

# Treating Customers Fairly

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## Important

Kindly note that we refer to you as our "Members", and we have attempted to keep this consistent in all our communication, however, there are some instances where we had to refer to you as "the client" due to legalities.

## What is TCF

TCF stands for Treating Customers Fairly. The principles were introduced and monitored by the FSCA to ensure that the fair treatment of customers (MediPet's members) is embedded within the culture of all Financial Services Providers.

The goal of TCF is to improve member confidence, ensure appropriate products and services, and enhanced transparency, discipline and good business practice.

## What are the 6 TCF principles

MediPet Animal Health Insurance Brokers and all its employees subscribe to all six outcomes of TCF which are as follows:

Outcome 1:

Members are confident that they are dealing with providers where the fair treatment of members is central to the provider's culture.

Outcome 2:

Products and services marketed and sold are designed to meet the needs of identified member groups and targeted accordingly.

Outcome 3:

Members are given clear information and are kept appropriately informed before, during and after the time of contracting.

Outcome 4:

Where members receive advice, the advice is suitable and takes account of their circumstances. This outcome is not applicable as MediPet does not render advice as defined in the FAIS act, however, MediPet does provide advice to members from a veterinary perspective.

Outcome 5:

Members provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect. MediPet has only one product and one insurer with different plans of cover.



#### Outcome 6:

Members do not face unreasonable post-sale barriers to change the product, switch provider, submit a claim or make a complaint.

MediPet has one product with different Plans (cover) available. A member may upgrade/downgrade their policy provided the request complies with the terms noted in the policy wording. We further explain the claiming process on our website ([www.medipet.co.za](http://www.medipet.co.za)) and the process is included in the new members welcome pack. All complaints are logged in the complaints register and followed through until the complaint is resolved. Our internal complaints resolution process is intended to provide fair and effective resolution of complaints.

### Our promise to you

We are committed to ensuring the following:

1. We will deliver a prompt, friendly, efficient, compassionate and courteous service at all times.
2. We will provide efficient customer-driven processes.
3. Continuously improve and identify new technologies and endeavour to excel in the delivery of our customer service.
4. We do not give advice. However, we will offer factual information and explanations on our plans in order for our members to make informed decisions. We do provide veterinary advice to help our members understand the underwriting, endorsements and interpretation of vet histories and invoices.
5. We always encourage feedback regarding our cover and our service in order to constantly improve and grow as a company and ensure member satisfaction.
6. We are an open and transparent company.

### What can you do to help

You can assist us with TCF by doing the following:

1. By providing all the relevant information about you, your pet(s) and disclosing all information requested in the application form.
2. Inform us of any changes to your personal details or your pet's information to ensure we keep our records up to date.
3. Tell us how we can improve our service to you and your pets. If you have any suggestions about the MediPet plans, we would love to hear from you.
4. Please read and familiarise yourself with the policy wording, policy schedule and all communications sent. Please remember that we are always available to assist you with any questions or queries.



5. If there is any part of your schedule or policy wording that you are unsure about or not happy with, please let us know.

### Feedback

Should you have any feedback or suggestions, please forward them to [info@medipet.co.za](mailto:info@medipet.co.za). Details of our complaints procedure can be found on our website [www.medipet.co.za](http://www.medipet.co.za) or you may refer to your policy schedule and associated documents. You may also contact our office on 021 701 2023.

### Version control

March 2013	V1
April 2020	V2