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JURGENS INSURANCE BROKERS PTY LTD  
**TREATING CUSTOMERS  
FAIRLY POLICY POLICY**

*Jurgens Insurance Brokers (Pty) Ltd is an authorised financial services provider trading under License Number: FSP7980. Our commitment to providing **customer satisfaction** and **Treating Customers Fairly (TCF)** is an integral part of our business model. In doing this we hope to instill in our clients a **sense of confidence** as it relates to the financial services we render.*

*Our TCF policy is structured in accordance to the guidelines as set out by the Financial Services Board to ensure we uphold our value system where **clients are treated fairly and with respect**. Ongoing product and policies training provided to our dedicated Jurgens Insurance Brokers staff ensures that the required levels of service is always provided.*

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## THE SIX OUTCOMES:

- Outcome 1: Clients are confident that they are dealing with an FSP where the fair treatment of clients is central to the FSP's culture
- Outcome 2: Financial services & products rendered to clients are designed to meet the needs of clients.
- Outcome 3: Clients receive clear information and are kept appropriately informed before, during & after the time the financial service is rendered.
- Outcome 4: Where clients receive advice, the advice is suitable & takes account of their circumstances.
- Outcome 5: Clients have products that perform as the FSP has advised them it would & the service is at an acceptable standard & what they expect.
- Outcome 6: Clients do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

### Broker Details:

Directors: M Jurgens, G Brits  
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.  
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## ACHIEVING THE OUTCOMES

*Jurgens Insurance Brokers PTY LTD will ensure the achievement of outcomes through our procedures, training & monitoring. These outcomes include:*

### **Financial Services & Products:**

Comprehensive training with service providers is conducted with all employees to ensure understanding of the product and how it would meet specific clients' needs.

### **Point of Sale:**

Clients are advised of the differences in products offered as well as all information pertaining to individual products in order to make an informed decision including policy restrictions, requirement and limitations.

### **Promotion & Marketing:**

Product information is provided to the clients through clear communication that is not misleading and appropriate to the target market.

### **After Sales:**

A dedicated personal portfolio consultant and claims handler will ensure that the products provided to clients remain appropriate and that the service clients are receiving is of the highest standard at all times.

### **Complaints Handling:**

All employees understand Jurgens Insurance Brokers' Complaints policy and Procedure. This Policy & Procedure sets out the specific manner in which a complaint should be dealt with to ensure the client's complaint is dealt with timeously and fairly. This policy and procedure is also available on request.

### **Advice:**

Where advice is provided, all employees are trained to provide advice that is appropriate by completing a full Needs Analysis of the clients' needs and circumstances.



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## FULFILLING OUR COMMITMENT TO TCF WE WILL FOCUS ON THE FOLLOWING:

- We will follow the FAIS General Code of Conduct
- We will adhere to our Conflicts of Interest policy in dealing with clients
- All employees are trained and will receive ongoing training to deal with our clients and are committed to maintaining high standards of service.
- Our staff are not incentivized in a way which encourages them to deal with our clients unfairly.
- Clients will always be informed of what to expect from our relationship.
- We will provide clients with appropriate after sales information and service.
- We will ensure ongoing communication and training with our product suppliers to ensure that all employees understand their products and services.

## COMPLAINTS HANDLING:

- We will handle all complaints in fair and impartial manner.
- Each complaint will be reviewed as to how we can improve on our service and products to continuously improve the levels of service provided.
- We will ensure that complaints are dealt with in accordance with our policy and within the required time frames to ensure the client receives the best possible service.

## TOP DOWN APPROACH:

*The implementation and continuous commitment to treating our customers fairly is spearheaded by our Managing Director.*

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## ROLES AND RESPONSIBILITIES TO OUR EMPLOYEES IN TREATING OUR CUSTOMERS FAIRLY:

- Advising the customer on a product which is correct for their needs
- Disclose, on an on-going basis, all relevant material information
- Treat similar situations in the same manner to ensure fair treatment across all customers
- Maintain full and accurate record of all customer information and interactions
- Correctly understanding the individual customer's current requirements and acting accordingly
- Considering the available product options that we have available and explaining these to the customer in a manner that he will understand
- Advise the customer of any additional product needs that the customer might have which we currently do not offer – to ensure that we are aware of product needs and changes
- Effective management of complaints ensuring that all complaints received are accurately, efficiently and securely recorded.

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