90 Rivonia Road, Sandton, Johannesburg

Postal Address: PO Box 37226, Birnam Park, 2015

E-mail: info@compass.co.za

Bryte Insurance Company Limited

Tel: 011 370 9111

Rosebank Towers, Fifth Floor, 15 Biermann Avenue, Rosebank

Postal Address: PO Box 61489, Marshalltown, 2107

E-mail: claims.complaints@brytesa.com or nonclaimscomplaints@brytesa.com

9. If a complaint is directly related to advice that a policyholder received in relation the insurance cover recommend by the mandated independent intermediary, Camargue will direct the complaint to the mandated independent intermediary accordingly and provide the complainant with the contact details of the independent intermediary if required.
10. Notwithstanding the above, the complaint will be recorded in Camargue's Complaints Register, and Camargue will assist with the complaint to the extent that it is able to and required.
11. Where a complaint cannot be addressed within 15 business days of receipt thereof, Camargue will inform you accordingly.
12. You will be notified of the outcome of your complaint in writing. If the outcome of the complaint is rejected, full written reasons will be provided within 6 weeks of receipt of your complaint.
13. If within six weeks of receipt of your complaint Camargue has been unable to resolve the complaint to your satisfaction, Camargue has a right to offer mediation. Should mediation fail to address the complaint, or should you refuse mediation as an option,

and if you wish to pursue the matter further, your complaint may be lodged with (a complaint can also be made directly to either Ombud listed below):

13.1 The Ombud for Financial Services Providers (“FAIS Ombud”)

Tel: 0860 324 4766

Postal Address: PO Box 74571, Lynwood Ridge, 0040

Email: info@faisombud.co.za

13.1.1 In this case, the complaint must relate to a financial service rendered by Camargue or a representative of Camargue where it is alleged that Camargue or our representative:

13.1.1.1 has contravened or failed to comply with a provision of the Financial Advisory and Intermediary Services Act 37 of 2002 and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;

13.1.1.2 has wilfully or negligently rendered a financial service to the complainant which has, or which is likely to, cause prejudice or damage to the complainant; or

13.1.1.3 has treated the complainant unfairly.

13.1.2 A complaint to the FAIS Ombud cannot constitute a monetary claim in excess of R800,000 unless Camargue has agreed in writing to this limitation being exceeded, or the complainant has abandoned the amount in excess of R800,000.

13.1.3 The complaint must be referred to the FAIS Ombud within 6 months of receipt of Camargue’s notification of the complaint.

13.1.4 The complainant must provide Camargue’s final response as well as the complainant’s reasons for disagreeing with such final response to the FAIS Ombud.

13.2 The National Financial Ombud Scheme (“NFO”)

Tel: 0860 800 900

E-mail address: info@nfosa.co.za

13.2.1 The NFO is an external complaint resolution ombud scheme established to resolve Complaints by customers, insured or beneficiaries about participating members of the NFO.

13.2.2 Our insurers are subscribing members of the NFO (“participant/s”).

13.2.3 All insurers who are members of the NFO are bound by any ruling made by the NFO save where the ruling has been appealed.

- 13.2.4 The NFO provides a free of charge, accessible, informal and speedy dispute resolution process to policyholders who have disputes with their insurers where those disputes fall within the NFO's jurisdiction.
- 13.2.5 A complaint will fall within the NFO's jurisdiction if:
- 13.2.5.1 it is not within the jurisdiction of the Pension Fund Adjudicator ("PFA") or FAIS Ombud, unless the PFA or FAIS Ombud has declined to deal with the complaint and it is agreed that the NFO should handle the complaint; and
 - 13.2.5.2 the complaint has not been the subject of legal proceedings instituted and not withdrawn by the complainant against a participant; and
 - 13.2.5.3 its subject matter has not been part of mediation, conciliation or arbitration in which an outcome was reached; and
 - 13.2.5.4 the complaint has not been determined by the NFO or a predecessor ombud scheme; and
 - 13.2.5.5 the complaint has not been the subject of legal proceedings, whether finalised or not, which were instituted by the participant; and
 - 13.2.5.6 no more than three years have elapsed from the date the complainant became aware or should reasonably have been aware that there was cause to complain; and
 - 13.2.5.7 the complaint does not involve a monetary amount in excess of R5 million for complaints relating to all types of cover except homeowners'/building cover, or R10 million for complaints arising from homeowners'/building cover, unless it is agreed that these limits may be exceeded.

August 2024