

## CLIENT COMPLAINTS POLICY

Hybrid Risk Management is dedicated to providing our clients with service excellence. It is important to us that in the event you have a complaint, the correct person receives your complaint and that we resolve it efficiently and without delay. Hybrid Risk Management needs to know where we need to improve our services and most importantly in line with our market conduct policy that we treat our customers fairly.

If you would like to submit a complaint, a query or a compliment please make use of one of the below options:

### Email

Please email us, providing us with your details:

- Full name
- Surname
- Telephone number
- Email address
- Policy number (if applicable)
- Details regarding your complaint, query or compliment

Emails can be sent to:	
Complaints	Complaints@hybridrisk.co.za
General enquires and compliments	Info@hybridrisk.co.za
Claims	Claims@hybridrisk.co.za
Personal policy information & changes	Amendments@hybridrisk.co.za
Commercial policy information & changes	Commercial@hybridrisk.co.za

### Website

Please visit our website: [www.hybridrisk.co.za](http://www.hybridrisk.co.za) and submit your complaint online under our contact page.

### Telephone

Please call our switch board number 087 80 80 807

We aim to resolve all complaints within four weeks of receiving the complaint, ensuring at all times to keep you updated with regard to our progress. Our compliance manager will assess your complaint and provide you with an outcome as soon as possible.

If you are dissatisfied with the outcome of your complaint you are entitled to escalate your complaint further. Our compliance manager will provide all the information regarding your complaint, the outcome as well as the reason for the decision in writing for further escalation to an independent arbitrator. Please email your request in writing to: [danielo@nationalcompliance.co.za](mailto:danielo@nationalcompliance.co.za)

If after receiving the outcome regarding the escalation of your complaint to the independent arbitrator, you are still not satisfied, you will be provided with the contact details for the relevant Ombudsman for further escalation of your complaint