

International Complaints Handling at Lloyd's: South Africa

Definition of a complaint	<p>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, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that -</p> <ul style="list-style-type: none"> 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 wilful 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.
Definition of a complainant	<p>A person who submits a complaint and includes a –</p> <ul style="list-style-type: none"> a) policyholder or the policyholders' successor in title; b) beneficiary or the beneficiary's successor in title; c) potential policyholder whose dissatisfaction relates to the relevant application, approach, solicitation or advertising or marketing material; <p>who has a direct interest in the agreement, policy or service to which the complaint relates, or a person acting on behalf of a person referred to in (a), (b) or (c).</p> <p>A policyholder is defined as a-</p> <ul style="list-style-type: none"> (a) natural person; or (b) juristic person, whose asset value or annual turnover is less than the threshold value as determined by the Minister of the Department of Trade and Industry in terms of section 6(1) of the Consumer Protection Act, 2008 (Act No.68 of 2008)
Application of Lloyd's procedure and local complaint regulations	Lloyd's complaints procedure applies to all insurance policies where the risk is located in South Africa.
Timescale	A final response to be provided within 8 weeks of receipt of the complaint.
External Dispute Resolution (EDR) scheme and eligibility	<p>The Ombudsman for Short-Term Insurance P O Box 32334 Braamfontein, 2017</p> <p>Tel: (011) 726-8900 Email: info@osti.co.za</p>
Local Regulatory Reporting	The following must be recorded in respect of each

Requirements	<p>reportable complaint-</p> <ul style="list-style-type: none"> a) all relevant details of the complainant and the subject matter of the complaint; b) copies of all relevant evidence, correspondence and decisions; c) the complaint categorisation; d) progress and status of the complaint, including whether such progress is within or outside any set timelines. <p>Regulatory reporting will be undertaken by Lloyd's in South Africa.</p>
Lloyd's Complaint Notice	<p>A new Complaints Notice LSW1892 for South Africa is available.</p> <p>The new notice will be published on the Lloyd's Wordings Repository in English and referenced in the Pre-contractual notification section of Crystal.</p>