

# Garden Route Insurance Brokers

## Treating Customers Fairly Mission Statement

## About TCF?

TCF (Treating Customers Fairly) is a regulatory approach which is implemented by the Financial Services Board to ensure that all financial services providers treat customers fairly throughout all their activities.

The TCF goal is:

- Improving customer confidence
- Ensuring appropriate products and services
- Enhancing transparency and discipline

## The SIX OUTCOMES

Garden Route Insurance Brokers (GRIB) and all its employees subscribe to all six outcomes of TCF which are as follows:

- Outcome 1** The fair treatment of customers is fundamental.
- Outcome 2** Products and services are designed, marketed and sold in accordance with the needs of identified target markets.
- Outcome 3** Customers are provided with clear information and they are kept appropriately informed during the entire contracting process.
- Outcome 4** When customers receive advice, it is suitable and their circumstances are taken into consideration.
- Outcome 5** Customers receive the performance in the products and services at an acceptable standard as specified by the provider.
- Outcome 6** After the sale has been made, customers are not subjected to unreasonable boundaries such as changes in product, switches in provider, submissions of claims or fillings complaints complaint.

## OUR PROMISE

We are committed to ensuring:

- 1 Prompt delivery, friendly service, efficiency, courteous and relevant customer service.
- 2 Providing efficient customer-driven processes.
- 3 Continuous improvement and identifying ways to excel in the delivery of our customer service.
- 4 Assistance in making informed decisions in buying new products, claims, policy amendments etc.
- 5 Providing you with solely products you need.
- 6 Building and encouraging long lasting relationships with all customers.
- 7 Providing opportunities for feedback and making the necessary changes to ensure customer satisfaction.
- 8 We are open and transparent with regards to our processes and products.

## HOW YOU CAN HELP

You can assist us with TCF by doing the following:

1. Disclosing all the relevant personal and medical information in order to get the most suitable product/service.
2. Give us feedback on how to improve our product and service.
3. Keep informed of changes to your personal and medical information to ensure that our records are up to date.
4. Read communications, policy wording and all other relevant documents thoroughly and familiarise yourself with our processes and products.
5. If there is an aspect of our products/services you are not happy with or do not understand, let us know.

## FEEDBACK

Should you have complaints, you may send us a written complaint to [info@grib.co.za](mailto:info@grib.co.za) or call us on 044 382 0550.