

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (NO. 37 OF 2002)

Important information that must be read carefully.

General Information

The Financial Advisory and Intermediary Services Act (FAIS) requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct and was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider (if applicable) render financial services honestly, fairly, with due skill, care and diligence and in your interests and the integrity of the financial services industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. Points 1 and 2 of the Disclosure Notice relate to details about your Financial Services Provider and Product Supplier, points 3 and 4 provide additional general information and the final points refer to details about the Ombudsman and the Registrar.

You are entitled to this information and should you experience any difficulties in obtaining required details, please contact your Financial Services Provider or the Insurer for further assistance.

Procedures for registering claims or complaints

Procedures for the submission of claims are detailed in your policy document and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider or Product Supplier for assistance. Generally, you are required to advise the Product Supplier within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of a claim, report theft to the police and provide any other details that may be required by the Product Supplier.

If you are not satisfied with the information that you are provided with upon your request, you may choose to contact the Insurer or your Financial Services Provider for assistance. Should you remain dissatisfied with the assistance provided, then you may contact our Compliance Officer at the address provided on the Disclosure Notice. In addition, the address of the Registrar of Short-Term Insurance is provided should your complaint still not be satisfactorily resolved.

Name, Class or Type of Policy.

Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider or the Insurer for assistance.

Extent and nature of premium obligations

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). When amendments are made to the policy, an additional or refund premium may become due and such amounts are also reflected on the policy schedules. All premiums are inclusive of Value Added Tax at the prescribed rate.

Some Financial Services Providers are authorized to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorized to do so, then you may make payment to such Financial Services Provider.

Where a Financial Services Provider is not authorized to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Services Provider, then your payment should be made directly to your Product Supplier.

In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorized such a payment via your Financial Services Provider or other third party, who have authority to collect premium on behalf of the Product Supplier.

DISCLOSURE NOTICE & OTHER LEGAL REQUIREMENTS

IMPORTANT - Please read carefully

This notice does not form part of the Insurance Contract or any other document)

As short-term insurance policy holder, or prospective policyholder, you have the right to the following:

Please Note: you may be required to sign a copy of this document

This license permits Certainsure to transact: Short Term Personal and Commercial Insurance

1. Your INTERMEDIARY (Underwriting Manager)

**Certainsure Underwriting Managers (PTY) LTD
Authorized Financial Services Provider No: 47088**

Postal Address: Physical Address:
2 Carlisle Close 2 Carlisle Close
West Beach West Beach, Cape Town
7441 7441
Telephone: 0826018288 Fax: 0864981683

- A) Certainsure does not own an interest in any Insurance Company, nor does any Insurance Company own an interest in Certainsure
- B) Certainsure has a written mandate to act on behalf of the Insurer.
- C) Certainsure has professional indemnity cover

3. UNDERWRITING MANAGER/ ADMINISTRATOR

Certainsure Underwriting Managers (PTY) LTD

Registration number: 2010/104533/23
VAT number
Authorized FSP no: 47088

Postal Address Physical Address
2 Carlisle Close 2 Carlisle Close
West beach West Beach, Cape Town
7441 7441
Telephone 0826018288
Fax 086 4981683
Email leon@certainsure.co.za

Certainsure Earns more than 20% of it's monthly fees from Insurance Company (Ltd)

Certainsure does not hold a shareholding in any Insurance Company (Ltd)

Insurer does not own a shareholding in Certainsure.

4. YOUR POLICY

Type of Policy: Certainsure (& mandated Insurer)
STANDARD: COMMERCIAL or PERSONAL LINES POLICY
Premium: As per policy schedule
Fee: As per policy schedule
Commission: Payable at the rates prescribed by the act.

(please refer to the Policy schedule)

2. INSURER/PRODUCT SUPPLIER

CHECK YOUR POLICY SCHEDULE FOR THIS DATA

Authorized Financial Services Provider no:

Postal Address: Physical Address:
See your policy Schedule

INFORMATION

Your insurance advisor should provide this information to you when you are provided with a quotation or take out a policy. If your advisor does not do so after you have requested it please contact the Insurer who will assist in obtaining it.

GENERAL

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures or your responsibility to pay premiums, please contact your insurance intermediary/broker.

OTHER MATTERS OF IMPORTANCE

- You must be informed in the event of any material changes
- a) To the information referred to in paragraphs 1 and 2.
 - b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days
 - c) If any complaint to the intermediary or insurer is not resolved to your satisfaction,
 - d) 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
 - e) If 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 Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order
 - f) The Insurer and not the intermediary must give reasons for repudiating your claim.
 - g) Your Insurer may not cancel your insurance merely by informing your intermediary/broker. There is an obligation to make sure the notice has been sent to you.
 - h) You are entitled to a copy of the policy free of charge.

5. CLAIMS PROCEDURE

- A) In the event of a possible claim please notify your intermediary/broker as soon as possible, but no later than within 30 days after the event.
- B) Report any loss or damage or accident to the South African Police Service within 24-hours
- C) Do not accept any liability under any circumstances
- D) You must notify your intermediary/brokers immediately when you become aware of any impending prosecution.

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) Do not be pressurized 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.

7. The Underwriting Manager - COMPLIANCE OFFICER

Contact: National Compliance CC
 Telephone 032 946 2929
 Fax 032 946 2225

Postal Address	Physical Address
P.O. Box 6869	3 Brabham House
Zimbali	Crowthorne Corner
4418	Garlicke Crescent
	Ballito
	4420

9. SASRIA LIMITED

The product supplier for insurance cover against any Accidental damage to your property caused by any person or group of people taking part in a political riot, strike, etc.
 Email address: victorb@sasria.co.za
 Website address: www.sasria.co.za

Postal address	Physical address
P O Box 7380	22 Impala Road
Johannesburg	Chrislehurton
2000	2001

6. Particulars of the SHORT TERM INSURANCE OMBUDSMAN

Who is available to advise you in the event of CLAIM PROBLEMS which are not satisfactorily resolved by the insurance intermediary and/or insurer:

Email address:	info@osti.co.za
Telephone:	(011) 726 8900
Fax:	(011) 726 5501
Postal Address:	Physical Address
P.O. Box 32334	2nd Floor, JCC House
Braamfontein	27th Owl Street
2017	2042, Milpark

COMPLAINTS

Should you have any complaint about the availability or adequacy of information required to be provided herein or the intermediary/broker or insurer's service, please bring this to the attention of the relevant Compliance Officer. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction you may lodge a complaint with the Ombudsman whose details appear below.

8. OMBUD FOR FINANCIAL SERVICES

Contact: Mr Charles Pillai
 Email address: info@faisombud.co.za
 Telephone: 0860 324 766
 Fax (011) 324 3447

Postal Address	Physical Address
P O Box 74571	The Customer Contact Division
Lynwood Ridge	The FAIS Ombud
0040	Celtis House, Eastwood Office Park
	Lynwood Road
	0081, Lynwood

10. PREMIUMS

You agreed to pay the premium. The amount of the premium due, the frequency of payment and the date on which the premium is due is contained in the schedule. If you do not pay the premium due within 15 days of the due date cover will be cancelled from midnight on the day before the due date.
 Where premium is payable monthly by bank debit order or by transmission account this 15 day extension only applies from the second month after the policy is issued

(Please note: you may be required to sign a copy of this document)