

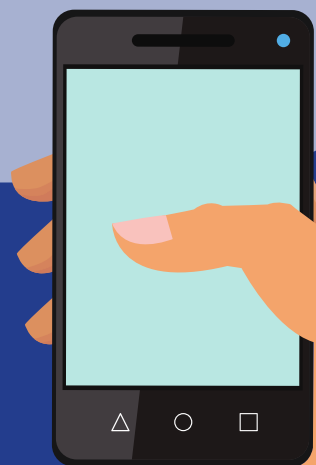
RESOLVING COMPLAINTS CELLPHONE INSURANCE

Chris story...

Chris purchased a new cellphone from a retail store and was also offered insurance as an add-on. Later, his phone was stolen. When he attempted to claim from his insurance, the store rejected his claim, citing the absence of the SIM card that was purchased with the phone when it was stolen. Since Chris was not informed about this clause in his contract, he chose to file a complaint with the FAIS Ombud.

What the FAIS Ombud Investigates

- Verifying that coverage terms are transparently communicated.
- Confirming that policy terms were properly disclosed i.e. The use of the required SIM Card.



What the FAIS Ombud **Doesn't** Investigate

- We don't assess phone functionality.
- Disputes against insurers that are members of the Ombudsman for Short Term Insurance.
- Where you became aware or ought to have become aware of the loss more than 3 years before approaching our Office for assistance.
- Where the financial relief sought exceeds R800 000



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