

This does not form part of your Insurance Contract or any other document

1. Our commitment to you:

At Genoa Underwriting Managers each one of our customers are important to us, and we believe you have the right to fair, swift and courteous service at all times.

We deal with all complaints in a serious manner and conduct a full investigation upon receipt of your complaint. We will deal with it promptly, effectively and in a positive manner.

Where Genoa resolves a complaint in your favour, we shall ensure that a full and appropriate level of redress is offered to you without any delay.

2. Genoa's complaints procedure

Once you have sent your complaint with relevant supporting documentation, to our Compliance Officer:

By email: michael@genoa.com

By post: Mr Adrian Smit, The Compliance Officer, Genoa Underwriting Managers, PO Box 393, Strathavon 2031

By telephone: +27 (0) 10 286 1915

By website: www.genoa.co.za

we will acknowledge your complaint within five (5) working days of receipt thereof and will provide you with the names and contact details of the staff responsible for handling your complaint. We will log the date and contents of the complaint in our Complaints Register.

We will promptly investigate your complaint to ascertain whether it can be resolved immediately. If it can, we shall take the necessary action and will advise you accordingly. If your complaint cannot be resolved immediately, we will send you a written summary of the steps to be taken to resolve it and the expected date of resolution.

Once the resolution process has been finalised, we will communicate the outcome of the complaint to you in writing within six weeks of receipt of your complaint, informing you of the reasons for our decision and the facts influencing the decision.

If Genoa is unable to resolve your complaint within six weeks of logging the complaint in the Complaints Register, we shall notify you accordingly and advise you of your right to proceed in terms of Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the Ombudsman for

Financial Services Providers.

Should you feel dissatisfied with the manner in which Genoa has resolved your complaint, you may within six months lodge your complaint with the Ombud for Short-term Insurance, whose details are set out below:

Ombud for Short-term Insurance

Physical address: Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown

Postal Address: PO Box 32334, Braamfontein 2017

Telephone: +27 (0) 11 726 8900

Fax: +27 (0) 11 726 5501

Email: info@osti.co.za

Website: www.osti.co.za

Complaints Procedure Flow Chart

