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**FSP Licence No.: 7846**

# Insurance Procedure Manual

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## **1. Introduction**

The marine insurance policy is underwritten by Regent Insurance Company Limited.

This manual is designed to provide you with a quick reference to common procedures that you will need to follow in order to protect your interests and those of the Underwriter.

Please note that this manual is intended as a guide to the operational procedures of the policy. It does not replace the requirements of the policy as specified in the policy wording. A copy of the policy wording is available on request.

## **2. Claim Procedures**

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### **2.1 Contact Details**

Claims must be notified to H&M Removals at the following number as soon as they become known.

Toll Free Claim Number: 0861 386 506

Fax Number: (021) 380 - 4029

Email: [vanturak@hmremovals.co.za](mailto:vanturak@hmremovals.co.za)

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## **2.2 Important Considerations**

### **Procedure in the event of loss damage for which Insurers may be liable**

#### **Liability of Carriers, Bailees or other Third Parties**

It is the duty of the Insured and their Agents, in the event of loss or damage for which Insurers may be liable, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised, in particular, the Insured or their Agents are required:

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official.

If the container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.

4. To apply immediately for survey by Carriers' or Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other bailees within 3 days of delivery if the loss or damages was not apparent at the time of taking delivery.

NOTE - The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

## 2.3 Claims Documentation

The following documents should be submitted to *H&M Removals*

- \* All shipping documents
- \* Written repair quotation for all damaged items
- \* Written replacement quotation for items lost and/or damaged beyond repair. Repairer must state why items cannot be repaired
- \* Transporters packing inventory duly endorsed to the extent of loss or damage
- \* Valued inventory duly completed prior to move
- \* Your complete banking details

### 3. Complaints Procedure

This document specifies the procedure for lodging and resolving complaints by clients of **H&M Removals**. The procedure is defined in terms of the requirements of the Financial Advisory and Intermediary Services Act, 37 of 2002 (the Act).

#### Definition of a Complaint

For the purposes of this document, a complaint is defined as relating to a short-term insurance service rendered by **H&M Removals** or any of its formally mandated representatives on its behalf and in which the complainant alleges that **H&M Removals** or its representative:

- contravened or failed to comply with a provision of the Act and that as a result thereof the complainant has suffered or is likely to suffer a financial prejudice or damage,
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage, or
- has treated the complainant unfairly.

#### Procedure for Lodging a Complaint

Any client who has a complaint against **H&M Removals** must lodge the complaint in writing with the **H&M Removals** Complaints Officer. The contact details of the **H&M Removals complaints officer is:**

Email: [vanturak@hmremovals.co.za](mailto:vanturak@hmremovals.co.za)  
Fax: (021) 380 - 4029  
Post: P.O. Box 3286, Cape Town 8000

All complaints should be addressed to The Complaints Officer.

Each written complaint should include the following:

- Name and full contact details of the complainant
- Policy number
- Full details of the complaint
- Names of the personnel or personnel from an agent of who are involved in the issue
- Copies of all relevant documentation

On receipt of the complaint, the complainant will receive an acknowledgement of receipt from the Complaints Officer, together with the specific complaints resolution procedure to be followed and the contact detail of staff who will be involved in the resolution process.

## **Complaint Resolution Procedure**

The internal complaint resolution procedure for *H&M Removals* is as follows:

1. Receipt of complaint by the Complaints Officer
2. Acknowledgement of receipt of the complaint back to the complainant together with the specific process to be followed to resolve the complaint
3. Allocation of the complaint to the manager of appropriate team
4. Review of complaint by the manager
5. Internal discussion of complaint with relevant staff
6. Documentation of the resolution
7. Communication of resolution to the complainant

## **The Ombud for Financial Service Providers**

Should the complaint not be resolved to the satisfaction of the complainant, the complainant has the right to refer the complaint to the office of the Ombud for Financial Service Providers. The complainant has six months from the receipt of notification from *H&M Removals* on the outcome of the complaint to refer the complaint to the Office of the Ombud. This referral must be made in writing to the Ombud and must include copies of all relevant documentation. The address of the Ombud is:

