



1st for women



## The 1st for Women Complaints Process

### Our complaints philosophy

1st for women is an authorised financial services provider and insurer, and is fully committed to ensuring the fair, transparent and prompt internal resolution of complaints. We are devoted to the continued delivery of the highest standard regarding complaints handling. This is done by ensuring that complaints are dealt with by members of staff who have the expertise, experience and qualifications to correctly deal with all complaints. We also want to ensure easy access to the complaint's process, and make sure that the internal complaints process is transparent, understandable and visible to you, our customers.

### What we stand for

We, at 1st for women, have a responsibility to treat all customers honestly and fairly, and with due skill and diligence. In addition to this, we act in the interest of our customers and the integrity of the industry. This complaints process is underpinned by our complaints management framework.

## Our complaints process

**a**

### What you need to do

- Inform us of the complaint as soon as possible.
- You can inform us by writing to or calling the initial contact person with whom you dealt.
- Provide all the relevant and necessary information so that we can assist you. Remember to include your policy number, contact details, relevant dates of your incident, supporting documentation, facts and reports.

**b**

### What we will do for you

- Acknowledge receipt of your complaint within 24 business hours.
- Inform you of all the steps of the complaints review process.
- Carry out comprehensive research into the causes of all the issues raised.
- Handle your complaint in a fair, transparent and timely manner.
- Resolve the complaint within 10 working days, provided we have all the required information.
- Agree with you on a reasonable timeframe should we require further information, assessment of investigation.
- Give you, in writing (if the same was not already provided in the rejection letter sent to you), the reasons for the decision taken should your complaint be related to a rejected claim.
- Inform you of the external complaint's resolution processes available.
- Offer time-limitation provision for the institution of legal action and the implication thereafter.
- Provide the policyholder with copies of all available documents and information from third parties that influenced the decision on request, that are not subject to legal privilege.
- Keep a record of all complaints for a minimum of five years, following relevant legislation.

**c**

### Our internal dispute resolution process

Should you want a complaint decision reviewed, we will treat it as a dispute. Here is everything you need to know about this process:

- You can request an internal dispute resolution.
- You will then be assigned a contact person who will be in touch with you.
- The internal dispute resolution process will be the same as the complaint's resolution process stated above.
- Once we have reached a decision, we will, in writing, communicate with you about the reasons for our decision, the facts on which the decision was based and information on how to access the external dispute resolution channels.
- We will also inform you of the timeframe in which to lodge an external dispute.

## Conclusion

1st for Women is here for you, and this complaints process offers guidance and transparency around how we handle complaints. We strive to always provide the best customer service and experience in all our dealings with you and are committed to the promise laid out in this document.

**To register a complaint, contact us:**

**Call us on 0860 109 059**

**> [disputeresolution@firstforwomen.co.za](mailto:disputeresolution@firstforwomen.co.za)**



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