

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>National Financial Ombud Scheme (NFO)</p> <p>NFO Johannesburg Office 110 Oxford Road Houghton Estate Johannesburg Gauteng 2198</p>

	<p>NFO Cape Town Office Claremont Central Building 6th Floor 6 Vineyard Road Claremont Western Province 7700</p> <p>Tel: 0860 800 900 Email: info@nfosa.co.za Website: www.nfosa.co.za WhatsApp: 066 473 0157</p>
<p>Local Regulatory Reporting Requirements</p>	<p>The following must be recorded in respect of each 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>
<p>Lloyd's Complaint Notice</p>	<p>A Complaints Notice LSW1892a for South Africa is available.</p> <p>The notice is published on the Lloyd's Wordings Repository in English and referenced in the Pre-contractual notification section of Crystal.</p>