



How to Log a Complaint

We believe that you deserve to be treated in a courteous, fair and prompt manner. Our goal is to provide an excellent level of service to all our customers. If there is an occasion when you feel let down then please let us know immediately.

A "complaint" 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, as caused the person harm, prejudice, distress or substantial inconvenience ; or
- (c) The insurer or its service provider has treated the person unfairly

We seek to exceed your expectations. Please send any compliments or complaints to:

Physical Address:

88 Stella Street,
Sandown Mews West,
Sandown,
2196

Postal Address:

P.O. Box 31983
Braamfontein
2017

Complaints Helpline: +27 0860 111 601

Fax: 011 551 8494

Email: sacomplaints@aig.com

When Logging a complaint, the following relevant information is required to ensure that we resolve your complaint in a fair and prompt manner.

- The name and contact details of the policyholder and person who is complaining
- Policy and/or claim number
- Full details of your complaint outlining your concerns including supporting documentation relating to your complaint

Our commitment to you in managing your complaint timeously, will be upon receipt of your complaint, we will confirm acknowledgement within 8 hours and provide you with a unique complaint reference number. Your complaint will be assigned to a dedicated complaint handler who will contact you.

We can assure you that regular updates will be provided during the review process, whereby your complaint will receive proper consideration and will be handled fairly, consistently and promptly. We aim to provide you with comprehensive feedback on the outcome of your complaint within 21 days.

Escalation Process

Should you remain dissatisfied with the resolution/outcome of your complaint, you may escalate your complaint for further review. Your complaint will then be escalated to a senior member/s of our team who is impartial to the initial decision taken. We will ensure that you are treated fairly at all times in reaching a resolution to your complaint. A review of your complaint will be done and a decision made, which will be communicated to you within no longer than 5 days.

The address to be used for escalation is:

aigcomplaintsescalation@aig.com

Should your complaint still not be resolved to your satisfaction, you may submit your complaint to the relevant Ombudsman, subject to their jurisdiction:



Ombudsman for Long-term Insurance

Call Centre: 0860 103 236
Tel: 021 657 5000
Fax: 021 674 0951
Email: Long-term Insurance Ombudsman
Website: www.ombud.co.za

Physical Address
21 Dreyer Street
Third Floor,
Sunclare Building,
Claremont,
Cape Town,
7700

Postal Address:
Private Bag x45,
Claremont
7735

Ombudsman for Short-term Insurance

Contact Us:
Tel: +27 (0) 11 726 8900 /
Share Call: 0860 726 890
Fax: +27 (0) 11 726 5501
Email: info@osti.co.za

Physical Address
1 Sturdee Avenue
1st Floor, Block A
Rosebank
Johannesburg
2196

Postal Address:
PO Box: 32334
Braamfontein
2017

Financial Sector Conduct Authority

Contact Centre
0800 20 37 22

Switchboard
+27 12 428 8000

Fax
+27 12 346 6941

Email Us
info@fsca.co.za

Physical Address
41 Matroosberg Rd
Ashlea Gardens
Pretoria
0002

Postal Address:
P.O. Box 35655
Menlo Park
0102

FAIS Ombud - Office of the Ombud for Financial Service Providers

Tel: 012 762 5000
012 470 9080

Fax: 012 348 3447
012 470 9097
086 764 1422

Email: info@faisombud.co.za
Website: www.faisombud.co.za

Physical address
Kasteel Park Office Park
Orange Building, 2nd Floor
c/o Nossob & Jochemus Street
Erasmus Kloof
Pretoria
0048

Postal Address:
P.O Box 74571
Lynnwood Ridge
0040