

As a division of Santam Ltd, Echelon prescribes to the Santam Complaints Management Policy & Process. Echelon is also aware that customers are our greatest assets and we love hearing from you. If you are happy with our service, please let us know.

We would also like to motivate our staff to continue delivering on Santam's promise of insurance good and proper. If our service or products have failed you in any way, please let us know by following the steps below. Santam has a competent and specifically trained Client Care team, dedicated to handling and resolving complaints. The Santam Client Care team is impartial and will investigate your complaint to resolve as soon as possible and in a fair manner.

### **STEP 1: How to reach Client Care:**

You may email your complaint or compliment to [complaints@santam.co.za](mailto:complaints@santam.co.za) or you may call Santam Client Care on [0860 102 725](tel:0860102725).

### **What is the complaints process?**

- First, we will acknowledge receipt of the complaint.
- We will then give you the contact details of the person who will deal with the complaint.
- We will then investigate the complaint and try to resolve it in a fair manner.
- Once we have dealt with your complaint, we will learn from the experience and improve our offerings to you where possible.

### **STEP 2: What to do if you are dissatisfied with response from Client Care:**

Santam strives to always deliver on its promise of Insurance Good and Proper and recognises the need to have highly dedicated and professional personnel to improve the customer experience. Santam has therefore also appointed an Internal Arbitrator to assist with client dispute resolution. The Internal Arbitrator acts independently and impartially and complaints may be referred to him by sending an email to [Internal.Arbitrator@santam.co.za](mailto:Internal.Arbitrator@santam.co.za)

### **STEP 3: Complain to an external ombudsman if you are still dissatisfied**

If the Internal Arbitrator's findings are not to your satisfaction, you may send your complaint to the Ombudsman for Short-Term Insurance at [info@osti.co.za](mailto:info@osti.co.za) or [0860 726 890](tel:0860726890)