Complaints

We want to know if something's wrong.

Complaints are free to lodge. Every complaint is acknowledged and investigated.

How to lodge a complaint

Contact us in any of these ways, with your policy or quotation number and a description of the problem:

- In the MyDrive app: go to Support, start a new request and choose Complaint.
- By email: complaints@adminfocus.co.za
- By phone: 010 006 5266 (Monday to Friday, 08:00 to 17:00)
- Through your broker

We acknowledge every complaint within 24 hours.

How we handle your complaint

1. Submission — You, immediately. We receive your complaint directly, through the app or through your broker.
2. Acknowledgement — AFUM, within 24 hours. We confirm we have received it and check that we understand the problem.
3. Investigation — AFUM, within 7 working days of registration. We investigate as the underwriting manager and may ask you or your broker for more information.
4. Resolution — AFUM, within 7 working days. If we can resolve the matter within our mandate, we give you the outcome in writing, with our reasons.
5. Escalation to Guardrisk — AFUM to Guardrisk, within 5 business days of that determination. If we cannot resolve the matter, for example a dispute about liability, indemnity or the meaning of the policy, we send it to Guardrisk with our full investigation file.
6. Insurer decision — Guardrisk, within 15 business days of escalation. Guardrisk reviews the matter and issues a final internal decision, which we send to you (and your broker, where you have one).
7. External escalation — You. If you are still unhappy, you may refer the matter externally (see below).

If we need more time on a complex complaint, we will tell you why and when to expect an answer.

Contacting Guardrisk directly

If you are not satisfied with our response, you may also contact Guardrisk's complaints department:

Guardrisk Insurance Company Limited 0860 333 361 guardrisk.co.za/complaints

Where to escalate externally

Nature of complaint · Where to go · Contact
Claim rejection, settlement amount, delay, or general service · National Financial Ombud Scheme (NFO) — Non-Life Insurance Division · www.nfosa.co.za · 0860 800 900 · info@nfosa.co.za
Financial advice, product suitability, disclosure, or broker conduct · Ombud for Financial Services Providers (FAIS Ombud) · 012 762 5000 · info@faisombud.co.za
How AFUM or the ombud handled the complaint process itself · Financial Sector Conduct Authority (FSCA) · www.fsca.co.za

The ombuds generally expect you to give us and Guardrisk the chance to resolve the complaint first. They are free to use.

If a claim is rejected, the rejection letter sets out the time you have to make representations and the time limit for legal

Footer disclaimer (every page) MyDrive is a product managed by Admin Focus Underwriting Managers (Pty) Ltd, an authorised financial services provider (FSP 50086). Cover is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP 75). Quotations are not cover; premiums are confirmed before your policy is issued. Terms, conditions, limits and exclusions apply, and the full policy wording is available on request. AFUM subscribes to the Treating Customers Fairly principles. If you have a complaint, contact us first; unresolved matters may be referred to the National Financial Ombud Scheme or the FSCA.

action. Please read it carefully.

Admin Focus Underwriting Managers (Pty) Ltd is an authorised financial services provider, FSP 50086. MyDrive is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider, FSP 75.

Footer disclaimer (every page) MyDrive is a product managed by Admin Focus Underwriting Managers (Pty) Ltd, an authorised financial services provider (FSP 50086). Cover is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP 75). Quotations are not cover; premiums are confirmed before your policy is issued. Terms, conditions, limits and exclusions apply, and the full policy wording is available on request. AFUM subscribes to the Treating Customers Fairly principles. If you have a complaint, contact us first; unresolved matters may be referred to the National Financial Ombud Scheme or the FSCA.