Office of the Ombud for Financial Services Providers  
P O Box 74571  
Lynnwood Ridge  
0040

Telephone: +27 12 470 9080  
Fax: +27 12 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
[www.faisombud.co.za](http://www.faisombud.co.za)

The Rules on Proceedings of the Office of the Ombud for Financial Service Providers, 2003 require that the following be brought to the attention of each complainant:

"Where the financial services provider cannot address a complaint within three weeks, the provider must as soon as reasonably possible after receipt of the complaint, send to the complainant a written acknowledgement of the complaint with contact references of the provider.

"If within six weeks of receipt of the complaint the provider has been unable to resolve the complaint to the satisfaction of the complainant, the provider must inform the complainant that the complainant may be referred to the Office of the Ombud if the complainant wishes to pursue the matter and that the complainant should do so within six months of receipt of such notification."



### 3. Statutory Notice

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#### IMPORTANT INFORMATION FOR ALL OUR CLIENTS

#### PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS

Whilst we make every effort to ensure that you fully understand the insurance product we have supplied there are certain facts which we are obliged, in terms of legislation, to ensure that you not only know about but understand. The most notable legislation is the Financial Advisory and Intermediaries Services Act (FAIS) and in the case of clients who purchase policies in their personal capacity, the Policy Holder Protection Rules.

The most important objective of these obligations is to ensure that you have full knowledge about the organisations involved in delivering the service to you as well as full understanding of the product you have purchased. Whilst every effort has been made to ensure we have achieved this objective if at any time you feel we have not provided you with information required or you do not understand the information we have given you, please ask us to explain again - do not assume! Whilst this information is important it does not form part of your actual policy wording.

Our obligation is to ensure that you have been supplied with the full details of ourselves (the insurance broker and manager of the insurance facility) and the Insurers who underwrite the insurance facility.

#### ABOUT THE INSURANCE BROKER:

Company Name:

Postal Address:

Telephone number:

Our license to transact Reference Number:  
business as a Financial Categories of license:  
Service Provider

Our Compliance Officer Name:  
Telephone:  
Address:

Email:

**Details of the Service which we are authorised to provide: Marine insurance**

**Professional Indemnity Insurance: Indemnity holds professional indemnity insurance that is underwritten at Lloyd's of London.**

**Exemptions with regard to FAIS We have no exemptions**

**Representatives rendering services under Supervision None**

**Do we own more than 10% of the insurer?** No

**Do we receive more than 30% of our income from this Insurer?** Limited receives more than 30% of its income from Astra Maritime Underwriting Managers

**Details of the commission which we receive** Limited earns at most 20% commission on this business

**How we get paid for what we do:** will invoice you for premium due and you will be expected to pay the premium to in terms of the payment terms reflected in the policy document. The consequence of non-payment of the premium will be that cover will be cancelled.

**If you have a complaint about our service, staff or products, please provide full details in writing to:** Address:

Email:

#### **INFORMATION ABOUT THE REMOVAL COMPANY**

Company Name:	H & M Removals Worldwide	Company Registration Number:
Postal Address:	P.O. Box 3286, Cape Town, 8000	Physical Address: Madrid Road, Airport Industria, Cape Town 7490
Telephone Number:	(021) 380 - 4000	Fax Number: (021) 380 - 4040
License to transact business as a Financial Service Provider	Reference Number: FSP 7846 Categories of License: Any Exemptions:	

#### **INFORMATION ABOUT THE UNDERWRITERS**

Company Name:	Regent Insurance Company Limited	
Physical Address:	146 Boeing Road East Elma Park Edenvale 1610	Postal Address: P O Box 674 Edenvale 1610
Telephone:	(011) 897 0400	Fax: (011) 453 9533/4
Contractual Relationship with	The written mandate from Regent Insurance Company (Pty) Limited to mandating to act as an intermediary of Regent is available upon request from	