
DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS
(This notice does not form part of the Insurance Contract or any other document)

As an insurance policyholder, or prospective policyholder, you have the right to the following information:

Disclosure required in terms of the Financial Advisory and Intermediary Services Act (Nr. 37 of 2002)

The Intermediary (Insurance Broker):

Insurance Broker: Moorivier Makelaars Potchefstroom
Physical Address: 11 Walter Sisulu ave, Potchefstroom, 2531
Postal Address: PO Box 21095, Noordbrug, 2522
Telephone: 087 170 0189
Fax: 086 543 7792
E-mail address: admin@moorivierclrs.co.za

Your Insurance Broker is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002 – FSCA 14865, is a category 1 provider and is authorised to provide financial services in respect of - Short Term Insurance - Personal Lines & Commercial (Advice and Intermediary Services).

I, (Rudolph Pretorius), am a representative of Moorivier Makelaars Potchefstroom (FSCA 14865), for advice and intermediary services (short-term personal and commercial lines).

I, (Alta Avenant), am a representative of Moorivier Makelaars Potchefstroom (FSCA 14865), for advice and intermediary services (shortterm personal lines).

Your Insurance Broker has Professional Indemnity Insurance and Fidelity Insurance. Multidata, a Collection Agency is authorised to collect the premium on behalf of the Insurer.

Compliance Officer: Moonstone Compliance, represented by DJ van Pletzen (Practice number: 188)
Physical Address: 25 Quantum street, Technopark, Stellenbosch
Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613
Telephone: (021) 883 8000
Fax: (086) 606 3192
E-mail address: moorivier@moonstonecompliance.co.za

Your Insurance Broker has a written mandate to act on behalf of the insurer.

The FSCA does not hold more than 10% of the issued shares or equivalent financial interest in the above product supplier.

During the past year the Insurance Broker received more than 30% of its remuneration from business placed with the Insurer.

The FSCA has a conflict of interest management policy that is available upon request.
All information obtained or acquired from you shall remain confidential unless you provide written consent or unless the FSCA is required by law to disclose such information.

As an authorised Financial Services Provider we may not request or induce in any manner a client to waive any right or benefits conferred on the client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waive by the client.

PO Box 21095 • Noordbrug • Potchefstroom 2522 • Walter Sisulu Avenue nr. 9 • Potchefstroom

Tel.nr.: 087 170 0189 • E-mail: admin@moorivierclrs.co.za • www.labourinsure.net

Reg. Nr.: 98/25251/07

Authorised Financial Service Provider FSP nr.: 14865

Managing Director – A Avenant

Remuneration:

Your Insurance Broker receives a commission 20 % of the premium from the Insurer. Any fees due by you to the Insurance Broker will be pointed out to you when you are provided with a quote or renewal terms, and will also be shown on your policy schedule.

The binder fee that the Insurance Broker receives in order to fulfil administrative functions on behalf of the insurer is 6.5 % on the premium.

Complaints Procedure:

Any complaint should be submitted to your Insurance Broker in writing. Your Insurance Broker has established a complaints procedure which is available on request. Any unresolved claims complaint may be referred to the Insurers Complaints Department at the same address and Contact details as above.

Product supplier (Insurer):

Company Name: Infiniti Insurance Ltd.
Registration number: 2005/029823/06
Physical Address: Block F, 2nd Floor, Upper Grayston, Office Park, 152 Ann Crescent, Sandton, 2196
Postal Address: PO Box 23, Strathavon, 2031
Telephone: (011) 718 1200
Fax: (011) 726 1874

Compliance Department: JM (Wally) Walton, Insurlutions (Pty) Ltd Reg. Nr. 2001/018608/07, Authorised Financial Services Provider: FSCA4577
Physical Address: 47 Randpark Drive, Randparkridge, 2194
Postal Address: Suite 47, Private Bag x16, Honeydew, 2040
Telephone number: (011) 792 6811
Fax: (086) 670 9014
E-mail address: compliance@insurlutions.co.za

SASRIA:

Should you have requested cover provided by SASRIA LIMITED, then their details are as follows:

Company Name: SASRIA Limited
Physical Address: 22 Impala Road, Chisichuraton, Sandton, 2196
Postal Address: PO Box 7380, Johannesburg, 2000
Telephone: (011) 783 0171
Fax: (011) 783 0781

Payment of premiums:

The premium you have to pay as well as the frequency and method of payment is reflected on your policy schedule. Non payment of premium on the due date will result in cancellation of your policy subject to a grace period of 15 days. Where premium is payable monthly, the grace period only applies from the second month after the policy is issued.

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.
- Do not be pressurised into buying the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

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 to you in writing within 30 days. If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit a complaint to the Short-term Insurance Ombudsman.

Polygraph or any lie detector test is not obligatory in the event of a claim and failure thereof may not be the sole reason for repudiating the claim. The insurer and not the intermediary must give reasons for repudiating your claim. 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.

You are entitled to a copy of the policy free of charge.

If premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval; and the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

Particulars of Short-term Insurance Ombudsman:

Postal Address: P O Box 32334, Braamfontein, 2017
Telephone: (011) 339 6525
Fax: (011) 339 7065

Particulars of Registrar of Short-term insurance:

Postal Address: P O Box 35655, Menlo Park, 0102
Telephone: (012) 426 8000
Fax: (012) 347 0221

Signature: insured

Signature: representative