

Complaints Management Policy

At Legacy Underwriting Managers we are committed to treating our customers fairly and resolving any complaints promptly, transparently, and in accordance with the Policyholder Protection Rules (PPR) and the FAIS Act.

1. How to Lodge a Complaint

You can submit a complaint to us via:

- Email: complaints@lum.co.za
- Telephone: 012 470 5400
- Website: www.lum.co.za

When submitting your complaint, please provide:

- Your full name and contact details
- Policy number or reference number
- A detailed description of your complaint
- Any supporting documents

2. Service Level Agreement for Complaints

- Acknowledgement: We will acknowledge receipt of your complaint within one day.
- Response: We will respond within one day from acknowledgement of receipt of the complaint.
- Investigation: We will investigate your complaint fairly and objectively.
- Resolution: We aim to resolve all complaints within 72-hours. If more time is needed, we will inform you in writing, explaining the delay and providing an expected resolution date.

3. Escalation Process

If you are not satisfied with the outcome of your complaint:

1. Request your complaint to be escalated to our Complaints Manager or senior management.
2. If you remain dissatisfied after our final response, you may escalate the matter to the relevant Ombud.

4. Ombud Contact Details

National Financial Ombud Scheme

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

From 1 March 2024 the offices of the Ombudsman for Long-Term Insurance (OLTI), Ombudsman for Short - Term Insurance (OSTI), the Credit Ombud and the Office of the Ombudsman for Banking Services (OBS), have been incorporated into the new National Financial Ombud Scheme South Africa (NFO). Any complaint lodged prior to 1 March 2024, will be dealt with by the NFO, in accordance with the rules of the predecessor scheme. You may continue to use the previous contact details, or the new details on this mail, to communicate with us.