



LEGACY
UNDERWRITING MANAGERS (PTY) LTD

Policyholder Protection Rules (PPR) Statement

Our Commitment to You

At Legacy Underwriting Managers Pty Ltd, we follow the Policyholder Protection Rules (PPR) issued under the Short-term Insurance Act. These rules are designed to ensure that you, as a policyholder, are treated fairly and have access to clear information, quality products, and efficient service.

Your Rights Under the PPR

We are committed to ensuring that:

1. Clear & Transparent Information – You receive understandable, accurate, and timely information about our products before, during, and after the point of sale.
2. Fair Treatment – All policyholders are treated with respect, fairness, and without discrimination.
3. Suitable Products – Our products meet your needs and are appropriate to your circumstances.
4. Full Disclosure – We explain important terms, exclusions, costs, and benefits before you make a decision.
5. Efficient Claims Handling – Claims are processed fairly, transparently, and within reasonable timeframes.
6. Easy Complaints Process – You have a clear and accessible way to lodge a complaint and escalate it if needed.

Our Service Standards

1. We will acknowledge complaints within 24 hours.
2. We aim to resolve complaints within 24 hours (unless a longer period is required, in which case you will be informed).
3. We will ensure our staff are trained to apply the PPR in all interactions with clients.

Ombud Contact Information

If you are not satisfied with our service or final complaint resolution, you can contact:

Short-term Insurance Ombudsman

Tel: 0860 726 890

Email: info@osti.co.za

Website: www.osti.co.za

FAIS Ombud

Tel: 012 762 5000

Email: info@faisombud.co.za

Website: www.faisombud.co.za