

FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT INFORMATION DISCLOSURE

We hereby advise you of our professional services as required under the FAIS Act 2002. This notice does not form part of the Insurance Contract. As a short-term policyholder, you have the right to this information.

Intermediary Details:

STEVE SLATTER INSURANCE BROKERS (PTY) LTD
Hereinafter referred to as SSIB
Company Registration: 1990/004638/07

Licensed Financial Services Provider

SSIB is registered under FSP License № 10663. A copy of the license is available upon request. SSIB has not requested, and the registrar has not granted, any specific exemptions from the FAIS Act

17 Lynn Avenue, Glenashley 4051
Telephone: (031) 5628320 Fax: (031) 5628087
email: steve@ssib.co.za

Legal and Contractual Status:

SSIB shall at all times ensure that financial products and services will be provided through its duly authorised representatives. SSIB accepts responsibility for the financial services rendered by the representative(s) within his/her agreed mandate to the extent contractually agreed

Details of Compliance Officer:

Mr Steve Slatter, 17 Lynn Avenue, Glenashley, 4051
Telephone: (031) 5628320
email: steve@ssib.co.za

Key Individuals:

Steve Slatter; Rose Slatter; Matthew Slatter

Complaints:

In the Case of any complaints, address all correspondence to Mr Steve Slatter, 17 Lynn Avenue, Glenashley, 4051

email: steve@ssib.co.za

If any complaint is not resolved to your satisfaction, you may submit the complaint to:

The Short Term Insurance Ombudsman, P O Box 32334, BRAAMFONTEIN, 2017. Tel 011-726 8900 Fax 011-726 5501

Web: www.osti.co.za e-mail: info@osti.co.za

Insurance:

SSIB holds Professional Indemnity cover through Admiral Underwriting Group (Pty) Ltd., Tel (011) 5322800

Procedure to be followed in event of a Claim:

- Telephonically notify SSIB immediately or as soon as practicable, followed by notice in writing within 30 days.
- Take all reasonable steps to prevent further damage or loss
- Notify SAPS (or local Police Service) within 24 hours of any loss, accident or theft
- In the case of a motor accident, obtain at least one written quotation for repairs, together with a copy of the driver's ID and license
- Complete claim form in full and attach documents and invoices
- Under no circumstances must liability be admitted
- Do not destroy or discard any articles or evidence related to the claim until insurers or their representatives have seen it

Contracts with Product Suppliers

For every financial service product marketed by SSIB, a contract exists between the service provider and SSIB as intermediaries. SSIB holds a number of contracts with authorised product suppliers. The necessary documentation is available for viewing on request.

Financial Services and Products

SSIB is authorised to render advice and intermediary services in respect of the financial products listed below:

- Short Term Insurance – Commercial Lines
- Short Term Insurance – Personal Lines

Shares in Insurers

SSIB has no shares in any insurers/product suppliers. SSIB does not receive more than 30% of the company's total remuneration from any particular insurer.

Commission or Fees

SSIB may earn commission for services it provides from insurers with whom it interacts on behalf of clients. Alternately, SSIB may earn fees where specifically negotiated with clients. SSIB receives commission at the legislated rates. Any other amounts due by you will be included in all quotations and renewal documents given to you and will be reflected on your policy schedule.

Other matters of Importance

- You will be informed of any material changes to the information contained herein
- Polygraph of 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
- If premium is paid by debit order:
 - It may only be in favour of one person and may not be transferred without your approval;
 - The insurer must inform you at least 30 days before the cancellation thereof in writing, of its intention to cancel such debit order
- 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

Warning

Do not sign any blank or partially completed application form. Complete all forms in ink.

Keep all documents handed to you.

Incorrect, incomplete or non-disclosure by you of relevant facts may influence an insurer on a claim.

WAIVER OF RIGHTS

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

Conflict of Interest

SSIB's Conflict of Interest Management Policy is accessible in electronic or printed format from the Company's offices during office hours.