

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS IMPORTANT PLEASE READ CAREFULLY

As a short term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. ABOUT THE INTERMEDIARY (INSURANCE BROKER)	2. ABOUT THE INSURER																		
<p>(a) Name, physical address, postal address and telephone number</p> <p>(b) Legal status and any interest in the insurer</p> <p>(c) Whether or not in possession of professional indemnity insurance</p> <p>(d) Details of how to institute a claim</p> <p>(e) Particulars of the Broker's Compliance Officer</p> <p>(f) Rand amount of fees and commissions payable</p> <p>(g) Written mandate to act on behalf of insurer</p>	<p>Should you require any additional information regarding any particular insurer, please contact us.</p> <p>Once cover has been issued, we will forward you their contact details.</p>																		
SASRIA COVER (riot including political riot cover):																			
<p>In the event that this policy extends to include SASRIA cover, the details of the insurer providing this cover:</p> <p>SASRIA SOC Ltd. Reg number: 1979/000287/06</p> <p>The Executive Manager: Business Operations Department: Mrs Nomsa Mazibuko</p>																			
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Postal address:</td> <td style="width: 50%;">Physical address:</td> </tr> <tr> <td>PO Box 653367</td> <td>26 Fricker Road</td> </tr> <tr> <td>Benmore</td> <td>Illovo, Sandton, 2196</td> </tr> <tr> <td>2010</td> <td>Sandton</td> </tr> <tr> <td></td> <td>2196</td> </tr> <tr> <td>Telephone: 011 214 0800</td> <td>Fax: 011 447 8630</td> </tr> <tr> <td>Compliance E-mail: nomsam@sasria.co.za</td> <td></td> </tr> <tr> <td>Complaints E-mail: complaints@sasria.co.za</td> <td></td> </tr> <tr> <td>Compliance Tel: 011 811 1311</td> <td>Website: www.sasria.co.za</td> </tr> </table>		Postal address:	Physical address:	PO Box 653367	26 Fricker Road	Benmore	Illovo, Sandton, 2196	2010	Sandton		2196	Telephone: 011 214 0800	Fax: 011 447 8630	Compliance E-mail: nomsam@sasria.co.za		Complaints E-mail: complaints@sasria.co.za		Compliance Tel: 011 811 1311	Website: www.sasria.co.za
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THIS INFORMATION IS AS FOLLOWS:																			
<p>(a) Name, physical address, postal address and telephone number</p> <p>Name: Bay Union Insurance Brokers (Pty) Ltd Authorised Financial Services Provider, FSP No: 12235 VAT Registration No: 4890111844</p> <p>Physical address: 30 Station Drive, Durban, 4001</p> <p>Postal address: PO Box 795, Durban, 4000</p> <p>E-mail address: info@bayunion.co.za</p> <p>Telephone: 0861 229 123 Fax: 0864 331 551</p>	<p>3. OTHER MATTERS OF IMPORTANCE</p> <p>(a) You must be informed of any material changes to the content provided in paragraphs 1 and 2.</p> <p>(b) If the information above was given to you verbally, it must be confirmed to you in writing within 30 days.</p> <p>(c) If any complaint to the broker or to the insurer is not resolved to your satisfaction, you may submit a complaint to the FAIS Ombudsman.</p> <p>(d) Polygraph or similar tests are not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.</p> <p>(e) If premium is paid by debit order:</p> <p style="margin-left: 20px;">(i) It may only be in favour of one person and may not be transferred without your approval and</p> <p style="margin-left: 20px;">(ii) The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.</p> <p>(f) The insurer and not the intermediary must give reasons in writing for repudiating your claim.</p> <p>(g) 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.</p> <p>(h) You are entitled to a copy of the policy free of charge.</p>																		
<p>(b) Legal status and any interest in the insurer</p> <p>Private Company with limited liability with no direct financial interest in the insurer. Licensed by F.S.B. for short term personal and commercial lines.</p>	<p>4. WARNING</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Ask for a letter of representation from your adviser. