



Daberistic Solutions cc t/a

Daberistic Financial Services

德博保險理財

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SHORT-TERM INSURANCE CLIENT SERVICE CHARTER

We strive to deliver exceptionally high levels of service through our client service charter. As a Daberistic Insurance client, you can expect the following service standards from us:

- ✓ your best interests will be our priority
- ✓ we guarantee our independence from insurers
- ✓ your confidentiality will be preserved
- ✓ you will receive independent advice and guidance on your insurance needs
- ✓ we will provide you with an efficient and professional service
- ✓ we will help you to obtain prompt and fair settlement of any valid insurance claim

In return, we ask you to be open in your dealings with us, by providing all the information we need to provide you with the best advice.

Specifically:

1 Provider assessment

We publish on our website our assessment of level of service from insurance companies, panelbeaters and other service providers.

5 star – Best

1 star - Worst

2 Insurance needs analysis

- Call you or have a face-to-face meeting to discuss your needs (preferred method)
- Listen to your needs
- Ask questions to understand needs
- Bring to your attention gaps in your insurance plan using a checklist
- Call you to fill in information/sections not completed in the info sheet

3 Broker appointment

- Send you an email to confirm receipt of your broker appointment letter within **1 working day**.
- We get insurer to register broker appointment within **3 working days** of your broker appointment. E.g. you submit broker appointment letter at 10am, we will confirm broker appointment by 10am within 3 business days.
- Confirm broker appointment by email, as well as by SMS, WeChat or What's App, within **1 working day** of insurer's confirmation.
- In confirmation of broker appointment email we highlight in bold, large font: your policy number, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- In confirmation of broker appointment email we include your policy schedule and general policy wording.
- We call you to highlight the possible gaps in your insurance coverage, within **3 working days** of confirmation of broker appointment email.

4 Quotations

4.1 Car and home insurance

- We give you quotes within **1 working day** on complete information. E.g. you give us info at 10am, we will give you quotes by 10am the next business day.
- We give you 2 to 5 quotes
- We will summarise the quotes with the following info: sum insured, basic excess, roadside assistance included, home assistance included, car hire (automatic or manual), premium.
- Although we would like you to notify us in good time, we understand clients may call us on the day of collecting their new vehicle. We strive to give you quote within 2 working hours.
- Call you **1 working day** after sending you the quotes, to answer any queries you may have.
- Call you **2 working days** after sending you the quotes to activate policy.
- Call you **4 working days** after sending you the quotes if policy not yet activated.

4.2 Business insurance

- We give you quotes within **3 working days** on complete information. E.g. you give us info at 10am, we will give you quotes by 10am three business days later.
- We give you 2 to 3 quotes
- Call you **1 working day** after sending you the quotes, to answer any queries you may have. For annual premium > **R300,000**, meet with you face to face or video call.
- Call you **2 working days** after sending you the quotes to activate policy.
- Call you **4 working days** after sending you the quotes if policy not yet activated.

5 Policy activation

5.1 Car and home insurance

- We activate policy within **1 working day** of your acceptance. E.g. you confirm acceptance at 10am, we will activate policy by 10am the next business day.
- Confirm activation by email, as well as by SMS, WeChat or What's App, within **1 working day** of activation of policy.
- In policy activation email we highlight in bold, large font: your policy number, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- In policy activation email we include your policy schedule and general policy wording.

5.2 Business insurance

- We activate policy within **3 working days** of your acceptance. E.g. you confirm acceptance at 10am, we will activate policy by 10am three business days later.
- Confirm activation by email, as well as by SMS, WeChat or What's App, within **1 working day** of activation of policy.
- In policy activation email we highlight in bold, large font: your policy number, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- In policy activation email we include your policy schedule and general policy wording.

6 Policy amendment (e.g. adding/removing insured items)

6.1 Car and home insurance

- We give you quote within **4 working hours** on complete information. E.g. you give us info at 10am, we will give you quotes by 2pm.
- We amend policy within **4 working hours** of your acceptance. E.g. you confirm acceptance at 10am, we will amend policy by 2pm the same day.
- Confirm amendment by email, as well as by SMS, WeChat or What's App, within **1 working day** of amendment of policy.
- In policy amendment email we highlight in bold, large font: your policy number, **what has changed, old premium, new premium**, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- In policy amendment email we include your updated policy schedule and general policy wording.

