

Legal Expenses
Insurance Southern
Africa Group
**Treating Customers
Fairly**



As required by the Financial Services Conduct Authority (FSCA), firms are expected to demonstrate that they deliver specific Treating Customers Fairly (TCF) Outcomes to their customers throughout the product life cycle, from product design and promotion, through servicing, to complaints and claims handling.

Apart from this regulatory obligation, LegalWise believes that TCF adds value to our existing Business strategies and aligns with our core purpose and values. Endorsed by our Directors and Senior Management, our approach to TCF is to recognise and appreciate what we already have in place that meets the desired Outcomes, identify gaps for improvement and create internal awareness to further embed TCF values in our day-to-day activities in all areas of our Business.

We strive to further enhance our Member-centric environment by meeting our obligations in regard to the TCF Outcomes, as follows:

Outcome 1: Culture and Governance

LegalWise Members can feel confident that Treating Customers Fairly is at the heart of our corporate culture.

Outcome 2: Product Design

LegalWise products and services marketed and sold in the retail market are designed to meet the needs of identified Member groups and are targeted accordingly.

Outcome 3: Clear Information

LegalWise Members are provided with clear information and kept appropriately informed before, during and after the point of sale.

Outcome 4: Suitable Financial Advice

This Outcome is not applicable to LegalWise as we do not provide financial advice.

Outcome 5: Performance and Service

LegalWise endeavours to consistently provide our Members with superior quality products and services that perform as they have been led to expect.

Outcome 6: Claims, Complaints and Changes

LegalWise strives to ensure that our Members do not face unreasonable post-sale barriers when they wish to change a product, switch providers, submit a claim or make a complaint.
