

IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

1. INSURER DETAILS

Name:	Guardrisk Insurance Company Limited	Telephone No:	011 669 1000
VAT No:	4250138072	Website Address:	www.guardrisk.co.za
Registration No:	1992/001639/06	Email Address:	info@guardrisk.co.za
FSP No:	75	Postal Address:	PO Box 786015
Physical Address:	The Marc, Tower 2, 129 Rivonia Road, Sandton 2196		Sandton 2196

In terms of the FSP license, Guardrisk Insurance Company Limited is a licensed non- life insurer in terms of the Insurance Act and an authorised FSP to give advice and render financial services for products under:

Category I:

Products for which Guardrisk Insurance is licensed to provide Financial Services	"Advice" Rep is authorised (Yes/No)	"Intermediary Services" Rep is authorised (Yes/No)	Services Under Supervision (Yes/No)
Short Term Insurance: Commercial Lines	Yes	Yes	No
Short Term Insurance: Personal Lines	Yes	Yes	No
Short Term Insurance: Personal Lines A1	Yes	Yes	No

Guardrisk Insurance Company Limited has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

Should you not be satisfied with the product purchased, you may lodge a written complaint with Guardrisk Insurance Company Limited using any of the above addresses.

You are entitled to a full copy of the policy on request. You are also entitled to a summary of the policy. If you have not received a summary or a full copy of the wording within 60 days, or you feel that this policy does not meet legal requirements, please write to:

COMPLAINTS DETAILS

Telephone: 0860 333 361
Email: complaints@guardrisk.co.za
Website: www.guardrisk.co.za

COMPLIANCE DETAILS

Telephone No: 011 669 1000
Email: compliance@guardrisk.co.za

CONFLICT OF INTEREST

Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website.

2. UNDERWRITING MANAGER DETAILS

Name:	Ambledown Financial Services (Pty) Limited Short term insurance personal lines and commercial lines (advice and intermediary other)	Telephone No:	0861 262 533
VAT No:	4340215856	Fax No:	011 463 1600
Registration No:	2004/006271/07	Website Address:	www.ambledown.co.za
FSP No:	10287	Email Address:	support@ambledown.co.za
Physical Address:	First Floor Right Wing, Ambledown House, Eton Office Park, c/o Sloane and Harrison Streets, Bryanston, 2191	Postal Address:	PO Box 1862, Cramerview, 2060

Should you be dissatisfied with any aspect of your insurance contract, service received as part of a general disclosure, how to lodge a complaint or of Ambledown's compliance with the FAIS Act, please refer the matter to mailto:support@ambledown.co.za.

Legal and contractual relationship with the Insurer: Ambledown is authorised to render binder functions on behalf of the Insurer, as found in the schedule of insurance.

COMPLIANCE OFFICER: MR. F. MEINTJIES, MOONSTONE COMPLIANCE, TELEPHONE NO: (021) 883 8000

- 2.1. Ambledown Financial Services has an agreement with Guardrisk Insurance Company Limited authorising Ambledown Financial Services to act as an underwriting manager whereby marketing, underwriting, policy documentation administration, and claims handling is administered for Health & Accident insurance business.
- 2.2. Ambledown Financial Services has in the last 12 months earned more than 30% of its remuneration from Guardrisk Insurance Company Limited and does not hold more than 10% of shares in Guardrisk Insurance Company Limited.
- 2.3. Ambledown Financial Services has both Professional Indemnity and Fidelity Guarantee Cover.

3. THE INTERMEDIARY

You have the right to the following information regarding the Intermediary who must hold a valid license to operate under specific categories of business:

- 3.1. Intermediary name, address and contact details
- 3.2. Financial Services Provider license number;
- 3.3. License category – Short term personal lines
- 3.4. Legal status;
 - 3.4.1. Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, the Intermediary accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly.
 - 3.4.2. Legal and contractual relationship with the Insurer: The Intermediary is authorised to render intermediary services on behalf of the insurer in terms of an Intermediary Agreement
- 3.5. Whether the services rendered are under supervision;
 - 3.5.1. Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly.
- 3.6. The Intermediary does not hold more than 10% of the Insurer's shares;
- 3.7. The Intermediary does not receive more than 30% of the total remuneration from the Insurer in the past year;
- 3.8. The Intermediary holds professional indemnity insurance;
- 3.9. Details of compliance arrangements;
 - 3.9.1. Refer to your Intermediaries Statutory Notice for details of the Compliance Officer
- 3.10. Contractual arrangements with the Insurer including any restrictions or conditions.
- 3.11. Conflict of interest policy – please contact your Intermediary for a copy of the policy

4. PREMIUM PAYMENT

Details of your Premium obligations are contained in the policy's schedule of insurance and include administration fees, commissions and total amount due, payment dates and payment conditions.

