



KULA
PARTNERS

2024

COMPLAINTS HANDLING DOCUMENT

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Our commitment to handling your complaint

Kula Partners is committed to a high service standard, rendering financial services with integrity, the speedy resolve of complaints and the overall improvement of processes. In this regard each and every concern counts as valuable feedback that requires addressing in a meaningful manner.

What constitutes a Complaint

A Complaint in terms of the Policyholder Protection Rules (PPR) means an expression of dissatisfaction by a person to an insurer or, to the knowledge of the insurer, to the insurer's service provider relating to a policy or service provided or offered by that insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that -

- (a) the insurer or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the insurer or to which it subscribes;
- (b) the insurer or its service provider's maladministration or willful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
- (c) the insurer or its service provider has treated the person unfairly;
- Regardless whether submitted together with or in relation to a policyholder query.

Steps to lodge a complaint

In order for us to assist you efficiently, please provide the following information in your complaint:

- Name and contact details of the policyholder
- Name and contact details of the complainant
- The policy or claim reference number applicable to your complaint
- Detailed letter of your complaint (such as all facts, dates, and applicable supporting documents).

Step 1 - How to complain:

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

- Refer to your policy wording as well as schedule of insurance, to obtain the relevant contact details and complaints procedure.
- Send an email to complaints@kulapartners.co.za
- Contact us on 010 109 1504 and based on your type of complaint, speak to a Team Leader of either the Policy Administration Department or Claims Department.
- You may write to us at:
 - Kula Partners
 - Complaints Manager
 - Kaya House, Ground Floor, 195 Jan Smuts Avenue, Parktown North, Johannesburg, 2193

Step 2: Escalate your complaint if you are not satisfied with our decision

In the event that the complainant is dissatisfied with the outcome of their complaint, the matter may be referred to our Insurer. The insurer details have been noted in the policy terms & conditions and will be provided at the complaint handling stage .

Step 3 – If you are still unhappy with the resolution, refer your complaint for external dispute resolution

If the complaint is not resolved to your satisfaction by Kula Partners/Insurer you may submit your complaint to the relevant Ombudsman.

When the complaint is pertaining to a Short-term (non-life) product; the matter will be referred to the **Ombud for Short-term Insurance**. The procedure for lodging a complaint may be found on the website for the Ombud for Short-term Insurance (www.osti.co.za) or you may obtain it directly from the Ombud at the following contact details:

Tel: (011) 726 8900 | Share call: 0860 726 890

Fax: (011) 726 5501

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

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

Postal Address: P O Box 32334 Braamfontein, 2017

When the complaint is pertaining to a Long-term (life) product; the matter will be referred to the **Ombud for Long-term Insurance**. The procedure for lodging a complaint may be found on the website for the Ombud for Long-term Insurance (www.ombud.co.za) or you may obtain it directly from the Ombud at the following contact details:

Tel: (021) 657 5000 | Share call: 0860 103 236

Fax: (021) 674 0951

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

Address: 3rd Floor Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700

Postal Address: Private Bag X45, Claremont, 7735

Should you have a complaint against the intermediary (e.g. a broker/ sales person selling you the product) the complaint may be lodged with FSCA (Financial Sector Conduct Authority) online: www.fsc.co.za/Pages/Contact-Us Alternatively, a complaint may lodged with the FAIS Ombud. A complaint form needs to be completed, which can be downloaded from the FAIS Ombud's website (www.faisombud.co.za). The complaints registration form is also available from the FAIS Ombud at the following contact numbers:

Telephone: (012) 762 5000 / (012) 470 9080

Fax: (086 764 1422 / (012) 348 3447

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

Address: Sussex Office Park; Ground Floor, Block B; 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081

Postal address: PO Box 74571, Lynnwood Ridge, 0040