

This document is only a summary. For a comprehensive list of benefits, limits and exclusions that apply, please contact your Broker.

Sanlam Gap Cover Complaints Procedure



As the Sanlam Gap Team, we aim to provide a great customer experience by providing you with professional and efficient service, however, there may be occasions where you may need to lodge a complaint.

> Step 1:

Submit your concerns in writing to the Sanlam Gap Risk Complaints Manager by emailing SanlamGap@essentialmed.co.za where our Executive Office will assist you.

Should you wish to speak to us to raise your concerns or lodge a complaint, please contact us on 0861 111 167.

> Step 2:

A claimant has 90 days to lodge a dispute relating to the claim outcome with the insurer. Should you wish to submit your complaint to the Insurer, please submit this in writing to the Internal Complaints Department of Centriq, for attention of Centriq Complaints Department: **Tel:** 011 268 6490 | **Email:** faiscomplaints@centriq.co.za | complaints@centriq.co.za

> Step 3:

If you are dissatisfied with the response from Essential Medical or Centriq Insurance Company Ltd, you are entitled to approach the National Financial Ombud Scheme (NFO) or the Ombudsman for Financial Service Providers (FAIS), external independent offices. This must be done within 180 days of being advised that your representations to the Internal Complaints Department of Centriq have been unsuccessful. The contact details of the NFO and FAIS are as follows:

Ombudsman for:	
National Financial Ombud Scheme (NFO)	Financial Service Providers (FAIS)
<p>Cape Town 6th Floor, Claremont Central Building, 6 Vineyard Rd, Claremont, Cape Town, 7700</p> <p>Johannesburg 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198</p> <p>Tel: 0860 800 900</p> <p>Email: info@nfosa.co.za</p> <p>Website: www.nfosa.co.za</p>	<p>Physical Address: 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010</p> <p>Postal Address: P.O. Box 41 Menlyn Park, 0063</p> <p>Tel: +27 (0)12 762 5000</p> <p>Email: info@faisombud.co.za</p> <p>Website: www.faisombud.co.za</p>

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

Sanlam Gap is administered by Essential Medical (Pty) Ltd, an authorised financial services provider (FSP 42980).

AfroCentric Health (RF) (Pty) Ltd holds preference shares in Centriq Insurance Company Limited.

Insurance Products are insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Centriq is committed to protecting the personal information of our stakeholders in accordance with the [Centriq Privacy Notice.pdf](#)