



## **COMPLAINTS RESOLUTION PROCEDURE**

The aim of the Complaints Resolution Procedure is to ensure that a thorough process is followed by PPS Insurance (Namibia) to resolve a complaint made by a Policyholder at company level before it is referred externally.

### **Step 1 – LODGE A COMPLAINT**

Complaints can be directed in writing to the PPS Insurance (Namibia) Complaints Officer at:

**Fax:** (061) 411 330  
**E-mail:** NamMemberServices@pps.com.na  
**Postal Address:** The PPS Insurance (Namibia) Complaints Officer  
PPS Insurance (Namibia)  
PO Box 1407  
Windhoek  
Namibia

PPS Insurance (Namibia) will acknowledge receipt of your complaint within 8 working hours of receipt. PPS Insurance (Namibia) will endeavour to resolve the complaint and supply a response within 8 working days from date of acknowledgement of the request. A relevant PPS Insurance (Namibia) manager will review the complaint as well as the response supplied to you by PPS Insurance (Namibia). This response will constitute the final decision of PPS Insurance (Namibia) in respect of the complaint and will set out comprehensive reasons for such decision.

If you believe that PPS Insurance (Namibia) has not dealt with the complaint to your satisfaction or if you do not agree with the final decision, you may lodge an appeal with the Independent Internal Arbitrator.

### **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, Advocate TJ Ferreira, at [arbitrator2@pps.co.za](mailto: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 3 working days of receipt. In order 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 yourself, or other sources, where necessary.

The Independent Internal Arbitrator will make a determination within 21 working days. In some cases this time period may need to be extended; in these situations the Independent Internal Arbitrator will always keep you updated regarding the progress made in resolving the complaint and agree the timeframe



required. If a final determination has not been reached within the agreed time period or not longer than 8 weeks from receipt of the complaint or, where the determination is received but you are not satisfied with the decision, you may refer the complaint to the Namibia Financial Institutions Supervisory Authority (NAMFISA).

### **Step 3 - NAMIBIA FINANCIAL INSTITUTIONS SUPERVISORY AUTHORITY (NAMFISA)**

If the complaint is not resolved to your satisfaction after following step 1 and 2 above, you can refer the matter to NAMFISA.

**Note:** Step 1 and 2 should be followed prior to submitting an appeal to NAMFISA as their office will refer the matter back to PPS Insurance (Namibia) for feedback and resolution.

Write a full statement of all events pertaining to the problem at hand. Submit the statement plus any relevant supporting documentation to NAMFISA.

**Telephone:** +264 (61) 290 5000  
**Fax:** +264 (61) 290 5194  
**Email:** info@namfisa.com.na  
**Web:** www.namfisa.com.na  
**Postal Address:** NAMFISA Complaints Department  
NAMFISA  
P O Box 21250  
Windhoek  
NAMIBIA

Alternatively, the supporting documentation can be hand-delivered to:

**NAMFISA**  
**Independence Avenue**  
**Sanlam Centre/Building, 8th Floor**  
**WINDHOEK**  
**NAMIBIA**

Should you require any further assistance, please contact PPS Insurance (Namibia) on e-mail [nammemberservices@pps.com.na](mailto:nammemberservices@pps.com.na) or call us directly on telephone +264 61 411 300.