5. NON-INSURANCE PRODUCTS

Please note, the above-mentioned products are not regulated under the Financial Advisory and Intermediary Services Act (Act No. 37 of 2002) (FAIS Act) and therefore, are not afforded the same protection as insurance products provided for under the FAIS Act.

6. CLAIM NOTIFICATION PROCEDURES

Full details of the specific claims procedure that you should follow are stated in the insurance policy wording. On the occurrence of an event, which may result in a claim or possible claim under the policy, please notify the Underwriting Manager in writing or telephonically within 180 days of the Insured Event occurring. (Late notification could result in rejection of the claim.)

7. OMBUDSMAN DETAILS

NATIONAL FINANCIAL OMBUD SCHEME (for claims/service-related matters)

Telephone: 0860 800 900
Email: info@nfosa.co.za
Website: www.nfosa.co.za
Physical Address: NFO Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708
NFO Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198

FAIS OMBUDSMAN (for product/advice related matters)

Telephone No: 012 762 5000 Sharecall: 086 066 3274
Email: info@faisombud.co.za
Postal Address: PO Box 41, Menlyn Park, 0063

FINANCIAL SECTOR CONDUCT AUTHORITY

Telephone: 012 346 8000
Website: www.fsca.co.za to register a complaint

8. LODGING A COMPLAINT

In the case of dissatisfaction with services received, you have the right to lodge a complaint through:

Complaints Officer: Mr. Paul Makwea	
Telephone: (086) 126 2533	
E-mail: compliance@ambledown.co.za	
Physical Address: First Floor Right Wing, Ambledown House, Eton Office Park, c/o Sloane and Harrison Streets, Bryanston, 2191	Postal Address: PO Box 1862, Cramerview, 2060

A full Complaints Resolution Policy may be requested from the Complaints Officer as per details below.

In the case of dissatisfaction with services received, you have the right to lodge a complaint with Guardrisk Insurance Company Limited through:

Complaints Officer:	The Complaints Officer		
Telephone:	0860 333 361		
E-mail:	complaints@guardrisk.co.za		
Physical Address:	The Marc, Tower 2, 129 Rivonia Road, Sandown, Sandton, 2196	Postal Address:	PO Box 786015, Sandton, 2196

9. CONFLICT OF INTEREST REQUIREMENTS

- 9.1. Ambledown Financial Services (Pty) Ltd has established a conflict of interest Management Policy which is available on request from our Compliance Officer.
- 9.2. In order to meet regulatory requirements, financial or immaterial expenditure by and to our staff are monitored.
- 9.3. Where potential Conflicts of Interest have been identified which do not have a direct impact on you, the insured, internal structures are in place to manage and control such circumstances.

10. AMBLEDOWN'S COMPLIANCE OFFICER

Compliance Officer:	Mr. Paul Makwea		
Telephone:	(086) 126 2533		
E-mail:	compliance@ambledown.co.za		
Physical Address:	First Floor Right Wing, Ambledown House, Eton Office Park, c/o Sloane and Harrison Streets, Bryanston, 2191	Postal Address:	PO Box 1862, Cramerview, 2060

11. RELATIONSHIP BETWEEN AMBLEDOWN AND GUARDRISK

- 11.1. Please note that this Policy is subject to a cell captive relationship between Guardrisk and Ambledown, as a result of a shareholder and subscription agreement concluded between Guardrisk and Ambledown, whereby Ambledown is entitled to share in the profits and losses generated by the insurance business.
- 11.2. Therefore, this is an arrangement whereby Guardrisk shares equity with Ambledown through a shareholding arrangement and provides Ambledown a vehicle through which to write Ambledown insurance risks.

STATUTORY NOTICE

IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS IN TERMS OF THE SHORT-TERM INSURANCE ACT, THE POLICYHOLDER PROTECTION RULES (SHORT-TERM INSURANCE), 2017 AS AMENDED AND THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT

(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:

The FAIS Act requires compliance by Product Suppliers (Insurers) and Financial Services Providers (Intermediaries or Brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial service industry.

This Disclosure Notice contains certain information about your Product Supplier (Guardrisk Insurance Company Limited) and Financial Services Provider/your Intermediary that you are entitled to together with information about the Ombud and the Registrar.

