



## Complaints procedure

### How to complain

Complete and email the **complaint form** to us at [customercare@staylifewise.co.za](mailto:customercare@staylifewise.co.za)

The complaint form is available in the "resource documents" section of our website ([www.staylifewise.co.za](http://www.staylifewise.co.za))

Refer to the table below for more detail about how to complain.

	For complaints about: > How the policy was sold > Information you got from LifeWise	For complaints about: > The policy > Information from Family Insurance	For complaints about: > How a claim is handled > A claim that is rejected
<b>Step 1</b> Who to contact if you have a complaint	LifeWise Customer Care Department, PO Box 3294, Florida, 1710. Tel: 011 472 2020 or 010 271 4080 or Toll Free 080 111 1925. Email: <a href="mailto:customercare@staylifewise.co.za">customercare@staylifewise.co.za</a>	First try and resolve it with the Financial Services Provider as stated in the information provided to you with your Policy schedule.	Family Insurance Claims Department at PO Box 3294, Florida, 1710, Email: <a href="mailto:claims@familyinsure.co.za">claims@familyinsure.co.za</a> , Tel: 011 472 2020 or Toll Free 080 111 1925
<b>Step 2</b> Who to contact if you are not happy with the outcome of Step 1	The FAIS Compliance Officer, PO Box 6144, Weltevreden Park, 1715. Tel: 011 534 8701 or Email: <a href="mailto:faiscompliance@familyinsure.co.za">faiscompliance@familyinsure.co.za</a>		Ombudsman for Long-Term Insurance, Private Bag X45, Claremont, 7735 Tel: 021 657 5000 Fax: 021 674 0951
<b>Step 3</b> Who to contact if you are not happy with the outcome of Step 2	FAIS Ombudsman PO Box 74571, Lynwood Ridge, 0040 Tel: 086 032 4766 or 012 470 9080 Fax: 012 348 3447 Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>	Ombudsman for Long-Term Insurance, Private Bag X45, Claremont 7735 Tel: 021 657 5000 Fax: 021 674 0951	You can take legal action to enforce the claim by going to a lawyer. The lawyer must serve a summons on Family Insurance not more than 270 days after you received the claim rejection letter.

### Matters of importance

- You must accurately, fully and properly disclose all relevant facts. All information that you give us or on your behalf is your own responsibility. You need to be satisfied that any information that we are given on your behalf is accurate.
- If:
  - you did not receive a summary of the policy within 31 days; or

- you did not receive a full copy of the policy on request; or
- you feel that the policy or the way the policy was sold does not meet legal requirements; or
- you are not happy about the information that we have given you, you must write to The FAIS Compliance Officer, LifeWise, PO Box 3294, Florida, 1710.  
Email: [faiscompliance@familyinsure.co.za](mailto:faiscompliance@familyinsure.co.za)

- You must not sign any incomplete or blank documents. No person may request or insist that you do so.