



FOR PROFESSIONALS
SINCE 1941

INSURANCE
NAMIBIA



**PPS COMPLAINTS
HANDLING PROCEDURE**

PPS NAMIBIA COMPLAINTS HANDLING

PPS Insurance Company Limited Namibia is a wholly owned subsidiary of PPS Insurance. PPS is the only mutual financial services group operating in South Africa and Namibia that focusses exclusively on graduate professionals. PPS is not listed on the stock exchange and has no external shareholders – instead, PPS operates under the ethos of mutuality and all PPS' profits are allocated to PPS members with qualifying products on an annual basis by way of allocations to their PPS Profit-Share Accounts.

ETHOS OF MUTUALITY

- PPS is focused on creating and sustaining long-term growth and wealth for our members' future.
- PPS is a company with a mutual character. This means that PPS has no external shareholders and that PPS members share in all of its profits. Profit and investment returns are allocated to members with qualifying products to their PPS Profit-Share Account™ each year.
- Our primary responsibility is to provide the best cover for all our members, any feedback received by PPS is given due consideration. All claims and underwriting decisions must comply with the respective scheme rules.
- In order to ensure fairness, each application is assessed on its individual merit and PPS' decisions are based on the policy rules and assessment criteria.
- PPS has a team of qualified medical officers and assessors who oversee medical related information extensively during the application and claims process. All documentation and information received pertaining to your application are considered throughout the decision-making process.
- PPS would not unfairly disqualify any condition or application without valid reason and careful consideration, company and industry standard practice guidelines are adhered to. The application validation process and decision making must also comply with independent scrutiny.

PPS SERVICE COMMITMENT

PPS recognises your right to fair treatment and undertakes to use each opportunity to improve our service. PPS endeavours to acknowledge, and resolve complaints with comprehensive feedback timeously, aligned with the Treating Customers Fairly principles.

AS A VALUED POLICYHOLDER YOU CAN EXPECT

- To have your feedback heard.
- To be treated fairly and with respect.
- To be advised of additional information needed to resolve your complaint.
- To receive a comprehensive response to your complaint.
- To be informed of the PPS complaints process where appropriate.

YOUR FEEDBACK IS VALUED

Step 1 - LODGE A COMPLAINT

Please contact our Member Services Contact Centre on +264 (0)61 411 305 or email NamMemberServices@pps.com.na directly. Your feedback will be registered and acknowledged within eight working hours. The time period for resolution is 5 working days. In the unlikely event that PPS cannot provide feedback within the 5 working days, you will be provided with a new date for resolution. If you are not satisfied with the response, you can lodge a complaint with the Independent PPS Internal Arbitrator.

Step 2 - LODGE A COMPLAINT WITH INDEPENDENT INTERNAL ARBITRATOR

The function of the Independent Internal Arbitrator is to mediate disputes between PPS and all its policyholders. In the event that the policyholder is not satisfied with the outcome in step one above, an appeal may be lodged with the internal arbitrator. The appeal should be addressed to the Independent Internal Arbitrator of PPS, Mr Jeff Mc Key at ltiarbitrator@pps.co.za, listing full reasons for your appeal, together with any relevant substantiating documentation. The Independent Internal Arbitrator will acknowledge receipt of the formal complaint in writing within 3 working days of receipt. In order to make a fair assessment the Independent Internal Arbitrator will investigate the complaint by gathering all the relevant facts and may request further information from yourself, or other sources, where necessary. The Independent Internal Arbitrator will make a determination within 30 calendar days. In some cases this time period may need to be extended; in these situations the Independent Internal Arbitrator will always keep you updated regarding the progress made in resolving the complaint and agree the timeframe required.

Step 3 - NAMFISA

If you are not satisfied with the response in step 2 above, you can lodge a complaint with NAMFISA Consumer Complaints Department via their website at <https://www.namfisa.com.na/contact-us/>, or contact them:

Corporate Communications

Tel: +264 61 290 5000

Email: info@namfisa.com.na

Physical Address:

NAMFISA Head Office,

51-55 Werner List St, Gutenberg Plaza Windhoek, Namibia

Postal Address:

NAMFISA P.O.Box 21250

Windhoek, NAMIBIA

Telephone / Fax:

Tel: +264 (61) 290 5000

Toll: 0800 290 500

Fax: +264 (61) 290 5194

TIMELINE FOR INSTITUTION OF LEGAL ACTION

Please note that you have a 90-day period from the date of communication your letter to appeal or dispute the decision with PPS. As per the Prescription Act, you have three years from the date of receiving a final decision to take legal action. The prescription period will only begin after completing all PPS review processes, including potential appeals to the Independent Internal Arbitrator and the Registrar for Long-Term Insurance.