

RESOLVING COMPLAINTS LIFE INSURANCE

Meet Emma...

Emma had diligently paid her life insurance premiums for years. When her spouse passed away, she filed a claim, but her insurance company denied it due to alleged non-disclosure. Feeling confused and frustrated, Emma didn't know where to turn. It was then that she realized she needed the expertise of the FAIS Ombud to investigate the matter and ensure she was treated fairly.

01

What the FAIS Ombud Investigates



- Whether the product recommended was appropriate to your needs and circumstances.
- If crucial information was misrepresented or not disclosed when you purchased the policy.
- If the terms and conditions of your policy were not fully explained to you.

02

What the FAIS Ombud Doesn't Investigate



- We don't assess the performance of investment-linked life insurance products.
- Disputes against insurers that are members of the Ombudsman for Long 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.