

Complaints Process

At Dis-Chem Health, we aim to provide a great customer experience by providing you with professional and efficient service, however, there may be occasions where you may need to log a complaint. To ensure that your complaint is resolved efficiently, effectively and in line with regulations, please see your options below:

If you are unhappy with the service you have received or the outcome of your claim, please let us know by contacting us (Dis-Chem Health) or the Insurer (Centriq Insurance Company Limited) with your complaint. In terms of the Policyholder Protection Rules, you have 90 days to dispute your claim that was repudiated with your Insurer.

Step 1



Submit your concerns in writing to the Dis-Chem Health Complaints Manager by emailing dischemgapesec@kaelo.co.za where our Executive Office will assist you. Should you wish to speak to us, please contact us on 0861 029 892. You will receive an acknowledgment of your complaint within 8 hours.

Step 2

Should you wish to submit your complaint to the Insurer, please submit this in writing to the Internal Complaints Department of Centriq, for attention of Centriq Complaints Department using complaints@centriq.co.za.



Step 3




If you are dissatisfied with the response from Dis-Chem Health or Centriq Insurance Company Ltd, you are entitled to approach the National Financial Ombuds Scheme South Africa (NFO) or the Ombudsman for Financial Service Providers (FAIS), external independent offices. This must be done within 180 days of being advised that your representations to the Internal Complaints Department of Centriq have been unsuccessful.




The contact details of the NFO and FAIS Ombud are as follows:


National Financial Ombuds Scheme (NFO):

 **JHB Physical Address:** 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198


CPT Physical Address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708


 Tel: 0860 800 900

 www.nfosa.co.za

 info@nfosa.co.za

Ombudsman for Financial Service Providers (FAIS Ombud):

 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010

 Tel: 012 762 5000

 www.faisombud.co.za

 info@faisombud.co.za

Finally we remind you of the following policy condition:

Our policy requires you to institute legal action within 180 (one hundred and eighty) days after the expiration of the 90 (ninety) day period referred to above, failing which you will forfeit your claim and no liability can arise in terms of such claim. Our rights herein are reserved.

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership. Dis-Chem Health is not a Medical Scheme or an Insurer. The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo Offerings. Service Providers are contracted to Kaelo. © Centriq Insurance Company Limited. This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.