



our mission

To resolve short-term insurance complaints
fairly, efficiently and impartially.



do you have a complaint against your short-term insurer?

how we can assist you...

who are we?

The Ombudsman for Short-Term Insurance (OSTI) is an independent, non-profit industry ombud scheme. We provide consumers with a free, efficient and fair dispute resolution mechanism through an alternative dispute resolution process.

what can we assist you with?

OSTI can assist with the following types of insurance complaints: motor vehicle, house owners (buildings), householders (contents), cell phone, travel, disability, credit protection insurance and commercial insurance* for small businesses and sole proprietors (with a turnover of less than R35 million per annum).



motor



**houseowners
(buildings)**



**householders
(contents)**



cell phone



travel



disability



credit protection



commercial*

**Commercial insurance on a Limited basis, i.e. claimants such as small businesses, including a sole proprietor or trader, a juristic person, partnership or trust that has a turnover in the last financial year of less than R35 million. Claim disputes, which the Office can assist with, include fire and allied perils, glass, theft, motor, travel, sickness and accident and SASRIA claims (affiliated to the aforesaid covers).*



OSTI's decisions are binding on the insurance company but not on you.



OSTI is not a court of law. OSTI's decisions are based on law, fairness and equity



OSTI does not give legal advice or represent either party in the dispute



OSTI's service is free for insured consumers



OSTI's decision are wholly independant. In making them, we are not answerable to insurers, consumer bodies or the regulator.



what to do if you have a complaint?

If you want to submit a complaint to OSTI, send us a completed application.

There are two ways in which you can complete an application form, either online or by downloading the application form, filling it in and sending it back to us. Both options are available on our website at **www.osti.co.za**.

If you need our help with filling out the form you can contact us at **011 726 8900 / 0860 726 890** and we will gladly help you to fill out the form.

You are also welcome to come in and see us at 1 Sturdee Avenue, First Floor, Block A, Rosebank, and we will help you complete the application form.

We have trained staff able to assist you in the following languages: Afrikaans, Xhosa, Zulu, Southern Sotho, Northern Sotho, Tswana, Ndebele, SiSwati and English.

Our operating hours are from Monday to Friday, 8am to 4:30pm.



contact us

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