

STATUTORY DISCLOSURE NOTICE TO CLIENTS

IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

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

ABOUT THE INTERMEDIARY (BROKER)							
Company Name:	Abimar Brokers Africa (Pty) Ltd						
Company Registration Number:	2019/070072/07						
Vat Registration Number:	4050285560						
Physical Address:	36 Glenluce Drive, 36 Thanda Thula Estate, Douglasdale, 2191						
Postal Address:	PO Box 268 Douglasdale, Gauteng, 2165						
Telephone Number:	010 220 0951						
Email Address:	Charmaine@abimarbrokers.com						
Financial Services Provider License Number:	Charmaine Sneyd, is a Representative and Key Individual of Abimar Brokers Africa (Pty) Ltd, an Authorised Financial Services Provider with FSP number: 50735						
Total brokerage earned:	Proportional: 2.5% brokerage; Non-proportional/Motor: 10% ; Non-motor: 20%						
The Intermediary must further provide you with the following information:							
<p>a) Abimar Brokers Africa (Pty) Ltd is a registered private company.</p> <p>b) Abimar Brokers Africa (Pty) Ltd does not hold more than 10% shares in any insurer.</p> <p>c) Abimar Brokers Africa (Pty) Ltd does not earn more than 30% commission from any one insurer.</p> <p>d) Contractual arrangements with the Insurer and Reinsurance are in place with Abimar Brokers Africa (Pty) Ltd including any restrictions or conditions that will be noted in the risk slip, cover and/or policy schedule (where applicable).</p> <p>e) The person responsible for the actions and advice of the representative you deal with is Ms. Charmaine Sneyd who is the KI of Abimar Brokers Africa (Pty) Ltd and can be contacted on 082 653 8458.</p> <p>f) The details of the compliance officer for Abimar Brokers Africa (Pty) Ltd are as follows: -</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Compliance Practice: Moonstone Compliance (Pty) Ltd</td> <td>Phone No.: (021) 883 8000</td> </tr> <tr> <td>Compliance Officer: Natassja Jooste</td> <td>Fax No.: (021) 883 8005</td> </tr> <tr> <td>Physical Address: 25 Quantum Street, Technopark, Stellenbosch, 7600</td> <td>Website: www.moonstonecompliance.co.za</td> </tr> </table> <p>g) Abimar Brokers Africa (Pty) Ltd is not permitted to receive/handle premiums on behalf any Insurer. However, the Insurer is liable to pay Abimar Brokers Africa (Pty) Ltd for the reinsurance arranged as per above brokerage.</p> <p>h) Details of the financial services which the intermediary is authorised to provide in terms of FSP License.</p> <p style="margin-left: 20px;">1.2: Short-term: Personal Lines</p> <p style="margin-left: 20px;">1.6: Short-term: Commercial Lines</p> <p style="margin-left: 20px;">1.23: Short-term: Personal Lines A1</p> <p>i) Abimar Brokers Africa (Pty) Ltd does hold professional indemnity insurance.</p>		Compliance Practice: Moonstone Compliance (Pty) Ltd	Phone No.: (021) 883 8000	Compliance Officer: Natassja Jooste	Fax No.: (021) 883 8005	Physical Address: 25 Quantum Street, Technopark, Stellenbosch, 7600	Website: www.moonstonecompliance.co.za
Compliance Practice: Moonstone Compliance (Pty) Ltd	Phone No.: (021) 883 8000						
Compliance Officer: Natassja Jooste	Fax No.: (021) 883 8005						
Physical Address: 25 Quantum Street, Technopark, Stellenbosch, 7600	Website: www.moonstonecompliance.co.za						
Details of the Complaints Department:	<p>Tel: 010 220 0951</p> <p>Email: charmaine@abimarbrokers.com</p> <p>Please visit our website (www.abimarbrokers.co.za) or contact our offices for our Complaints Resolution Policy.</p>						

1. HOW TO INSTITUTE A CLAIM

In the event of a claim, please notify Abimar Brokers Africa (Pty) Ltd to assist with the process and procedure to submit your claim and will advise of any additional and/or supporting documentation.

2. OTHER MATTERS OF IMPORTANCE.

- a. You must be informed of any material changes to the information referred to in paragraphs 1, 2 and 3.
- b. Polygraph or similar tests, which may be requested by the Insurer during the claims procedure, are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- c. If your premium is paid by debit order, the debit order must be in favour the Insurer and may not be transferred without your approval.
- d. The Insurer must give you 30 days' notice in writing of its intention to cancel your policy as well as your debit order. Please note that for smaller business' (Net assets lower than R 2 Million per annum) notice of cancellation will be 31 days)
- e. The Insurer and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
- f. You are entitled to a copy of your policy free of charge.

3. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

4. CONFLICT OF INTEREST

In terms of the FAIS Act 37 of 2002 we have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

A conflict-of-interest management policy is available to clients upon request.

5. WARNING

- Do not sign any blank or partially completed forms, this includes application forms.
- 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.
- Incorrect or non-disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME (NFO) Address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198 Tel: + 27 0860 800 900 Whatsapp + 27 0664 73 0157 Fax: + 27 11 726 5501 Email: info@nfosa.co.za Website: https://nfosa.co.za	PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE FSCA Commissioner :Financial Sector Conduct Authority (FSCA) Postal Address : PO Box 35655, Menlo Park, 0102 Tel: 012 428 8000 Fax: 012 347 0221 Email: info@fsca.co.za Website: www.fsca.co.za
PARTICULARS OF OMBUD COUNCIL Address : Riverwall Office Park, Block B, 41 Matroosbert Road, Ashlea Gardens, Pretoria, 0102 Tel: + 27 12 051 3400 Email: enquiries@ombudcouncil.org.za Website: https://ombudcouncil.org.za	PARTICULARS OF SASRIA SOC LIMITED SASRIA SOC Limited (1997/00287/06) Financial Services Provider License Number: 33117 PO Box 653367, Benmore, 2010 Tel: 011 214 0800 / 086 172 7742 Fax: 011 447 8630 / 086 172 7329 Email: info@sasria.co.za Website: www.sasria.co.za

PARTICULARS OF FAIS OMBUD

In terms of the Financial Advisory and Intermediary Services Act of 2002

Address : P.O. Box 74571, Lynwood Ridge, 0040

Tel: + 27 12 470 9080

Email: infor@faisombud.co.za

Website: www.faisombud.co.za