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p>Particulars of the Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or insurer:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">FAIS Ombudsman</td> <td style="width: 50%;">Ombudsman for Short-term Insurance</td> </tr> <tr> <td>PO Box 74571, LYNNWOOD RIDGE, 0040</td> <td>PO Box 74571, LYNNWOOD RIDGE, 2017</td> </tr> <tr> <td>Telephone: 012 470 9080</td> <td>Telephone: 011 726-8900/9097</td> </tr> <tr> <td>Fax: 012 348-3447</td> <td>Fax: 011 726-5501</td> </tr> <tr> <td>E-mail: info@faisombud.co.za</td> <td>E-mail: info@osti.co.za</td> </tr> <tr> <td>Website: www.faisombud.co.za</td> <td>Website: www.insuranceombudsman.co.za</td> </tr> </table> <p>Particulars of Registrar of Short-term insurance:</p> <p>Financial Services Board PO Box 35655, MENLO PARK, 0102</p> <table style="width: 100%; border: none;"> <tr> <td>Website: www.fsb.co.za</td> <td>Telephone: 012 428-8000</td> </tr> <tr> <td>Toll free: 0800 11 04 43/0800 20 20 87</td> <td>Fax: 012 347-0221</td> </tr> </table>	FAIS Ombudsman	Ombudsman for Short-term Insurance	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 74571, LYNNWOOD RIDGE, 2017	Telephone: 012 470 9080	Telephone: 011 726-8900/9097	Fax: 012 348-3447	Fax: 011 726-5501	E-mail: info@faisombud.co.za	E-mail: info@osti.co.za	Website: www.faisombud.co.za	Website: www.insuranceombudsman.co.za	Website: www.fsb.co.za	Telephone: 012 428-8000	Toll free: 0800 11 04 43/0800 20 20 87	Fax: 012 347-0221		
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<p>(c) Whether or not in possession of professional indemnity insurance</p> <p>This intermediary (brokerage) is in possession of professional indemnity insurance.</p>	<p>4. WARNING</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Ask for a letter of representation from your adviser. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p>Particulars of the Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or insurer:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">FAIS Ombudsman</td> <td style="width: 50%;">Ombudsman for Short-term Insurance</td> </tr> <tr> <td>PO Box 74571, LYNNWOOD RIDGE, 0040</td> <td>PO Box 74571, LYNNWOOD RIDGE, 2017</td> </tr> <tr> <td>Telephone: 012 470 9080</td> <td>Telephone: 011 726-8900/9097</td> </tr> <tr> <td>Fax: 012 348-3447</td> <td>Fax: 011 726-5501</td> </tr> <tr> <td>E-mail: info@faisombud.co.za</td> <td>E-mail: info@osti.co.za</td> </tr> <tr> <td>Website: www.faisombud.co.za</td> <td>Website: www.insuranceombudsman.co.za</td> </tr> </table> <p>Particulars of Registrar of Short-term insurance:</p> <p>Financial Services Board PO Box 35655, MENLO PARK, 0102</p> <table style="width: 100%; border: none;"> <tr> <td>Website: www.fsb.co.za</td> <td>Telephone: 012 428-8000</td> </tr> <tr> <td>Toll free: 0800 11 04 43/0800 20 20 87</td> <td>Fax: 012 347-0221</td> </tr> </table>	FAIS Ombudsman	Ombudsman for Short-term Insurance	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 74571, LYNNWOOD RIDGE, 2017	Telephone: 012 470 9080	Telephone: 011 726-8900/9097	Fax: 012 348-3447	Fax: 011 726-5501	E-mail: info@faisombud.co.za	E-mail: info@osti.co.za	Website: www.faisombud.co.za	Website: www.insuranceombudsman.co.za	Website: www.fsb.co.za	Telephone: 012 428-8000	Toll free: 0800 11 04 43/0800 20 20 87	Fax: 012 347-0221		
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<p>(d) Details of how to institute a claim</p> <p>Should you have a claim against your policy, please do the following:</p> <p>(i) Notify our claims department at the above address or by telephone on the above number.</p> <p>(ii) A claim form will be handed to you, or faxed to you, or posted to you according to your instruction. Complete this form and return it to us at the above address, or fax it to us at the above fax number. Our claims department will then attend to your claim.</p> <p>(iii) Should you have any difficulty, kindly contact our claims department and someone will assist you.</p>	<p>4. WARNING</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Ask for a letter of representation from your adviser. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p>Particulars of the Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or insurer:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">FAIS Ombudsman</td> <td style="width: 50%;">Ombudsman for Short-term Insurance</td> </tr> <tr> <td>PO Box 74571, LYNNWOOD RIDGE, 0040</td> <td>PO Box 74571, LYNNWOOD RIDGE, 2017</td> </tr> <tr> <td>Telephone: 012 470 9080</td> <td>Telephone: 011 726-8900/9097</td> </tr> <tr> <td>Fax: 012 348-3447</td> <td>Fax: 011 726-5501</td> </tr> <tr> <td>E-mail: info@faisombud.co.za</td> <td>E-mail: info@osti.co.za</td> </tr> <tr> <td>Website: www.faisombud.co.za</td> <td>Website: www.insuranceombudsman.co.za</td> </tr> </table> <p>Particulars of Registrar of Short-term insurance:</p> <p>Financial Services Board PO Box 35655, MENLO PARK, 0102</p> <table style="width: 100%; border: none;"> <tr> <td>Website: www.fsb.co.za</td> <td>Telephone: 012 428-8000</td> </tr> <tr> <td>Toll free: 0800 11 04 43/0800 20 20 87</td> <td>Fax: 012 347-0221</td> </tr> </table>	FAIS Ombudsman	Ombudsman for Short-term Insurance	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 74571, LYNNWOOD RIDGE, 2017	Telephone: 012 470 9080	Telephone: 011 726-8900/9097	Fax: 012 348-3447	Fax: 011 726-5501	E-mail: info@faisombud.co.za	E-mail: info@osti.co.za	Website: www.faisombud.co.za	Website: www.insuranceombudsman.co.za	Website: www.fsb.co.za	Telephone: 012 428-8000	Toll free: 0800 11 04 43/0800 20 20 87	Fax: 012 347-0221		
