



iTOO's commitment to handling your complaint

As an iTOO customer you can expect to be treated with care and respect. Whilst we certainly cannot claim to always get things right, we try our absolute best to deliver on your expectations. If you are unhappy with your experience, it is important for you to let us know.

The types of complaints that iTOO receives may be product related, service related, claims related, etc. and such complaint dictates who has ultimate authority if the escalation is needed.

iTOO has therefore designed a complaint management process to:

- Provide you with easy and accessible channels to make us aware of your complaint;
- ensure transparency and fairness when managing your complaint;
- handle complaints in a timely and fair manner and
- identify opportunities for improving customer satisfaction through the continual review of our processes, systems, products, communication, and services.

This process ensures that your complaint will be effectively managed and that we will continue to implement changes that create value and benefit for our customers.

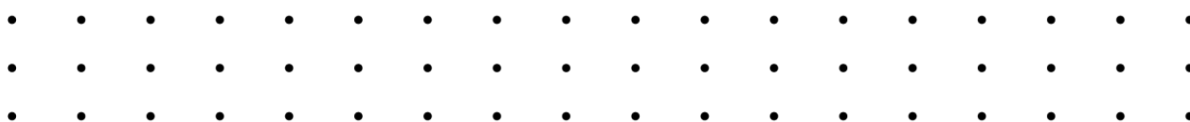
iTOO's commitment to you when managing your complaint are:

We will:

- register and acknowledge your complaint within two working days of receipt;
- provide you with a complaint reference number which should be used when following up on your complaint.
- inform you of estimated timelines and next steps in resolving your complaint
- keep you informed by providing regular progress updates
- communicate reasons for delays with revised timelines for resolution
- address your complaint in a fair, transparent, and professional manner throughout the complaints handling process;
- explain the reason for our decision by providing feedback when your complaint has been resolved;
- inform you of other channels and processes to follow should you not be happy with the outcome of our decision.

If the outcome of your complaint is unfavorable, or is not resolved to the complainant's satisfaction, you then have the following recourse:

- Refer the matter to the FAIS Ombud within six (6) months of notification that the complaint could not be resolved in your favour, or to the National Financial Ombuds Scheme for the product, service, claims related matters, as per the details below.





Please feel free to contact us if you have any queries or need any assistance.

Step 1: - How to submit a complaint:

All complaints, including verbal complaints, should be reduced to writing.

To let us know about your complaint you may use any one of the following channels:

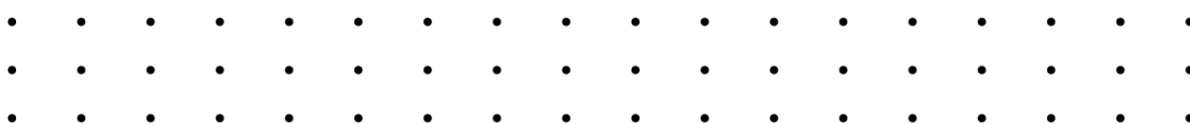
- You may send an email to: ITOOComplaints@itoo.co.za
- You may write to us at: iTOO Special Risks (Pty) Ltd
 - 22 Oxford Road, Parktown, 2193
 - P.O. Box 87419, Houghton, Johannesburg, 2041
- You may contact us on 0861 004 866
- Refer to the disclosure notice that is attached to your policy schedule of insurance, to obtain the relevant contact details and complaints procedure.
- Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer, please write to: email: hollardinsurecomplaints@hollard.co.za

The complaint should contain adequate detail regarding the following, to enable us to deal with the complaint promptly and fairly and allow for a swift response. For iTOO to assist with your complaint, it is important that you provide us with sufficient information and follow the steps as set out below:

- The full name, ID number (or registration number) and contact details of the policyholder and the person who is complaining.
- If the complainant is not the client or policyholder, the full name, ID number (or registration number) and contact details of the potential client.
- The policy or claim reference number applicable to your complaint and
- Full details and nature of your complaint (such as all facts, dates, and applicable supporting documents)

Step 2: How to escalate your complaint if you are not satisfied with our decision

If you are still unhappy after you have asked us to review our decision, you may request for your complaint to be referred to the Internal Adjudicator (OIA). You may approach the Internal Adjudicator directly on OIA@hollard.co.za. The Internal Adjudicator will investigate your complaint objectively and independently. The response you will receive from the Complaints team will have the Adjudicators details.



Step 3 – Your option to refer your complaint for external dispute resolution.

If the complaint is not resolved to your satisfaction by iTOO and Hollard and if you are still unhappy after following Step 1 or Step 2, you may submit your complaint to the relevant Ombudsman, subject to their area of jurisdiction.

FAIS (FINANCIAL ADVISORY AND INTERMEDIARY SERVICES) OMBUDSMAN

The FAIS Ombud is independent and impartial and deals with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act, for example, the way a policy was sold or how a service was provided.

Telephone Number: 0860 324 766 / (012) 470 9080

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

Fax: (012) 348 3447

Postal Address: The FAIS Ombud

P.O. Box 74571

Lynnwood Ridge

Pretoria

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THE NATIONAL FINANCIAL OMBUDSMAN (NFO)

If you are not satisfied with the outcome of our internal dispute resolution processes, or if our feedback provided to you is not in your favour, then you may submit a complaint to the National Financial Ombud Scheme at:

Telephone number: 0860 800 900

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

NFO Johannesburg

110 Oxford Road,

Houghton Estate Illovo,

Johannesburg,

2198

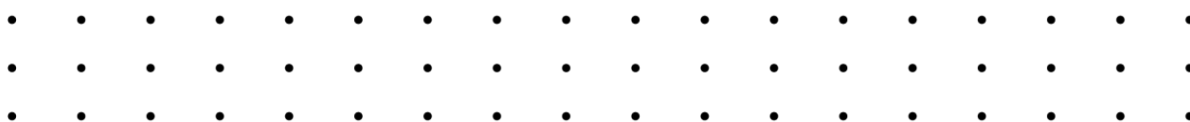
NFO Cape Town

6th Floor, Claremont Central Building,

6 Vineyard Road,

Claremont, Cape Town,

7700





FSCA (FINANCIAL SECTOR CONDUCT AUTHORITY)

For complaints related to the regulation of the industry

Telephone Number: 0800 20 37 22

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

Fax: (012) 346 6941

Postal Address: P.O. Box 35655

Menlo Park

0102