Ambledown Financial Services (Pty) Ltd is currently the Administrator who performs certain functions of Product Supplier in terms of a binder agreement. If you require any further assistance, please contact your Intermediary on the appropriate numbers provided below for your query.

PROCESSING OF PERSONAL INFORMATION IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

Your privacy is of utmost importance to the Administrator/Insurer. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that your Personal Information collected by the Administrator/Insurer may be used for the following reasons:

1. to establish and verify your identity in terms of the Applicable Laws;
2. to enable the Administrator/Insurer to fulfil its obligations in terms of this Policy;
3. to enable the Administrator/Insurer to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
4. reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

You acknowledge that any Personal Information supplied to the Administrator/Insurer in terms of this Policy is provided according to the Applicable Laws.

Unless consented to by yourself, the Administrator/Insurer will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify the Administrator/Insurer from any claims resulting from disclosures made with your consent.

You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk Insurance Company within 10 (ten) days. Should Guardrisk Insurance Company not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the Information Regulator.

Particulars of the Information Regulator *(for personal information breaches)*

Postal Address:	PO Box 31533, Braamfontein, Johannesburg, 2017	Telephone:	+27- 010- 023- 5200
		Email address:	POPIAComplaints@inforegulator.org.za

PERMISSION TO SHARE YOUR INFORMATION

It is vital for insurance companies to share underwriting and claim information to ensure fair assessment for underwriting risk purposes and to mitigate the number of fraudulent claims. You hereby relinquish any right to privacy relating to the insurance information provided and allow for this information to be shared with any other insurance company. This permission will survive the termination of this policy. The Client's or policyholder's/potential policyholder's Personal Information collected by Guardrisk Insurance Company and/or its affiliated third parties including Momentum Metropolitan Holdings Limited, may be used for the following reasons:

1. to establish and verify the identity of the Client/Policyholder in terms of the Applicable Laws;
2. to enable Guardrisk Insurance Company to fulfil its obligations in terms of the Agreement;
3. to enable Guardrisk Insurance Company to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws;

4. reporting to the Financial Intelligence Centre, Financial Sector Conduct Authority and/or the Prudential Authority in terms of the Applicable Laws;
5. at claims stage and in order to validate a claim, obtain information from your medical scheme and consult with medical specialists.

TREATING CUSTOMERS FAIRLY

This product has been created to meet the needs of our clients. The Treating Customers Fairly (TCF) framework principles are viewed seriously by the Insurer and all 6 (six) outcomes, as stated below, are practiced at all times. We will, with all our interactions with any customer, endeavour to deliver excellent customer experiences which we will achieve through the ongoing review of all our business practices and analysis of complaints. It is our objective to be fair in our treatment of all consumers and partners and being compliant, in all aspects, of the 6 (six) outcomes of the TCF framework. These outcomes are:

1. you are confident that your fair treatment is key to our culture;
2. products and services are designed to meet your needs;
3. we will communicate clearly, appropriately and on time;
4. we provide advice which is suitable to your needs and circumstances;
5. our products and services meet your standards and are of an acceptable level; and
6. there are no barriers to access our service or to lodge any complaints.

WAIVER OF RIGHTS

No Financial Services Provider, Underwriting Management Agent or Product Supplier may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the General Code of Conduct, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

CONFLICT OF INTEREST

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopted values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority. A conflict of interest management policy is available to clients upon request.

COMPLAINTS PROCEDURE

Any complaints relating to this policy will be handled by Ambledown's Compliance Department. Please note that Ambledown's complaints policy & procedure is available on Ambledown's website or from Ambledown's Call Centre by contacting the number listed below:

Call Centre Telephone:	086 126 2533
Customer Service Email address:	support@ambledown.co.za

OTHER MATTERS OF IMPORTANCE

You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above. If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman for Short – Term Insurance. You will always be given a reason for the repudiation of your claim. If the Insurer wishes to cancel your policy, the Insurer will give you 31 days written notice, to your last known address. You will always be entitled to a copy of your policy at no extra charge. A copy of the policy must be provided to you within 31 days of the commencement of cover.

You must monitor cover on a regular basis to ensure that the cover remains appropriate.

Information that has been provided to you verbally remains accurate and applicable, such as the exclusions and limitations, remuneration, and a summary of policy benefits

WARNING

1. Do not sign any blank or partially completed application form.
2. Complete all forms in ink.
3. Keep notes of what is said to you and all documents handed to you.
4. Where applicable, call recordings will be made available to you within 7(seven) days of request.
5. Don't be pressurised to buy the product.
6. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from your contract of insurance.