

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY

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

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Your insurance product involves four companies performing different functions:

The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INSURANCE BROKER

Business name	Forsyth and Nash Insurance Brokers Pty Ltd
Trade name	Forsyth and Nash Insurance Brokers Pty Ltd
Company registration number	2013/029337/07
Physical address	Block U, Office 01, Greenford Office Estate, Punters Way, Kenilworth, Cape Town, 7700
Postal address	Post Net Suite 070, Private Bag X3, Glosderry, 7702
Telephone number	021 671 6804
Fax number	
Email address	charlene@fanib.co.za
Website	www.fanib.co.za

Broker Commissions

Non Motor Commission	Non Motor Commission: R 1390.20
Motor Commission	Motor Commission: R 652.53
Sasria Non Motor Commission	R 4.50
Sasria Motor Commission	R 2.52

Compliance Officer

Name of company	Paul Coetzee
Telephone number	021 883 800

YOUR INSURANCE BROKER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

Licence number	44597
Specific exemptions	

YOUR INSURANCE BROKER HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS

Professional Indemnity	Leppard
Fidelity Guarantee	Commercial Crime Concepts

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:

a) Procedures for the submission of claims are detailed in the policy wording.

(b) You may contact the binder holder and/or administrator's claims department for assistance at the above address or by telephone on +27 (0)11 483 1212, or contact the insurer.

COMPLAINTS

If you would like to lodge a complaint with your insurance broker, please write to or call:

Forsyth and Nash Insurance Brokers Pty Ltd

Complaints Officer/Responsible Manager

Richard Neville or Charlene Pickup

Telephone number	021 671 6804
Email address	charlene@fanib.co.za
Website	www.fanib.co.za

Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer,

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY

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

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

please write to:

The Hollard Insurance Company Hollard Insure Complaints

Email address	hollardinsurecomplaints@hollard.co.za
Website	www.hollard.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical address	Kasteel Park Office Park Orange Building, 2 nd Floor Cnr of Nossob and Jochemus Street, Erasmuskloof Pretoria, 0181
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 74571, Lynwood Ridge, 0040
Telephone number	(0860) 726-890/ (011) 726- 8900	Telephone number	(012) 762-5000/ (012) 470- 9080
Fax number	(011) 726-5501	Fax number	(012) 470 9097 / (012) 348- 3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY

Physical address	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	0800 20 37 22
Fax number	(012) 346-6941
Email address	info@fsca.co.za
Website	www.fsca.co.za

YOUR INSURER

Name	The Hollard Insurance Company Limited
Company registration number	1952/003004/06
FSP number	17698
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	(011) 351-5000
Fax number	(011) 351-0691
Website	www.hollard.co.za
Compliance Department	(011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

YOUR SPECIAL RISKS INSURER

SASRIA SOC LIMITED

Postal address	PO Box 653367, Benmore, 2010	FSP number	39117
Physical address	36 Fricker Road, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone number	011) 214-0800/ (086) 172- 7742	Email address	info@sasria.co.za or contactus@sasria.co.za

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY

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

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Fax number	(011) 447-8630	Website	www.sasria.co.za
------------	----------------	---------	------------------

Complaints in respect of a broker to be addressed to

Compliance Officer

SASRIA SOC Limited, PO Box 653367, Benmore, 2010

Claims notification procedures

In the event of a claim, all relevant documentation relating to your claim must be submitted to your insurance broker or insurer, the name and address of whom appears above.

ABOUT YOUR SASRIA COUPON/POLICY

Name and address of SASRIA binder holder	The Hollard Insurance Company Limited acts as a binder holder and will issue your SASRIA coupon/policy on behalf of SASRIA SOC Limited, but all claims are decided on by SASRIA as the insurer of these risks. Hollard earns a binder fee of 12.5% of the gross written premium on SASRIA.
Details of policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA
Premium amount, frequency, manner and due date for premium payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.
Consequences of non-payment of premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations

COMMISSION, BINDER HOLDER AND/OR ADMINISTRATOR, UNDERWRITING MANAGER AND CONFLICT OF INTEREST DISCLOSURE

Your insurance broker receives a commission from your insurer. The levels of commission vary depending upon the product type. The exact amounts are disclosed in your policy schedule. In addition, your broker may charge you a broker/policy fee which will also be shown on your policy schedule. You must explicitly agree to this fee in writing.

The binder holder is paid a binder fee which is calculated to be 9% of the gross written premium it places with your insurer for performing functions on behalf of the insurer, for Personal Lines and Commercial Lines policies as outlined below.

BINDER DISCLOSURE

Forsyth and Nash Insurance Brokers Pty Ltd acts as a binder holder for The Hollard Insurance Company Limited and has a signed Personal Lines and Commercial Lines binder agreement to this effect. In terms of this agreement, the binder holder may:

- 1) enter into, vary and renew policies
- 2) determine the premiums
- 3) determine policy benefits
- 4) settle all valid claims.

OTHER KEY CONFLICT OF INTEREST DISCLOSURES

Relating to your insurance broker:

Does your insurance broker receive more than 30% of their income from any insurer	Yes/ No
Does your insurance broker have a relationship with any insurer that provides a financial interest other than ownership?	Yes/ No
Does your insurance broker/binder holder have a relationship with any other broker that provides an ownership or financial interest?	Yes/ No
Does your insurance broker have a relationship with any distribution channel that provides an ownership, financial interest or support service?	Yes/ No
Does your insurance broker have a relationship with any other person that provides an ownership or financial interest?	Yes/ No

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

A full copy of your broker's Conflict of Interest Management policy can be obtained from:

- i) Your insurance broker's offices upon written request to charlene@fanib.co.za
- ii) Your insurance broker's website www.fanib.co.za

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS

IMPORTANT - PLEASE READ CAREFULLY

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

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Relating to the binder holder and/or administrator

Does the binder holder and/or administrator receive more than 30% of their income from any insurer?	Yes/ No
Does the binder holder and/or administrator have a relationship with any insurer that provides a financial interest other than ownership?	Yes/ No
Does the binder holder and/or administrator have a relationship with any other broker or binder holder that provides an ownership or financial interest?	Yes/ No
Does the binder holder and/or administrator have a relationship with any distribution channel that provides an ownership, financial interest or support service?	Yes/ No
Does the binder holder and/or administrator have a relationship with any other person that provides an ownership or financial interest?	Yes/ No

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

A full copy of the binder holder and/or administrator's Conflict of Interest Management policy can be obtained from:

- The binder holder and/or administrator's offices upon written request to charlene@fanib.co.za
- The binder holder and/or administrator's website www.fanib.co.za

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule. Binder and outsourced administration fees are disclosed above in this document.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information provided above.
- If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- A 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 the claim.
- All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make a note as to what is said to you.
- Don't be pressurised to buy the product.
- When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- You have the right to request recordings of any disclosures provided telephonically.
- Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims cost everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com