

Disclosure Notice to Short-Term Insurance Policyholders

IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document)

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

1. About your Financial Services Provider (Insurance Broker) and/or Binder Holder

- a) Name, physical address, postal address and telephone number.
- b) Legal status of your broker/binder holder.
- c) Whether services are rendered under supervision.
- d) Whether more than 10% of the insurer's shares are held by your broker/binder holder and whether more than 30% of the broker/binder holder's total remuneration was received from the insurer.
- e) Whether or not professional indemnity insurance is held and the details thereof.
- f) Details of how to institute a claim.
- g) Details of broker/binder holder's complaints procedure and compliance arrangements.
- h) Details of fees, commission or any other valuable consideration payable.
- i) The contractual relationship with the insurer and whether the broker/binder holder has contractual relationships with other insurers.
 - (i) The conditions or restrictions imposed by the insurer (if any).
 - (ii) Details of the financial services which the broker/binder holder is authorized to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto.
 - (iii) Exemption/s that the Registrar has granted to the Intermediary in terms of the Financial Advisory and Intermediary Services Act (FAIS).
- m) How the Broker deals with conflicts of interest.

If the above information is not provided by the broker and/or binder holder, please contact your insurer.

2. About your Product Supplier (Insurer)

- a) **Name, Address and contact details of the product supplier.**

Name: THE HOLLARD INSURANCE COMPANY LIMITED, a registered Short Term Insurer

Physical Address:

Hollard Arcadia Campus
22 Oxford Road
Parktown
Johannesburg 2193

Postal Address:

P O Box 87419
Houghton
2041

Contact Details:

Tel No. (011) 351 2500

FAIS Licence Information:

Services: Advice and Intermediary
Categories: Short-Term Insurance (Personal and Commercial Lines)
FSB Number: 17698

b) Complaints Resolution Procedure

If you have a complaint about this product, please contact your broker or your local office of the insurer. If the matter cannot be resolved, please submit a complaint in writing to the insurer's Complaints Officer as follows:

The Complaints Officer

The Hollard Insurance Company Limited
P O Box 3051
Johannesburg
2000
Tel No. (011) 351-2500
Email: HBMcomplaints@hollard.co.za

The Compliance Officer

Physical Address:	Postal Address:	
Hollard Arcadia Campus	PO Box 87419	Tel No: 011 351 5000
22 Oxford Road	Houghton	Email: Compliance@hollard.co.za
Parktown	2041	
Johannesburg		
2193		

c) Details of how to report a claim

Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local office of The Hollard Insurance Company Ltd.

Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss.

You will be required to notify the police in the event of theft or where a criminal act is suspected.

If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance as per the details in 5 below.

d) Type of policy involved

Please refer to your policy document which contains the name, class, policy number and type of policy involved.

e) The extent of premium obligations you assume as a policyholder

Premium: As per policy document and schedule

Due date: As per policy inception and method of payment agreed

f) Due date of premiums and consequences of non-payment (see also 'e' above)

The insurance contract is conditional upon and will only come into effect following payment of the premium by the insured and the receipt thereof by or on behalf of the insurer, and such premium is payable on or before inception date or renewal date, as the case may be.

You are entitled to a period of 15 days from the due date within which to pay your premium; however this period of grace applies from the second month on monthly policies only.

Please check your policy for the due date.

3. Other matters of importance

- a) You must be informed of any material changes to the information provided above.
- b) A polygraph or any lie detector test may be required in the event of a claim. The failure of such a test may not be the sole reason for repudiating a claim.
- c) If the premium is paid by debit order, the debit order must be in favour of either the broker or the product supplier (insurer). It may also not be transferred without your approval.
- d) The product supplier (insurer) must give you 30 days notice in writing of his intention to cancel your debit order.
- e) The product supplier (insurer) may not cancel your insurance by merely informing your broker. There is an obligation to make sure that the notice has been sent to you.
- f) You are entitled to a copy of the policy free of charge.

4. 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 and make notes of what is said.
 - d) Ask for a letter of representation from your advisor and do not be pressurised into buying the product.
 - e) All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your responsibility.
You need to be satisfied with the accuracy of any transaction submitted by your broker on your behalf.
1. Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.

5. Particulars of the Short Term Insurance Ombudsman

The Short Term Insurance Ombudsman is available to advise you in the event of claims problems that are not satisfactorily resolved by your broker and/or the product supplier (insurer).

	Tel No. (011 726 8900
P O Box 32334	Fax No. 011 726 5501
Braamfontein	Website http://osti.co.za
2017	

(i) Particulars of the FAIS Ombud

Should you have a complaint regarding the financial service (advice or intermediary service) that was rendered to you which was not resolved to your satisfaction, you may contact the FAIS Ombud.

	Tel No. 012 470 9080
P O Box 74571	Fax No 012 348 3447
Lynnwood Ridge	Website www.faisombud.co.za
0040	Email info@faisombud.co.za

7. About the Insurer/Product Supplier with whom your SASRIA policy is placed

The SASRIA policy covers events such as riot and strike and is underwritten by SASRIA Limited.
SASRIA's contact details are:

36 Fricker Road	Tel No. 011 214 0800
Illovo	Fax No. 011 447 8630
Sandton, 2196	

If you have a complaint about the SASRIA policy, please contact:

The Compliance Department

Tel No. 011 214 0800	Fax No. 011 447 8630
Email: Complaints@sasria.co.za	

The SASRIA premium payable is reflected on your Certificate of Insurance.

The full SASRIA policy is available on request from The Hollard Insurance Company Limited