

Sanlam Gap Cover Complaints Procedure

At Sanlam Gap, 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 lodge a complaint.

Step 1:

Submit your concerns in writing to the Sanlam Gap Risk Complaints Manager by emailing sanlamesc@kaelo.co.za where our Executive Office will assist you.

Should you wish to speak to us, please contact us on 0861 111 167 .

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 Sanlam Gap or Centriq Insurance Company Ltd, you are entitled to approach the Ombudsman for Short Term Insurance (OSTI) 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 OSTI and FAIS are as follows:

Ombudsman for:	
Short Term Insurance (OSTI)	Financial Service Providers (FAIS)
PO Box: 32334 Braamfontein, 2017 T: +27 (0) 11 726 8900 0860 726 890 F: +27 (0) 11 726 5501 E: info@osti.co.za www.osti.co.za	PO Box 74571, Lynnwood Ridge, 0040 T: +27 (0) 12 762 5000 0860 066 3274 F: +27 (0) 12 348 3447 E: info@faisombud.co.za www.faisombud.co.za

Sanlam Gap is administered by Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931).
 Kaelo Risk (Pty) Ltd holds preference shares in Centriq Insurance Company Limited.
 Insurance Products are insured by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).

Centriq is committed to protecting the personal information of our stakeholders in accordance with the [Centriq Privacy Notice.pdf](#)