



PURPOSE OF THIS POLICY:

This policy sets out the procedures implemented by Jurgens Insurance Brokers PTY Ltd to handle and respond to clients' complaints.

Legislation that requires this policy:

Section 17 for the General Code of Conduct for Authorised Financial Services Providers and Representatives, Board Notice 80 of 2003 (General Code), promulgated in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS), requires authorised Financial Services Providers (FSPs) to maintain a comprehensive complaints policy for the resolution of complaints by clients.

Legislation relevant to this policy:

General Code, specifically sections 16 to 19.

1. Rules on Proceedings of the Office of the Ombud for Financial Services Providers, Board Notice 81 of 8 August 2003.
2. Receiving and Handling of Complaints

Jurgens Insurance Brokers PTY Ltd is committed to attend to complaints received from clients promptly and effectively, with a view to resolve such complaints internally to the satisfaction of the client.

1. Requests that clients who wish to lodge a complaint against Jurgens Insurance Brokers, to lodge such a complaint in writing;
2. Shall endeavour to handle complaints from clients as soon as possible;
3. Shall handle and resolve as far as possible complaints in a manner which is fair to the client and to Jurgens Insurance Brokers, with each complaint receiving due consideration in a process that is managed appropriately and effectively;
4. Shall endeavour to be transparent towards each client by explaining to the client how the complaints procedures within Jurgens Insurance Brokers work and by providing regular feedback to the client on the progress in respect of his/her specific complaint;
5. Shall take steps to investigate and respond promptly to such complaints;
6. shall ensure that full and appropriate redress is offered to the client, without delay, where a complaint is resolved in favour of the client; and
7. Where the client indicates that a particular complaint has not been resolved to the client's satisfaction, shall advise the client of any further steps which may be available to the client in terms of FAIS or any other law.



Broker Details:

Directors: M Jurgens, G Brits
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007
info@jginsure.co.za



To ensure that the complaints procedure of Jurgens Insurance Brokers is readily available to clients, this policy is made available on Jurgens Insurance Brokers PTY Ltd website or on request via email to Lorraine Else at lorraine@jg.co.za or telephone call to 011 622 2061

COMPLAINTS CONTEMPLATED IN FAIS:

In terms of FAIS, Jurgens Insurance Brokers PTY Ltd is required to deal with complaints relating to a financial service that Jurgens Insurance Brokers PTY Ltd or a representative of Jurgens Insurance Brokers PTY Ltd has rendered. Jurgens Insurance Brokers PTY Ltd is therefore unable to deal with a complaint relating to a financial product, the rejection of any claim or administrative service received from a product supplier. These complaints must be directed to the complaints department of the relevant product supplier.

FAIS further requires that a complaint should allege that Jurgens Insurance Brokers PTY Ltd or its representative:

1. Has contravened or failed to comply with a provision of FAIS and that as a result the complainant has suffered or is likely to suffer financial prejudice or damage;
2. Has wilfully or negligently rendered a financial service to the complainant or which is likely to result in such prejudice or damage; or
3. Has treated the complainant unfairly
4. or any other form of compliant

CLIENT'S PROCEDURE FOR LODGING A COMPLAINT:

If a client considers that any key individual and/or representative of Jurgens Insurance Brokers PTY Ltd has provided them with financial advisory or intermediary services that do not comply with FAIS as described above, the client is entitled to lodge a complaint.

To lodge a complaint the client must send his/her complaint in writing to lorraine@jg.co.za



Broker Details:

Directors: M Jurgens, G Brits
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007
info@jginsure.co.za





THE COMPLAINT MUST INCLUDE:

1. The client's full name and contact details;
2. A complete description of the financial services provided by Jurgens Insurance Brokers PTY Ltd
3. A detailed description of the complaint, which should be accompanied by all relevant documentation which relate to or support the complaint, and which should include sufficient facts and dates to enable Jurgens Insurance Brokers to deal with the complaint timeously;
4. The name of the key individual and/or representative who rendered the financial services;
5. The date on which the matter giving rise to the complaint occurred; and
6. The client's preferred method of communication i.e. fax, email or post.

PROCESS:

Each complaint received by Jurgens Insurance Brokers PTY Ltd will be acknowledged in writing within three working days. The complaint will be noted in the Jurgens Insurance Brokers PTY Ltd complaints register on the same day that it is received.

The complaint will immediately be brought to the attention of a directors of Jurgens Insurance Brokers who will allocate the matter to an appropriate member of staff to resolve without delay. Complaints of a routine nature will generally be dealt with by members of the client relationship consultant, with the support of other staff where necessary.

Non-routine or serious complaints received will generally be handled by members of staff with the appropriate seniority and the necessary knowledge of the applicable legislation and the product or product supplier. The guidance and input of the key individuals of Jurgens Insurance Brokers will be sought where necessary.

Complaints are followed up internally by Jurgens Insurance Brokers PTY Ltd compliance manager on a regular basis to ensure prompt resolution.



Broker Details:

Directors: M Jurgens, G Brits
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007
info@jginsure.co.za





PROCESS (cont):

In the event that the complaint has not been resolved to the satisfaction of the client within six weeks of receiving the complaint, Jurgens Insurance Brokers PTY Ltd will notify the client of the full reasons for the outcome and will provide the contact details of the Ombud for Financial Services Providers (Ombud) and a summary of the provisions of FAIS which are applicable if the client wishes to pursue the matter before the Ombud.

In the event that the complaint cannot be resolved, the complainant may have recourse to the following, whichever is applicable:

1. Refer the matter to the Ombud within six months of notification that the claim cannot be resolved or within six months of Jurgens Insurance Brokers PTY Ltd failure to deal with the claim;
2. Seek legal advice from an attorney regarding any legal action that may be taken;
3. Refer the matter to arbitration or mediation, which requires the consent of Jurgens Insurance Brokers PTY Ltd.

GENERAL:

Jurgens Insurance Brokers PTY Ltd will ensure that adequate resources are available to handle and, where possible, assist with the resolution of client complaints. In this regard, members of staff are specifically trained to handle complaints in accordance with this policy and to have the required knowledge of the applicable provisions of FAIS and the General Code.

Should a client have any further questions or concerns, please contact Jurgens Insurance Brokers PTY Ltd.

RECORD KEEPING:

Jurgens Insurance Brokers PTY Ltd compliance manager keeps a record of all complaints received in the complaints register and indicates in such register whether such complaints were successfully resolved. Records of complaints will be kept for at least 5 years from the date on which the complaint was received from the relevant client.

Important Contact Details FAIS Ombud office

Postal address:
Tel:
Fax:
Email:
Website:

PO Box 7457, Lynwood Ridge, 0040
012 470 9080 / 012 762 5000
012 348 3447 / 012 470 9097 / 086 764 1422
info@faisombud.co.za
faisombud.co.za



Broker Details:

Directors: M Jurgens, G Brits
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007
info@jginsure.co.za

