

Zestlife General Service Level Agreement

ACTIVITY	DURATION
New business	
Create new task and assign task to administrator	Within 24 hours
Load manual applications received	Within 2 working days
Load Call Centre sales files	Files are loaded twice a week
Resolve sales that could not be loaded successfully	Within 4 working days
Distribute welcome pack (policy document) for all new sales	Within 2 working days or as per specific arrangements
Underwriting	
Extract daily underwriting cases	Within 24 hours
Assess the risk and provide decision feedback to the sales agent	Within 2 working days
New Intermediary contracts	
Acknowledgement of request from broker	Immediate auto generated acknowledgement
Create new task and assign task to administrator	Within 24 hours
Process contract and send confirmation to broker	Within 2 working days
Process monthly commission statements	Within 2 working days
Policy endorsements	
Acknowledgement of request from client or broker to endorse the policy	Immediate auto generated acknowledgement
Create new policy endorsement tasks and assign tasks to administrator/sales agent	Within 24 hours
Process endorsement and send endorsed policy to client	Within 5 working days
Annual client communication	
Annual communication to client regarding cover and premium details	For Assetlife policies, within 45 days of anniversary date
	For Gap policies, in November and for our other products, the annual communication is sent in December.
General policy and product queries	
Acknowledgement of request from client or broker	Immediate auto generated acknowledgement
Create new query tasks and assign tasks to administrator	Within 24 hours
Reply to query	Within 2 working days

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Cancellations and Reinstatements	
Acknowledgement of request from client or broker	Immediate auto generated acknowledgement
Create new cancellation/reinstatement task and assign task to administrator	Within 24 hours
Process cancellation/reinstatement and send notification to client or broker	Within 2 working days
Funeral Claims	
Full funeral claims processing	Within 2 working days of receipt of all documentation
Claims	
Acknowledgement of claim submitted	Immediate auto generated acknowledgement
Create new claim tasks and assign tasks to assessor	Within 24 hours
High level review of claim form and supporting docs required. Request outstanding docs	Within 3 working days
Outstanding document reminders	Every 10 days
Assess claim	Within 7 working days of receipt of all docs
Review claim and finalise claim decision	Within 3 working days
If approved - Pay claim and send confirmation to client	Within 2 working days
If rejected - depending on product obtain Guardrisk review if required	Within 2 working days
If rejected - Send rejection notification to client	Within 2 working days
Complaints	
Acknowledgement of complaint	Immediate auto generated acknowledgement
Investigate and formulate reply and send reply	Within 2 working days
No claim bonus	
Calculate and pay no claim bonus	Within 20 working days of month end in which premium refund bonus is due
WesBank Premium bordereaux (report 28)	
Load report	Within 2 working days
Resolve transactions that could not be loaded successfully	Within 4 working days
Premium refund requests	
Acknowledge request, pay refund and send confirmation	Within 7 working days
Returned mail	
Assign task to administrator	Within 24 hours
Contact client to get new contact details, update system and resend communication	Within 5 working days
Client Contact Centre	
Answer the telephone	Within 3 rings
Verify the client details, understand the nature of the telephone call	Immediate service delivery
Respond to and resolve the telephonic interaction	Immediate service delivery
Create query task and record the details of the call	Immediate service delivery