

# EZ-Sure Pty Ltd

## Complaints Management Process

EZ-Sure Pty Ltd

Company Registration No. 2022/571523/07

VAT No. 9325493246

85 Palmford, Chartford Drive, Phoenix, Durban, 4068

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Managing Director: Poovendren Reddy



## 1. Purpose

This framework establishes a structured and consistent approach for managing customer complaints to ensure fair treatment, regulatory compliance, and continuous improvement in service delivery.

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## 2. Scope

Applies to all complaints received by EZ-Sure Pty Ltd across all business lines, including health, life, auto, property, and casualty insurance.

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## 3. Definitions

- **Complaint:** An expression of dissatisfaction, whether justified or not, relating to the company's products or services.
  - **Complainant:** A customer or their representative lodging a complaint.
  - **Resolution:** The action taken to address the complaint.
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## 4. Complaints Handling Principles

- **Accessibility:** Complaints can be made via phone, email, in-person, or online.
  - **Fairness:** All complaints will be handled impartially and without bias.
  - **Confidentiality:** Customer information will be protected at all times.
  - **Responsiveness:** Timely acknowledgment and resolution of complaints.
  - **Accountability:** Clear roles and responsibilities for complaint handling.
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## 5. Complaints Management Process

### Step 1: Receipt of Complaint

- **Channels:** Phone, Email, Website, Letter, In-person



- Information to record:
  - Customer Name & Contact Details
  - Policy/Claim Number
  - Date Received
  - Nature of Complaint
  - Channel Received

### **Step 2: Acknowledgement**

- Send written or verbal acknowledgment within **[2 business days]**
- Include complaint reference number and expected resolution timeline

### **Step 3: Assessment & Investigation**

- Assess complaint severity and type
- Assign to appropriate department or complaint handler
- Gather supporting information and documents

### **Step 4: Resolution**

- Communicate outcome clearly to the customer within **[15 business days]**
- If unresolved, explain next steps and escalation procedures
- Offer redress if applicable (apology, compensation, corrective action)

### **Step 5: Escalation Procedure**

- Tier 1: Customer Service Representative
- Tier 2: Team Leader/Operations Manager
- Tier 3: Managing Director
- Tier 4: External body (e.g., Ombudsman or Regulator)



## 6. Documentation & Record-Keeping

- All complaints to be logged in the **Complaints Register** with status and resolution
  - Retain records for **7 years** for auditing and compliance purposes
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## 7. Monitoring & Reporting

- Monthly/quarterly reporting to senior management/Managing Director
  - Analysis of complaint trends and root causes
  - Regular review and update of framework
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## 8. Training & Awareness

- All staff involved in complaints handling must undergo training
  - Refreshers and updates provided annually or as needed
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## 9. Review of Framework

This framework will be reviewed **annually** or in response to significant regulatory or business changes.

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## 10. Appendices

- A. Sample Complaint Form
- B. Complaints Register Template
- C. Standard Acknowledgement & Resolution Letters
- D. Escalation Contact Information

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