Complaints Resolution Policy

Corporate Governance & Compliance
Version 1.0 (2026)

The purpose of the Complaints Resolution Policy is to ensure that we treat our clients fairly and with skill and care. We endeavor to apply the principles of TCF (Treating Customers Fairly) into the iMPAC culture and these principles form the foundation of our commitment in investigating and resolving complaints.

Our Complaints Resolution Policy also provides us with valuable feedback on where we can improve in our service and our product.

1 OUR COMMITMENT TO YOU

A Fair Treatment

- We will investigate your complaint fairly and independently based on facts.
- We will treat you with respect and professionalism.
- We will provide you with an opportunity to escalate your complaint.
- We will endeavor to provide you with an appropriate resolution and remedy to your complaint.
- We will keep your information private and only use it for the purposes it was provided to us in addressing your complaint.
- We will keep all records of complaints for five (5) years.
- We will always adhere to the requirements of the Short-Term Insurance PPRs and the FAIS GCoC.

B Turn-Around Times

- We will acknowledge your complaint within 24 hours.
- We will endeavor to resolve your complaint within twenty-one (21) days, on a first in first out basis.
- We will attend to any complaint of non-compliance to the Complaints Resolution Policy within three (3) working days.

2 COMPLAINTS MUST BE IN WRITING

In order for a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing. Please ensure that where the complaint is delivered by hand or by any other means, that you retain proof of delivery.

Please address your written complaints to: The Complaints Officer
complaints@impacuma.co.za

The following information must be provided in order for us to assist you:

- The Complaint must be sent from the policy nominated email address. Should the address be different than the nominated email address, please provide us with authority to address the complaint with the third party.
- Please provide us with a complete and detailed description of your complaint and include any relevant, supporting, documentation; and
- Let us know what your expected outcome / remedy or resolution is.

3 PROCEDURE

Where any of the iMPAC services have failed to address your enquiries sufficiently, you may submit a formal complaint to be investigated as follows:

- Email your complaint to complaints@impacuma.co.za.
- Your complaint will be acknowledged within twenty (24) business hours.
- If a valid complaint, your complaint will be logged into our central complaints register.
- Your complaint will be allocated to a trained and skilled person who specialises in that type of complaint. This may not necessarily be the person to whom you addressed the complaint.
- Your complaint will be investigated, and we will revert to you with our findings within twenty-one (21) days. You may be requested to provide additional information before we provide you with a final resolution. If we require further time to investigate the complaint, this will be communicated to you in writing.
- You will receive a response in writing.
- If, after receiving the outcome of your complaint, you are still not satisfied, we will regard the complaint as being unsatisfactorily resolved. In such a case:
  INTERNALLY: You may appeal any decision made. The appeal will be heard by an appropriate senior staff member if possible. We are prepared to consider any new information or argument that may arise in terms of the procedure where this is material to the matter at hand. Where the matter has already been heard by the most senior staff member, an appeal is not possible, and you will be required to refer the matter externally.
  EXTERNALLY: You may approach the office of the FAIS or Short-Term Insurance Ombud (OSTI) or take such other steps as may be advised by your legal representatives.
- For rejected claims, representation must be made within ninety (90) days of the date of the letter of rejection or repudiation.
- If a dispute is not satisfactorily resolved after following the above steps, legal action may be instituted. Summons must be served within one hundred and eighty (180) days from the date of original letter of rejection.
- In the event of us not reverting to you within the time periods indicated above, kindly contact Claudette Bradbury at claudette@impacuma.co.za for an explanation as to why we have not yet communicated with you.
  Please do not accept any communication from any person until it has been confirmed in writing.

4 ESCALTING YOUR COMPLAINT

You must, if you wish to refer a matter to an Ombud or Ombudsman, do so within a period of six (6) months.

National Financial Ombud Scheme South Africa NPC (the NFO): **JHB Head Office:** 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198 **Cape Town:** Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708 Tel: 0860 800 900 Email: info@nfosa.co.za Website: www.nfosa.co.za	**FAIS OMBUD** Tel: 012 762 5000 Email: info@faisombud.co.za Website: www.faisombud.co.za

5 PROTECTION OF PERSONAL INFORMATION COMPLAINTS

Should your personal information have been compromised or breached; or

- where your information has been processed without your consent; or
- should you wish to opt-out of any marketing material

you may submit your complaint to:

- complaints@impacuma.co.za

If your complaint is not addressed satisfactorily, you may escalate these complaints to the Information Regulator as follows:

INFORMATION REGULATOR
Tel: 010 023 5200
Email: POPIAComplaints@inforegulator.org.za
Website: inforegulator.org.za

6 YOUR FEEDBACK IS VALUABLE

Should you wish to provide us with feedback on your experience in how your complaint was handled, please do so by submitting a **COMPLIMENT** or **COMPLAINT** to info@impacuma.co.za.

This policy has been approved by the Board of Directors and shall be reviewed annually.