



**INSURANCE
NAMIBIA**

PPS Insurance Namibia complaints handling

PPS Insurance Namibia is a wholly owned subsidiary of PPS Insurance in South Africa. PPS Insurance is the only financial services group operating in South Africa and Namibia that focuses exclusively on graduate professionals and is operated based on the ethos of mutuality. PPS Insurance Namibia is not listed on the stock exchange and has no external shareholders. Instead, PPS Insurance Namibia operates under the ethos of mutuality and all PPS Insurance Namibia's operating profits (and losses) and investment returns are allocated to PPS members with qualifying products on an annual basis by way of allocations to their notional PPS Profit-Share Accounts™.

Ethos of mutuality

- PPS Insurance Namibia is focused on creating and sustaining long-term growth and wealth for our members' future.
- PPS Insurance Namibia is a company with a mutual character. This means that PPS Insurance Namibia has no external shareholders and PPS members share in all its operating profits (and losses) and investment returns. Profit and investment returns are allocated to members with qualifying products to their notional PPS Profit-Share Account™ each year.
- Our primary responsibility is to provide the best cover for all our members. Any feedback received by PPS Insurance Namibia is given due consideration. All claims and underwriting decisions must comply with the respective scheme rules.
- To ensure fairness, each application is assessed on its individual merit and PPS Insurance Namibia's decisions are based on the policy rules and assessment criteria.
- PPS Insurance Namibia 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 Insurance Namibia would not unfairly disqualify any condition or application without valid reason and careful consideration and company and industry standard practice guidelines are adhered to. The application validation process and decision-making must also comply with independent scrutiny.

PPS Insurance Namibia service commitment

PPS Insurance Namibia 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 Insurance Namibia complaints process where appropriate.

Your feedback is valued**Step 1 – Lodge a complaint**

Please contact our Member Services Contact Centre on +264 61 411 305 or e-mail NamMemberServices@pps.com.na. Your feedback will be registered and acknowledged within eight working hours. The time period for resolution is five working days. In the unlikely event that PPS Insurance Namibia cannot provide feedback within five working days, you will be provided with a new date for resolution.

Step 2 – The Independent Internal Arbitrator

The function of the Independent Internal Arbitrator is to mediate disputes between PPS Insurance Namibia and all its policyholders. The appeal should be addressed to the Independent Internal Arbitrator of PPS Insurance, Advocate TJ Ferreira, at arbitrator2@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 three working days of receipt. 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 you or other sources, where necessary. The Independent Internal Arbitrator will decide within 30 calendar days. In some cases, this time period may need to be extended. In these situations, the Independent Internal Arbitrator will always update you on the progress made in resolving the complaint and agree on the required timeframe.

Step 3 – NAMFISA

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

Physical Address:

NAMFISA Head Office,
51-55 Werner List St, Gutenberg Plaza
Windhoek, Namibia

Postal Address:

NAMFISA
PO Box 21250
Windhoek, NAMIBIA
T: +264 (61) 290 5000

Toll-free: 0800 290 500

F: +264 (61) 290 5194