6.2 Business insurance

- We give you quote within **1 working day** on complete information. E.g. you give us info at 10am, we will give you quote by 10am the next business day.
- We amend policy within **3 working days** of your acceptance. E.g. you confirm acceptance at 10am, we will amend policy by 10am three business days later.
- Confirm amendment by email, as well as by SMS, WeChat or What's App, within **1 working day** of activation of policy.
- In policy amendment email we highlight in bold, large font: your policy number, **what has changed, old premium, new premium**, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- In policy amendment email we include your updated policy schedule and general policy wording.

7 Claim

7.1 Windscreen/auto glass

- We get insurer to approve the claim within **4 working hours** on complete information. E.g. you give us info at 10am, we will call you and SMS you the authorisation by 2pm.
- We will inform you of the repair arrangements: provider, date and time, where and how, excess you have to pay.
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best).

7.2 Car breakdown

- We will provide telephonic support at time of car breakdown.
- We call the insurer's call centre to check if tow truck is approved, and give you feedback or arrange alternative tow truck.

7.3 Car accident

- We will provide telephonic support at time of accident.
- We will arrange a rental car if your car cannot be driven, is towed away, and you have car hire option on your car, within **1 working day** of accident.
- We will submit your claim to insurer within **2 working hours** on relevant essential info.
- We will arrange for assessment within **3 working days** after submitting the claim to insurer.
- We get insurer to approve the claim within **3 working days** after assessment.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the repair arrangements: provider, date and time, where and how, how long the repair is likely to take, excess you have to pay. Also car hire if chosen.
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best). If you make use of a rental car, we will also ask you to rate the car rental service.

7.4 Car theft/hijack

- We will provide telephonic support at time of incident.
- We will arrange a rental car if you have car hire option on your car, within **1 working day** of incident.
- We will submit your claim to insurer within **2 working hours** on relevant essential info.
- We get insurer to approve the claim within **15 working days** after submitting your claim to insurer.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the Agreement of Loss: Amount payable, excess you have to pay, final amount to be paid to you, expected date of payment.
 - Original car registration certificate
 - Completed transfer of vehicle ownership form
 - (Spare) car keys
 - Vehicle manual (if available)
 - Settlement letter from the bank (if financed)
- We get insurer to pay you within **5 working days** of submitting signed Agreement of Loss and supporting items.
- We will call you **1 working day** after the date of payment, to confirm the payment is made, and ask you to rate the insurer from 1 to 5 (5 the best). If you make use of a rental car, we will also ask you to rate the car rental service.

7.5 Geyser

- We will provide telephonic support at time of incident. Also find out any resultant damage from geyser burst/leaks.
- We will submit your claim to insurer within **2 working hours** on relevant essential info.
- We will arrange for assessment within **1 working day** after submitting the claim to insurer.
- We get insurer to approve the claim within **1 working day** after assessment.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the repair arrangements: provider, date and time, where and how, how long the repair is likely to take, excess you have to pay.
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best).

7.6 Cellphone/laptop

- We will provide telephonic support at time of incident.
- We will submit your claim to insurer within **2 working hours** on relevant essential info.
- We will arrange for assessment within **1 working day** after submitting the claim to insurer.
- We get insurer to approve the claim within **2 working days** after assessment.

- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the repair/replacement: provider, date and time, where and how, how long the repair/replacement is likely to take, excess you have to pay.
- We will call you **1 working day** after the repair/replacement, to check the repair/replacement is done, and ask you to rate the provider from 1 to 5 (5 the best).

7.7 Building

- We will provide telephonic support at time of incident.
- We will submit your claim to insurer within **4 working hours** on relevant essential info.
- We will arrange for assessment within **3 working days** after submitting the claim to insurer.
- We get insurer to approve the claim within **3 working days** after assessment.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the repair arrangements: provider, date and time, where and how, how long the repair is likely to take, excess you have to pay.
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best).

