



Medipet ethos for Treating Customers Fairly

WHAT IS TCF?

TCF stands for Treating Customers Fairly. TCF, implemented by the Financial Services Board to ensure that the fair treatment of customers embedded within the culture of all financial services providers.

The goal of TCF is to improve customer confidence, ensure appropriate products and services, and enhanced transparency and discipline.

WHAT ARE THE SIX OUTCOMES?

Medipet Dog and Cat Veterinary Insurance Brokers and all its employees subscribe to all six outcomes of TCF which are as follows:

Outcome 1: - Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.

Outcome 2: - Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and targeted accordingly.

Outcome 3: - Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

Outcome 4: - Where customers receive advice, the advice is suitable and takes account of their circumstances. Not applicable to Medipet as we do not give advice.

Outcome 5: - Customers 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 three Options of cover.

Outcome 6: - Customers 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 3 Options; a client can always upgrade their policy provided they be in line with the policy wording. There is no provider to switch to, we communicate to our clients how to claim, and a claim form always included in their welcome pack. If a client wants to make a complaint, they have all the details in their Policy Schedule as well as they can email our receptionist and she will direct the complaint.

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. Medipet does not give advice. However, we will offer factual information and explanations on our Options so you can make an informed decision
5. Medipet only has one product and one insurance provider, transparent Policies with 3 Options.
6. Medipet realises the importance of our clients and their pets; we will go out of our way to build great relationships with our clients and their vets to ensure the best care for their pets.
7. We always encourage feedback regarding our Product and our service, so that we can constantly improve and grow as a company and ensure customer satisfactions.
8. We are an open and transparent company, and we endeavour to communicate this to our clients at all times.

WHAT YOU CAN DO TO HELP

You can assist us with TCF by doing the following:

1. By providing Medipet with all the relevant information about you and your pet/s, disclosing all information requested in the application form and supplying your Veterinary History ensures that your pet will be underwritten correctly and precisely.
2. Tell us how we can improve our service to you and your pets. If you have any suggestions about the Medipet Policies, we would love to hear from you.
3. Inform us of any changes to your personal details or your pet's information to ensure we keep our records up to date
4. Please read through all your policy wording, policy schedule and all communications from Medipet carefully and familiarise yourself with our processes, we are always available to assist you with any questions you may have.
5. If there is any part of your schedule or policy wording that you are unsure about or not happy with then please let us know.

FEEDBACK

Should you have any complaints, you may send a written complaint to us via email to info@medipetsa.co.za, or details of our complaints procedure can be found on our website www.medipetsa.co.za or refer to your policy wording and associated documents. You may also contact our office on 021 701 2023.