



Legal Sense (Pty) Ltd. is an Authorised Financial Services Provider
FSP No 26702

Unit 1
Bush Hill Office Park
Ostrich Road
Bromhof
2154
Johannesburg
Office: 0861 573 673
www.legalsense.co.za

Legal Sense Complaints Resolution Procedure

Legal Sense has adopted a Complaints Resolution Procedure in terms of which all complaints must be processed and responded to.

The aim of this procedure is to ensure that a proper process is followed by Legal Sense to resolve a complaint submitted by or on behalf of a complainant at company level before it is referred to an external adjudicator. We strive to provide an excellent service and all complaints will be addressed.

You are kindly requested to complete the complaint form which includes the following:

- (i) your policy number and business name
- (ii) the name of the person against whom the complaint is,
- (iii) the claim number to which the complaint relate
- (iv) details of your complaint
- (v) your contact details
- (vi) outcome you require
- (vii) documentation supporting your complaint

We prefer that all correspondence be in writing for records purposes and be submitted via email to complaints@legalsense.co.za

Complaint process

- When a complaint is received by Legal Sense will the complaints manager open a file and acknowledge receipt of the complaint. The complainant will be provided with a reference number within 2 (two) days of receipt of the complaint.
- The complaints manager will forward the complaint to the manager of the relevant operational department to deal with.

LEGAL SENSE = BUSINESS SENSE

Cape Town Branch
Office: 0861 573 673
2 Doncaster Office Park
1 Punter's Way
Kenilworth
7708



Pretoria Branch
Office: 0861 573 673
Unit 3
902 Rubenstein Road
Moreletapark
0044

Directors: S Leonard, J Leonard | VAT Reg: 4530234426 | Reg. No: 2007/001116/07



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- The manager of the department will request the employee of Legal Sense, against whom the complaint is, to provide a detailed report.
- The manager will then endeavour to deal with the complaint swiftly and supply an acceptable response addressing the complaint.
- This report will be provided, in conjunction with the report of the manager, to the complaints manager within 7 (seven) days from date of acknowledgement of the complaint.
- Should the response not be to the satisfaction of the complainant, must the complainant respond in writing within 2 (two) days of receipt of the outcome, detailing as to why the response was not satisfactory.
- The Complaints Officer will then investigate the complaint by gathering all the relevant facts.
- Once the complaint has been investigated as aforementioned, will the Complaints Officer refer the complaint to the Legal Sense Complaints Resolution Committee.
- The Complaints Resolution Committee must consist of at least one person from both the legal and sales department.
- The Complaints Resolution Committee will make a final decision about the complaint when the Complaints Resolution Committee is in receipt of all the information it deems necessary to make a decision regarding the complaint.
- The Complaints Resolution Committee will treat every complaint fairly and provide a response as soon as possible. Every effort will be made to provide a response within 20 (twenty) working days of receipt of the formal complaint, but not later than 6 (six) weeks after receipt of the formal complaint.
- If Legal Sense is unable to finalise the facts gathering process and propose a resolution within 20 (twenty) working days, will the Complaint Manager keep the complainant updated regarding progress made in resolving the complaint.
- The decision of the Complaints Resolution Committee is final.
- Should the complainant not be satisfied with the outcome or if a solution has not been proposed within 6 (six) weeks from receipt of the complaint, can the complainant then refer the complaint to the Short term insurance Ombudsman.
- The details of the Ombudsman For Short Term Insurance
Tell: 011 726-8900 | Fax. 011 726-5501 | Sharecall: 0860 726 890 | E-mail. info@osti.co.za
Postal Address P O Box 32334 Braamfontein, 2017

The complainant has six months after receipt of the final response from Legal Sense, or after such response was due, to submit a complaint to the Short Term Insurance Ombudman

Repudiated claims

- Claims that are not covered in terms of the Legal Sense policy are repudiated by the Risk Assessor.
- The Client is informed of the said repudiation in writing with an extract from the policy document.
- The Client has 2 (two) days to object to the repudiation and provide reasons as to why the claim should not have been repudiated.

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- The Risk Assessor will acknowledge receipt of the objection within 2 (two) days of receipt.
- The Risk Assessing Committee will reassess the claim taking into account the objection made by the client.
- The Risk Assessing Committee will consist of two senior legal advisors.
- The Client will be provided with a detailed outcome in respect of the objection to the repudiation within 4 (four) days of receipt.
- Should the Client fail and or neglect to object to the repudiation within the 2 (two) days, shall the repudiation by the Risk Assessor be final and not be entertained any further.

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Underwritten by
 RESOLUTION
insurance

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