

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)

- 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	Intergrated Insurance Administrators (Pty) Ltd Reg. No. 2013/236127/07
b. Physical address, postal address and telephone number	Physical Address: First Floor, Building B, Stoneridge Office Park, Greenstone, Edenvale, 1609 Postal Address: First Floor, Building B, Stoneridge Office Park, Greenstone, Edenvale, 1609 Telephone: 011 064 1665
c. Legal and Contractual Status	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 and Commercial Lines. Intergrated Insurance Administrators (Pty) Ltd acts in an administrative capacity in accordance with the mandate which is in place with Guardrisk Insurance Company Limited. Intergrated Insurance Administrators (Pty) Ltd has Professional Indemnity and Fidelity Guarantee insurances in place
d. Compliance Officer & Contact Details	National Compliance (Pty) Ltd Postal Address: P O Box 6869, Zimbali, 4418 Telephone: 0860 104 194 Website: www.nationalcompliance.co.za
e. Complaints Resolution Policy	Email: info@intergrated.co.za Website: www.intergrated.co.za
f. Complaints Department	Telephone: 011 064 1665
g. Extent of premium obligations You assume as policyholder and consequence of non-payment	Your policy schedule details the frequency of payment and amount due. The premium is payable before inception or renewal of the policy. Non-payment can result in the voidance of your policy. Please ensure that Your intermediary has explained the consequences of non-payment of premium to You.

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 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 on their 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 7742 (0861sasria) Website: www.sasria.co.za Email: info@sasria.co.za
c. Compliance Details	Mr Mziwoxolo Mavuso Telephone: 011 214 0821 Email: mziwoxolo@sasria.co.za
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 relevant Ombud or the Financial Sector Conduct Authority.
- 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:
 - (i) it may only be in favour of one person and may not be transferred without Your approval; and
 - (ii) the Underwriting Manager or Insurer must inform You in writing at least 31 days before the cancellation thereof of its intention to cancel such debit order.
- d. Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you. The insurer must inform you **at least 31 days before the cancellation** of the policy.
- e. The Underwriting Manager and/or the Insurer and not the Intermediary must give reasons for rejecting a claim.
- f. 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

National Financial Ombud Scheme (NFO)	Financial Advisory & Intermediary Services (FAIS) Ombudsman	Financial Sector Conduct Authority
110 Oxford Road Houghton Estate JHB 2198 Claremont Central Building 6 th Floor 6 Vineyard Road Claremont Cape Town 7700 Telephone: 0860 800 900 Whatsapp: +27 (0)66 473 0157 Website: www.nfosa.co.za Email: info@nfosa.co.za	PO Box 74571 Lynwood Ridge 0040 Telephone: 012 762 5000/0860 663 247 Website: www.faisombud.co.za Email: info@faisombud.co.za	Financial Sector Conduct Authority PO Box 35655 Menlo Park 0102 Riverwalk Office Park Block B 41 Matroosburg Road, Ashlea Gardens Extension 6 Pretoria, 0081 Telephone: 012 428 8000 Fax: 012 346 6941 Toll Free: 0800 20 37 22 Website: www.fsca.co.za Email: info@fsca.co.za



Protection of Personal Information and Information Sharing

Sharing of Insurance Information:

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated TransUnion ITC on behalf of SAIA. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also give consent to the sharing of information regarding the previous insurance policies and claims that You have had. You also acknowledge that information provided by Yourself or Your representative may be verified against any legally recognised sources or databases.

By insuring or renewing Your insurance, You hereby not only consent to such information sharing but also waive any rights of confidentiality with regards to underwriting or claims information that You have provided, or that has been provided by another person on Your behalf.

In the event of a claim, the information You have supplied with Your application together with the information You supply in relation to the claim, will be included and made available to the other insurers participating in the Information Data Sharing System.

Protection of Personal Information:

The Protection of Personal Information (POPIA) Act requires us to inform You how we use and disclose personal information we obtain from You.

We are committed to protect Your privacy and will ensure that Your personal information is used appropriately, transparently, and according to applicable law.

a. What information we collect:

Your personal information is collected and processed mainly to provide you with access to the services and products of the providers with whom contractual agreements are in place. The type of information collected will be processed for the specific purpose for what it was collected. When you elect to take up offerings from our contracted providers, they may also require additional information from You and they will be subject to the same privacy regulations applicable.

b. Disclosure of Your information:

Your personal information may be disclosed to providers whose services or products You elect to use, or as necessary for the rendering of the specified financial services. Your personal information may also be shared with and information about You obtained from third parties for the purposes of rendering financial services. Your information may also be disclosed where we have a duty or right to disclose in terms of applicable legislation, the law or where it may be necessary to protect Your rights.

c. Your right to access and correction of Your personal information:

You have a right to access the personal information held concerning You. You also have a right to ask for the updating, correcting or deletion of Your personal information. All reasonable steps will be taken to confirm Your identity before providing details of Your personal information or making changes to Your personal information.

Cell Insurer Relationship

Please note that this Policy is subject to a cell captive relationship between Guardrisk and Intergrated Insurance Administrators (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk and Intergrated Insurance Administrators (Pty) Ltd, whereby Intergrated Insurance Administrators (Pty) Ltd is entitled to share in the profits and losses generated by the insurance business. Where applicable – Intergrated Insurance Administrators (Pty) Ltd is entitled to a profit share, at a percentage agreed to with Guardrisk.

