



COMPLAINTS RESOLUTION PROCEDURE

1. Summary

- 1.1. The objective of the complaints procedure is to set out the steps that enable you to approach the FAIS Ombud for determination on a complaint, other than a claim's complaint, where the complaint constitutes a monetary claim up to R 3 500 000, without incurring legal expenses.

2. What is a complaint?

A complaint can only arise if:

- 2.1. Aurora Insurance Company Limited or its representative contravened or failed to comply with a provision of the Act and as a result you have or are likely to suffer financial prejudice.
- 2.2. We or our representative wilfully or negligently rendered a financial service which caused or is likely to cause financial prejudice.
- 2.3. We treated you unfairly.

3. How do you lodge a complaint?

Inform Aurora Insurance Company Limited in writing that you have a complaint and if possible complete our client complaint form.

4. What happens after this?

We will acknowledge receipt of your complaint within 3 business days, and we will attempt to resolve the complaint within 6 weeks.

5. What other rights do you have?

If after 6 weeks we have not resolved the complaint or the complaint has not been resolved to your satisfaction you may approach the FAIS Ombud within 6 months of the resolution by Aurora Insurance Company Limited. You must complete a complaints registration form that you can download from the FAIS Ombud website.

FAIS Ombudsman contact details

Physical Address: Menlyn Central Office Building
125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Postal Address: PO Box 41, Menlyn Park, 0063
Customer Contact Division
Telephone: 0860FAISOM (086 032 4766)
012 762 5000
Fax: 012 470 9097

Email address: info@faisombud.co.za

Website: www.faisombud.co.za

A FULL COPY OF OUR COMPLAINT RESOLUTION POLICY AND PROCEDURES IS AVAILABLE FROM OUR OFFICES.

Financial Sector Conduct Authority (FSCA) details

Name: Financial Sector Conduct Authority
Physical address: Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081
Postal address: PO Box 35655, Menlo Park, 0102
E-mail: info@fsc.co.za
Telephone: 012 428 8000
Fax: 012 346 6941
Website: www.fsc.co.za

If you are dissatisfied with the way your claim has been handled, please contact Aurora Insurance Company Limited.

Physical Address: 47 Corlett Drive, Illovo Ext 1, 2196
Telephone: 011 885 6800

If you are still dissatisfied with the way your claim has been handled, please contact The National Financial Ombud Scheme to review your claim. Aurora Insurance disclosure notice

National Financial Ombud Scheme contact details

Portal: www.nfosa.co.za
Email Address: info@nfosa.co.za
Share Call: 0860 800 900
WhatsApp: 076 574 8055

Fraud or Irregularity Reporting Procedure

Confidential reporting of concerns, shortcomings or potential non-compliance in respect of our policies or legal or regulatory obligations, or any ethical considerations or suspicions or irregular activities may be reported to Aurora Insurance Company Limited by sending an email to compliance@aurorainsure.co.za.

Your rights to information

You have a right to request and receive information regarding the terms and conditions of your policy including the premium charged and the cover given.
You also have the right to request and receive copies of any documentation completed and signed by you and any recordings made of telephonic disclosures made by you.

Waiver of rights

Section 21 of the Financial Advisory and Intermediary Services Act General code of conduct provides that no provider may request or induce you in any manner to waive any of your rights or confer any benefit on you by any provisions of this code, or recognise, accept or act on any such waiver by you and any such waiver is null and void.

Conflict of interest disclosure

We have considered the conflict of interest provision in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflict of interest, either ownership interest, financial, third party relationships, associates, or distribution channels as defined. We adopt a value base approach where the spirit of the legislation is embraced. A conflict of interest management policy is available to you upon request.

Compliance Officer details

Compliance Officer: Omega Compliance Solutions (Pty) Limited
Postal Address: 19 Kangnussie Road, Blairgowrie, Johannesburg
Telephone: 011 568 5454
Email: info@omegacs.co.za
Practice Number: 7375

Your Intermediary

Also referred to as your broker or Financial Service Provider (FSP). The name of your broker is reflected in your policy schedule.