DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

(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:
IMPORTANT PLEASE READ CAREFULLY

1. About the Administrators

a) Fonesure Trading (Pty) Ltd
Quadrant 2, 5th floor, The Centenary,
30 Meridian Drive
Umhlanga
New Town Centre
Kwa Zulu Natal
Tel: (031) 5828366
Fax: 0866464953

Fonesure is an authorised financial juristic representative of Juristic Intermediaries Financial Services CC ,FSP # 40960
PO Box 1498
Umhlanga Rocks
4320
Tel: 0860 997 779
Fax: 0867 430 556

b) We are a company registered in accordance with the Companies Act. Our company registration no. is 2005/040668/07.

d) To institute a claim, please contact Cybersured
Tel: 0860 997 779
E-mail claims@cybersured.com

e) The type of cover you have selected appears on your – Certificate Of Insurance

f) The percentage commissions payable are detailed in your Certificate of Insurance.
Fonesure has PI/FG cover in place.
Fonesure doesn't receive more than 20% of its total remuneration from the insurer;
Fonesure doesn't directly or indirectly hold more than 10% of the insurer's shares
Fonesure is mandated by the insurer to act as an administrator

National Compliance
P. O. Box 6869
Zimbali
4418
Tel: 0860 104 194
Fax: 0866 565 368
Website: www.nationalcompliance.co.za

Warning

- 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.
- 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.

4. Other Matters of Importance

a) You must be informed of any material changes to the information referred to in paragraphs 1 and 2.
b) If the information given 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, you may submit the complaint to the Ombudsman for Short-Term Insurance.
d) A polygraph or any other 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) The insurer, either directly or via a mandated intermediary, must give reasons for repudiating your claim.
f) 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.
g) You are entitled to a copy of the policy. If you did not receive a copy within 30 days, or if you feel that this policy does not comply with legal requirements, please write to
The Compliance Officer –
Guardrisk Insurance Company Limited,
PO Box 786015,
Sandton,
2146

5. Particulars of the Short-Term Insurance Ombudsman

The Ombudsman is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurance intermediary and/or the insurer:
P O Box 32334, Braamfontein, 2017
Telephone Number: (011) 726-8900
Telefax Number: (011) 726-5501

2. **About the Intermediary**

Talksure Trading Pty LTD

Quadrant 2
The Centenary Building
30 Meridian Drive
Umhlanga
New Town Centre

Tel: 0315828366

Talksure is an authorised financial juristic representative of Juristic Intermediaries Financial Services CC ,FSP # 40960

Talksure doesn't receive more than 20% of its total remuneration from the insurer;

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P. O. Box 6869
Zimbali
4418
Tel: 0860 104 194
Fax: 0866 565 368
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- 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.

3. **About the Insurer**
a) Guardrisk Insurance Company Limited (**Co. Reg** 1992/001639/06) (**FSP No.**26/10/75)
PO Box 786015,
Sandton,
2146
Houghton,
2041

Alexander Forbes Place
4th Floor
90 Rivonia Road
Sandton

Tel: (011) 669-1039 Facsimile: (011) 669-2792

b) In the event of a claim, please call Fonesure **on 0860 997 779**

c) The type of cover you have selected appears on your Certificate of Insurance.

d) For your premium obligations, refer to the policy to the Certificate of Insurance.

e) You agreed to the premium. The amount of premium due, the frequency of payment and the date on which payment is due are contained in your Certificate of Insurance.

6 **Particulars of the FAIS Ombudsman**

Physical Address :

Eastwood Office
Park, Celtis House
Ground Floor
Lynnwood Ridge
0081

Postal Address :
P.O. Box 74571
Lynnwood Ridge
0040

Telephone Number : 012 470 9080/99
Facsimile Number : 012 348 3447
Share Call Number : 0860 3247 66

The Insurer with whom your SASRIA Policy is placed (if applicable)

7. **SASRIA Ltd**

P.O Box 7380
JOHANNESBURG
2000
Telephone Number: (011) 783-0171
Fax Number: (011) 783-0781