

## How to Log a Complaint

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“A Complaint is any oral or written expression of a grievance, whether justified or not, which alleges that either AIG itself or an authorized third party, in connection with the provision of, or a failure to provide, AIG products or services, has engaged in: (1) unfair; unreasonable or inefficient business practices; (2) conduct in violation of applicable law or regulation; or (3) unethical conduct.”



A complaint involves an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

A complaint does not, however, include a normal query from a customer that goes no further than an initial discussion.

### Under this definition, complaints may pertain to, but will not be restricted to:

- The sale of an insurance product, including the conduct of employees of intermediaries
- The sales process / customer journey, such as the usability or accessibility of sales channels
- The content and provision of policy documentation
- The appropriateness and content of any advertisement, promotions or sales literature
- The administration of a policy / the level of service received
- The handling of claims / the level of service received / the time taken to make a decision
- The relevance of investigations undertaken in respect of a claim / the appropriateness of policy; terms applied / the claim decision itself / the issuance of payment; and
- The invitation of renewal / the issuance of renewal documentation

### Log your complaint with us

If you wish to put your complaint in writing, please note our postal address, fax number and email

Address: P.O. Box 31983  
Braamfontein  
2017

Fax: +2711 551 8894 or Email: [sacomplaints@aig.com](mailto:sacomplaints@aig.com)



## When logging a complaint, the following information is required:

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- Give us as much detail as possible outlining your concerns / complaint and if possible documentation to help us to assess the complaint
- Name and Surname
- ID / passport number
- Policy and / or claim number
- Your preferred communication including the relevant details
  - Fax
  - Email
  - Mobile
  - Telephone
  - Postal

Receipt of your complaint will be acknowledged with a unique reference number. Your complaint will always be the responsibility of a named individual who will contact you. Your complaint will be dealt with as quickly as possible and feedback will be provided within 48 hours which is in line with our Standard of Service.

Your complaint / concern will receive proper consideration and will be handled fairly, consistently and promptly. An explanation of the assessment of the complaint, and the decision, will be communicated without any delay.

Where complaints are not resolved to your satisfaction, a full written explanation will be furnished to you. You will also be advised of any further steps in the process which may be explored, and that the complaint may, within six months, be pursued with the Ombudsman whose contact details appear below.

### Long Term Ombudsman

[info@ombud.co.za](mailto:info@ombud.co.za)

Private Bag X45  
Claremont  
7735

Tel: +27 86 662 8376  
+27 21 657 5000  
Fax: +27 21 674 0951

### FAIS Ombudsman

[info@faisombud.co.za](mailto:info@faisombud.co.za)

P O Box 74571  
Lynwood Ridge  
0040

Tel: +27 12 470 9080  
Fax: +27 12 348 3447

### Short Term Ombudsman

[info@osti.co.za](mailto:info@osti.co.za)

P O Box 32334  
Braamfontein  
2017

Tel: 0860 726 890  
+27 11 726 8900  
Fax: +27 11 726 5501

### Financial Services Board

[info@fsb.co.za](mailto:info@fsb.co.za)

P O Box 35655  
Menlo Park  
0102

0800 11 04 43  
0800 20 20 87  
Fax: +27 12 346 6941

**Confidentiality Clause** - The customer ("Client") hereby consents to the terms of the Privacy Policy available at [www.aig.com](http://www.aig.com) or by requesting a copy from the Compliance Department at AIG South Africa. By submitting information to AIG relating to any identifiable individual, the Client represents that it has authority to provide that Personal Information to AIG. With respect to any individual about whom the Client provides Personal Information to AIG, the Client agrees: (a) to inform the individual about the content of this Privacy Policy ; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Information about the individual in accordance with this Privacy Policy.