

## CUSTOMER SERVICE CHARTER

### 1. OUR SERVICE

The Ombudsman for Short-Term Insurance (OSTI) is an independent, non-profit industry ombud scheme. We provide the insuring public and the short-term/non-life insurance industry with an efficient and fair dispute resolution mechanism through an alternative dispute resolution process. OSTI examines the information and evidence placed before it by the parties to a dispute and makes decisions that are guided by the legal position and principles of fairness and equity. You may read our Governing Rules on our website [www.osti.co.za](http://www.osti.co.za).

### 2. OVERVIEW

Our Service Charter reflects our values and explains what you can expect from our office when we are asked to investigate a complaint. It also, in turn, explains what we need from you.

### 3. OUR COMMITMENT

#### **We are committed to accessibility.**

Our services are freely available to policyholders who complain about their own short-term/non-life insurers that are members of OSTI. We are committed to ensuring that our service is easily accessible.

#### **We are committed to clear communication.**

We will explain our complaints handling process and advise what information we need from you. We will explain our role and what we can and cannot do. If we do not have the jurisdiction to investigate a complaint, we will direct the complainant to an office that can assist.

#### **We are committed to following an open and fair process.**

- a) We will ensure that we understand the complaint.
- b) Gather all the information that we need from both parties and consider it before we make our decision.
- c) Give each party a reasonable opportunity to provide us with this information.
- d) Ensure that the information you give us is kept confidential and used only for the purpose of resolving the complaint.
- e) Keep you informed on the progress of the complaint.
- f) Make an impartial decision on the dispute based on the law and principles of fairness and equity, where applicable.
- g) Explain our decisions and how we reached them.
- h) Allow you to let us know if you do not agree with our decision. The adjudicator's decision concludes our investigation of a complaint. However, in certain circumstances, we may reconsider that decision through our internal escalation process. This is done by an escalation committee comprising the Ombudsman, Chief Executive Officer (CEO), and three Senior Assistant Ombudsmen.
- i) Be thorough and fair in our reconsideration.

#### **We are committed to customer service excellence.**

We are committed to ensuring that complaints received are taken seriously and handled with efficiency and confidentiality. We aim to provide a consistent and reliable service. We treat each complaint without bias, discrimination, or prejudice. We respect your right to privacy, and we adhere to OSTI's Vulnerable Consumers Policy.

## CUSTOMER SERVICE CHARTER

We publish information about our performance on our website at [www.osti.co.za](http://www.osti.co.za).

**If you contact us by telephone**, we will answer your call promptly between the hours of 07h00 – 16h30 on business days. We will be courteous, provide accurate and helpful information and answer your enquiry in full.

We will help you to register a complaint telephonically if you need assistance. If we are unable to answer your enquiry immediately, or it is best handled by a different service area, we will take your contact details and ensure that your enquiry is acknowledged and responded to within five (5) business days. We will respond to all voicemail messages within 24 hours on business days.

**If you visit our office in person**, we will receive you with courtesy and respect. If you have an appointment, we will attend to you at the agreed time. We will ensure appropriate reception facilities. We will help you to register a complaint in person if you need assistance.

**If you submit a complaint online**, you will receive an immediate automated acknowledgement of receipt together with a temporary reference/tracking number.

**If you submit a complaint via email, fax, or post**, we will acknowledge receipt of the complaint within five (5) business days of receipt.

We will write to you in simple and clear language.

**If you have a registered complaint**, we will treat you with courtesy, respect and dignity. We will be professional, helpful, and sensitive to your needs.

We will communicate clearly and keep you updated on the status of the complaint. There is no set time in which we resolve complaints. We look at each complaint carefully. Each matter is different, and our resolution time depends on several factors such as the complexity of the complaint, the responsiveness of the parties and informational requirements. Some complaints can be resolved in a few weeks. About 50% of complaints are resolved within 4 months. About 28% of complaints are resolved within 4 to 6 months. About 22% of complaints take longer than 6 months to resolve. We publish detailed figures showing how long it takes us to resolve complaints each year in our annual reports.

**Customer service complaints.** We welcome your feedback because it allows us to understand your experience and helps us improve our service.

- If you are unhappy with our service, please email our Customer Experience Manager at [feedback@osti.co.za](mailto:feedback@osti.co.za).
- Our Customer Experience Manager will address the issue internally and provide you with a response within five (5) business days.
- We will apologise if we make mistakes, and we have an internal process to correct them.
- If you are still unhappy after speaking to the Customer Experience Manager, you may escalate the issue to our CEO.
- You may also provide feedback on our overall service in the survey rating questionnaire that will be emailed to you when the complaint is closed, or after you visit our office.

## CUSTOMER SERVICE CHARTER

### **4. WHAT WE ASK FROM YOU**

To help us fulfil our commitments under this Charter, we ask that you treat our staff with courtesy and respect and let us know if you have special needs that we should be aware of.

When corresponding with us, always quote the complaint reference number. Communicate clearly and concisely and provide all the relevant information and documents (e.g., policy documents, rejection letters, correspondence such as emails, file notes, and recorded conversations). Always provide true, complete, and accurate information. We may ask you for additional information; please provide this within the requested timeframes. Please inform us if any circumstances of the dispute change or you have new information.

Inform us if your contact details change or if you no longer require our help.

Please respect our processes, timelines, and expertise in investigating complaints. While we may not always be able to give you the outcome you desire, we will take every step to ensure that you are updated and have a positive experience with our office.

### **5. OUR COMMITMENT TO CONSUMER AND INDUSTRY EDUCATION**

We share information with consumers and insurers through our Annual Reports, workshops, newsletters, published case studies, and other initiatives.

We share statistical information on complaint trends and what we have learned from the cases that we have handled with consumers, insurers, and the appropriate regulators.