



**STATUTORY
NOTICE TO**

**SHORT-TERM
INSURANCE
POLICYHOLDERS**



Disclosure Notice in terms of the
Financial Advisory and Intermediary
Services (FAIS) General Code of Conduct
2003

As a short-term insurance policyholder or prospective policyholder You have the right to the following information

ABOUT THE INTERMEDIARY (INSURANCE BROKER)

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- a. Name, physical address, postal address, and telephone number
- b. FAIS registration number (FSP No)
- c. Legal status and details of any interest in the Insurer
- d. Whether or not in possession of a Professional Indemnity insurance policy
- e. Details of how to institute a claim
- f. Amount of fees and/or commission received
- g. Written mandate to act on behalf of the Insurer

ABOUT THE UNDERWRITING MANAGER

- a. Business Name & Registration Number
- b. Physical address, postal address and telephone number
- c. Legal and Contractual Status
- d. Compliance Officer & Contact Details
- e. Complaints Resolution Policy
- f. Complaints Department
- g. Extent of premium obligations You assume as policyholder and consequence of non-payment

Intergrated Insurance Administrators (Pty) Ltd
Reg. No. 2013/236127/07

Physical Address: First Floor, Building B, Stoneridge Office Park,
8 Greenstone Place, Greenstone, Edenvale, 1609
Postal Address: PO Box 1112, Hillcrest, 3650
Telephone: 087 550 0606

Intergrated Insurance Administrators (Pty) Ltd is a licensed Financial Services Provider (FSP 43623) authorised to render financial services under Category 1 – Short-term Insurance Personal Lines, Personal Lines A1 and Commercial Lines. **Intergrated Insurance Administrators (Pty) Ltd** acts in an administrative capacity in accordance with the mandate which is in place with Guardrisk AInsurance Company Limited.

Intergrated Insurance Administrators (Pty) Ltd has Professional Indemnity and Fidelity Guarantee insurances in place.

National Compliance (Pty) Ltd
Postal Address: P O Box 6869, Zimbali, 4418
Telephone: 0860 104 194
Website: www.nationalcompliance.co.za

Email: info@fusionadmin.co.za
Website: www.intergrated.co.za

Telephone: 087 550 0606

Your policy schedule details the frequency of payment and amount due

ABOUT THE INSURER

a. Business Name & Registration Number

Guardrisk Insurance Company Limited ("Guardrisk") Reg. No. 1992/001639/06

b. Physical address, postal address and telephone number and website

Physical Address: The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196
Postal Address: PO Box 786015, Sandton, 2146
Telephone: 011 669 1000
Website: www.guardrisk.co.za

c. Legal and Contractual Status

Guardrisk is a licensed Financial Services Provider (FSP 75) authorised to give advice and render financial services under Category 1 – Short-term Insurance Personal Lines, Personal Lines A1 and Commercial Lines.
Guardrisk has Professional Indemnity and Fidelity Guarantee insurances in place

Guardrisk does not receive more than 30% of its premium from any one broker

d. Compliance Details

Telephone: 011 669 1104
Fax: 011 675 3826
Email: compliance@guardrisk.co.za

The Intermediary and/or Underwriting Manager noted above should always be Your first point of contact in the event that You should have a query or complaint. **Guardrisk** is a cell captive insurance company and we partner with other Financial Service Providers to provide our customers with different insurance and risk solutions to suit their specific needs.

If You are dissatisfied with the feedback received from the Intermediary and/or Underwriting Manager or Your complaint remains unresolved, please contact the **Guardrisk** Complaints Department.

e. Complaints Department

Telephone: 0860 333 361
Email: complaints@guardrisk.co.za

f. Conflict of Interest

Guardrisk has a conflict of interest management policy in place which is available at our website www.guardrisk.co.za

ABOUT SASRIA

a. Business Name & Registration Number

Sasria SOC Limited Reg. No. 1979/000287/06

b. Physical address, postal address and telephone number and website

Physical Address: 36 Fricker Road, Illovo, Sandton 2196
Postal Address: PO Box 653367, Benmore, 2010
Telephone: 011 214 0800 & 086 172 07742 (0861sasria)
Website: www.sasria.co.za
Email: info@sasria.co.za

c. Compliance Details

Mr Mziwoxolo Mavuso
Telephone: 011 214 0821

d. Complaints Department

All complaints should be forwarded to Sasria's Compliance Officer at the postal address provided
Email: complaints@sasria.co.za

e. Claims

All claims should be directed to Your Intermediary who will forward them to **Sasria**

OTHER MATTERS OF IMPORTANCE

- a. If any complaint to the Intermediary, Underwriting Manager or Insurer is not resolved to Your satisfaction, You may submit the complaint to the Registrar of Short Term Insurance.
- b. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
- c. If the premium is paid by debit order: it may only be in favour of one person and may not be transferred without Your approval; and
- a. the Underwriting Manager or Insurer must inform You in writing at least 30 days before the cancellation thereof of its intention to cancel such debit order.
- d. The Underwriting Manager and/or the Insurer and not the Intermediary must give reasons for rejecting a claim.
- e. If You have a claim or in the event of an occurrence that could lead to a claim, You must advise the Intermediary immediately and preferably in writing. Your policy will contain conditions that require the prompt reporting of potential claims and it is important that You do not breach this requirement

WARNING

- a. Do not sign any blank or partially completed application form.
- b. Complete all forms in ink.
- c. Keep all documents handed to you.
- d. Make notes as to what is said to you.
- e. Don't be pressurised to buy the product.
- f. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.



OTHER CONTACT DETAILS

Ombudsman for Short-Term Insurance (OSTI)

PO Box 32334, Braamfontein, 2107

Telephone: 011 726 8900
Fax: 011 726 5501
Website: www.osti.co.za
Email: info@insuranceombudsman.co.za

Financial Advisory & Intermediary Services (FAIS) Ombudsman

PO Box 74571, Lynwood Ridge, 0040

Telephone: 012 470 9080
Fax: 012 348 3447
Website: www.faisombud.co.za
Email: reception@faisombud.co.za

Registrar of Short Term Insurance

Financial Sector Conduct Authority
PO Box 35655, Menlo Park, 0102

Riverwalk Office Park, Block B, 41 Matroosburg Road,
Ashlea Gardens Extension 6, Pretoria

Telephone: 012 428 8000
Fax: 012 347 0221
Toll Free: 0800 20 3722
Website: www.fsca.co.za
Email: info@fsca.co.za