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<p>(e) Particulars of the Broker's Compliance Officer:</p> <p>Carrie-lee Wolff Moonstone Compliance (Pty) Ltd PO Box 12662, Die Boord, Stellenbosch, 7613</p> <p>Telephone: 072 636 0351</p> <p>E-mail: clwolff@moonstonecompliance.co.za</p>	<p>4. WARNING</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Ask for a letter of representation from your adviser. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p>Particulars of the Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or insurer:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">FAIS Ombudsman</td> <td style="width: 50%;">Ombudsman for Short-term Insurance</td> </tr> <tr> <td>PO Box 74571, LYNNWOOD RIDGE, 0040</td> <td>PO Box 74571, LYNNWOOD RIDGE, 2017</td> </tr> <tr> <td>Telephone: 012 470 9080</td> <td>Telephone: 011 726-8900/9097</td> </tr> <tr> <td>Fax: 012 348-3447</td> <td>Fax: 011 726-5501</td> </tr> <tr> <td>E-mail: info@faisombud.co.za</td> <td>E-mail: info@osti.co.za</td> </tr> <tr> <td>Website: www.faisombud.co.za</td> <td>Website: www.insuranceombudsman.co.za</td> </tr> </table> <p>Particulars of Registrar of Short-term insurance:</p> <p>Financial Services Board PO Box 35655, MENLO PARK, 0102</p> <table style="width: 100%; border: none;"> <tr> <td>Website: www.fsb.co.za</td> <td>Telephone: 012 428-8000</td> </tr> <tr> <td>Toll free: 0800 11 04 43/0800 20 20 87</td> <td>Fax: 012 347-0221</td> </tr> </table>	FAIS Ombudsman	Ombudsman for Short-term Insurance	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 74571, LYNNWOOD RIDGE, 2017	Telephone: 012 470 9080	Telephone: 011 726-8900/9097	Fax: 012 348-3447	Fax: 011 726-5501	E-mail: info@faisombud.co.za	E-mail: info@osti.co.za	Website: www.faisombud.co.za	Website: www.insuranceombudsman.co.za	Website: www.fsb.co.za	Telephone: 012 428-8000	Toll free: 0800 11 04 43/0800 20 20 87	Fax: 012 347-0221		
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<p>(f) Rand amount of fees and commission payable (excluding VAT)</p> <p>Fees: As per proposal</p> <p>Commissions: 12.5% on motor, 20% all other risks</p> <p>Binder/ A fee may be paid to us by the insurer in respect of</p> <p>Outsourcing Fee: functions performed on behalf of the insurer.</p>	<p>4. WARNING</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Ask for a letter of representation from your adviser. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p>Particulars of the Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or insurer:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">FAIS Ombudsman</td> <td style="width: 50%;">Ombudsman for Short-term Insurance</td> </tr> <tr> <td>PO Box 74571, LYNNWOOD RIDGE, 0040</td> <td>PO Box 74571, LYNNWOOD RIDGE, 2017</td> </tr> <tr> <td>Telephone: 012 470 9080</td> <td>Telephone: 011 726-8900/9097</td> </tr> <tr> <td>Fax: 012 348-3447</td> <td>Fax: 011 726-5501</td> </tr> <tr> <td>E-mail: info@faisombud.co.za</td> <td>E-mail: info@osti.co.za</td> </tr> <tr> <td>Website: www.faisombud.co.za</td> <td>Website: www.insuranceombudsman.co.za</td> </tr> </table> <p>Particulars of Registrar of Short-term insurance:</p> <p>Financial Services Board PO Box 35655, MENLO PARK, 0102</p> <table style="width: 100%; border: none;"> <tr> <td>Website: www.fsb.co.za</td> <td>Telephone: 012 428-8000</td> </tr> <tr> <td>Toll free: 0800 11 04 43/0800 20 20 87</td> <td>Fax: 012 347-0221</td> </tr> </table>	FAIS Ombudsman	Ombudsman for Short-term Insurance	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 74571, LYNNWOOD RIDGE, 2017	Telephone: 012 470 9080	Telephone: 011 726-8900/9097	Fax: 012 348-3447	Fax: 011 726-5501	E-mail: info@faisombud.co.za	E-mail: info@osti.co.za	Website: www.faisombud.co.za	Website: www.insuranceombudsman.co.za	Website: www.fsb.co.za	Telephone: 012 428-8000	Toll free: 0800 11 04 43/0800 20 20 87	Fax: 012 347-0221		
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