7.8 Household contents

- We will provide telephonic support at time of incident.
- We will submit your claim to insurer within **4 working hours** on relevant essential info.
- We will arrange for assessment within **3 working days** after submitting the claim to insurer.
- We get insurer to approve the claim within **3 working days** after assessment.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the Agreement of Loss: Amount payable, excess you have to pay, final amount to be paid to you, expected date of payment.
- We get insurer to pay you within **5 working days** of submitting signed Agreement of Loss (if applicable).
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best).

7.9 Commercial – theft (other than vehicle)

- We will provide telephonic support at time of incident.
- We will submit your claim to insurer within **4 working hours** on relevant essential info.
- We get insurer to approve the claim within **10 working days** after submitting your claim to insurer.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the Agreement of Loss: Amount payable, excess you have to pay, final amount to be paid to you, expected date of payment.
- We get insurer to pay you within **5 working days** of submitting signed Agreement of Loss and supporting items.
 - Invoices
- We will call you **1 working day** after the date of payment, to confirm the payment is made, and ask you to rate the insurer from 1 to 5 (5 the best).

7.10 Commercial – repair (other than vehicle)

- We will provide telephonic support at time of incident.
- We will submit your claim to insurer within **4 working hours** on relevant essential info.
- We will arrange for assessment within **3 working days** after submitting the claim to insurer.
- We get insurer to approve the claim within **5 working days** after assessment.
- We will call you and SMS/WeChat you within **4 working hours** of insurer approval of the repair arrangements: provider, date and time, where and how, how long the repair is likely to take, excess you have to pay.
- We will call you **1 working day** after the repair, to check the repair is done, and ask you to rate the provider from 1 to 5 (5 the best).

8 Regular contacts

- We will send you a monthly personal finance newsletter, which contains one article on insurance.
- Personal policy >R120,000 annual premium: We will call you every quarter to touch base with you.
- Commercial policy >R300,000 annual premium: we will visit you or video call every 6 months to connect.
- Commercial policy >R600,000 annual premium: we will visit you or video call every 3 months to connect.

9 Annual renewal

- We will call you **3 months prior** to policy renewal date, to inform you of the renewal date, discuss any changes you may want, as well as highlight the possible gaps in your insurance coverage. In polic
- We will email you the renewal policy schedule and general policy wording, **30 days** before renewal date.
- We will call you and SMS, WeChat or What's App you to notify you of renewal email, within **4 working hours** after we have emailed you.
- In policy renewal email we highlight in bold, large font: your policy number, **what has changed, old premium, new premium**, insurer's emergency contact number, insurer's call centre number, your dedicated consultant at Daberistic, our emergency contact number, our switchboard number for your safe keeping.
- If you are not happy with the terms of renewal, we will find 2 to 5 comparative quotes and discuss them with you within **5 working days**.
- Personal policy >R120,000 annual premium: we will visit you or video call to discuss the renewal policy.
- Commercial policy >R300,000 annual premium: we will visit you or video call to discuss the renewal policy.

10 Arrears premium

- We will call you and email you to inform you of arrears premiums within **1 working day** of notification from insurer.
- We will inform you of amount outstanding, your options of making payment.
- You will confirm your choice of payment and send us proof of payment where applicable.

11 Cancellation

- We will call you to understand your reasons of cancellation within **1 working day**.

Reasons may be:

- You have sold the asset(s)
 - You cannot afford the premium
 - You have found cheaper insurance
 - You are not happy with our service
 - You are no happy with insurer
- We will offer you alternatives to cancellation

You cannot afford the premium – we look at reducing cover or find alternative quotes

You have found cheaper insurance – we analyse competing quote with your existing insurance, and find alternative quotes

You are not happy with our service – we address your complaints

You are no happy with insurer – we address your concerns with insurer or find alternative insurer

- If you accept our alternative, we will call you and email you to give you feedback on alternatives within **5 working days**.
- If there is no alternative to cancellation, we will notify the insurer of your cancellation within **4 working hours**.
- We get insurer to confirm cancellation within **3 working days** of your instruction.
- We will call you and SMS/WeChat you within **4 working hours** of insurer confirmation of cancellation.