



Absa Insurance Company

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Auckland Park
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Johannesburg
2000
South Africa

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Swift address: ABSAZAJJ
absa.africa

Fraudline: 0860 002 526
Insurance@fraudline.co.za

Our Reference: **520211**

12 February 2025

109 Milkwood Drive
Upper Old Place
6571

By Email: noeleendavel@gmail.com

Dear: Mrs. NF Davel

RE: APPEAL ON CLAIM NUMBER: 520211

We refer to the above claim and our rejection of claim letter sent to you on the 09 October 2024. Following your request for a review and appeal of the rejection we advise as follows:

- 1) In line with our internal process, your claim was reviewed and evaluated by our Complaints Resolution Committee on the 06 February 2025, where the decision to reject your claim has been maintained.
- 2) The outcome from our Complaints Resolution Committee confirmed that the damages to the property did not result from any of the insured events for which you are covered for in terms of your policy. The full details are contained in your rejection letter, together with the findings of your service provider, stand as the basis for the rejection.

As a condition of your policy no future claims arising out of this claim will be considered and your policy will be endorsed accordingly.

We draw your attention to the following clauses of your policy:

Absa Insurance Company Limited, an insurer licensed to conduct non-life insurance business and an Authorised Financial Services Provider (FSP 8030).
Reg No 1992/001737/06. Terms and conditions apply.

General policy exclusions

We will not cover you for:

- 1. Loss or damage that is not sudden and unforeseen.*
- 2. Loss or damage that is not caused by an insured event/peril.*

4. Damage to pressurised pipes

What we will not cover you for in respect of this insured peril:

•All pipes that carry water, sewerage and any other substance from anywhere on the insured's property for the purposes of draining and any resultant damage, are excluded from all forms of cover provided for under this policy.

We have followed all internal processes to ensure that you have been treated fairly, and all avenues have been undertaken to provide assistance on this claim. Although the decision is against your expectations, we are satisfied that a fair and just decision was made. Furthermore, kindly be advised that the internal complaints process has now been exhausted. Should you wish, you are entitled to seek external assistance on this matter.

Should you wish to pursue the matter, and have it adjudicated by an independent body, you may refer the complaint to the National Financial Ombud Scheme on:

Tel. 011 726-8900 | Fax. 011 726-5501 | Share Call: 0860 800 900 | WhatsApp: 066 473 0157 | E-mail.

info@nfosa.co.za | Postal Address: P O Box 32334 Braamfontein, 2017 | Physical Address Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198

Physical Address Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700

Mon-Thu: 08h00-16h30 & Fridays: 08h00-16h00

Yours faithfully,



Customer experience