

STATUTORY NOTICE

in terms of the Financial Advisory and Intermediary Services Act, 2002

IMPORTANT – PLEASE READ CAREFULLY

This Notice does not form part of the Insurance Contract nor any other document
As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

About the Insurer:

Company Name:	Guardrisk Insurance Company Limited (Registration Number: 1992/001639/06)
Physical Address:	102 Rivonia Street, Sandown, Sandton, 2146 (entrance in Johan Street)
Postal Address:	PO Box 786015, Sandton, 2146
Telephone Number:	+ 27 11 669 1000
Facsimile Number:	+ 27 11 669 1931
FAIS Registration:	Guardrisk Insurance Company Limited is an Authorised Financial Service Provider in terms of the FAIS Act - FSP 75
Products Authorised:	Category 1 – Short-Term Insurance: Personal Lines and Commercial Lines.
Compliance Officer:	The Compliance Manager Telephone Number: + 27 11 669 1039 Facsimile Number: + 27 11 669 2792 E-mail Address: compliance@guardrisk.co.za
Complaints:	You can access the Complaints Resolution Policy at: www.guardrisk.co.za or e-mail complaints@guardrisk.co.za
Conflict of Interest:	You can access the Conflict of Interest Management Policy at www.guardrisk.co.za
Professional Indemnity Insurance:	Guardrisk Insurance Company Limited has Professional Indemnity Cover and Fidelity Cover in place.

About the Underwriting Manager:

Company Name:	Natsure (Pty) Ltd (Registration Number: 1968/004869/07)
Physical Address:	Block A, Block@Nature, 472 Botterklapper Street, The Willows, Pretoria, 0041
Postal Address:	PO Box 72767, Lynnwood Ridge, Pretoria, 0040
Telephone Number:	+ 27 861 477 752
Facsimile Number:	+ 27 865 385 983
E-mail Address:	info@natsure.co.za
FAIS Registration:	Natsure (Pty) Ltd is an Authorised Financial Services Provider in terms of the FAIS Act – FSP 4578
Products Authorised:	Category 1 – Short-Term Insurance: Personal Lines and Commercial Lines.
Compliance Officer:	Masthead (Pty) Ltd – Ignatius Jacobs Telephone Number: + 27 12 424 3400 Facsimile Number: + 27 12 424 3426 E-mail Address: ijacobs@masthead.co.za
Complaints:	Any complaints must be provided in writing. If any complaint is not resolved to your satisfaction regarding the advice you were given, you may submit your complaint to the FAIS Ombud. Complaints relating to any advice given to you may be notified in writing to Natsure (Pty) Ltd. You can access the Complaints Resolution Policy at: www.natsure.co.za or e-mail info@natsure.co.za
Conflict of Interest:	A copy of the Conflict of Interest Policy can be obtained from Natsure (Pty) Ltd: www.natsure.co.za or e-mail info@natsure.co.za
Professional Indemnity Insurance:	Natsure (Pty) Ltd has Professional Indemnity Cover and Fidelity Cover in place.
Remuneration:	Natsure (Pty) Ltd provides financial services on behalf of Guardrisk Insurance Company Limited and does not have more than 10% direct or indirect shareholding in Guardrisk Insurance Company Limited. Natsure (Pty) Ltd receives a binder fee and profit commission in terms of its Binder Agreement with Guardrisk Insurance Company Limited.
Policy Wording:	A copy of the policy wording can be obtained from Natsure (Pty) Ltd or from Guardrisk Insurance Company Limited.

About the Broker:

As a short-term insurance policyholder, or prospective policyholder, your insurance Broker has to provide you with the following information of their Company:

- a) The name, physical address and postal address and telephone number.
- b) The legal status and any interest in the insurer.
- c) Whether or not the broker is in possession of professional indemnity insurance.
- d) Details of how to institute a claim.
- e) The rand amount or percentage of fees and commission payable.
- f) Written mandate to act on behalf of insurer.

Other Matters of Importance:

Understanding:	Ensure you understand what benefits and exclusions are applicable to your contract of insurance and that you are acquainted with what is not covered, what is restricted and if there are any special contract clauses.
Premiums:	In terms of premium obligations towards the Insurer, it is also important that you are fully aware of the obligations that you assume as policyholder. These are indicated in the Insurance Contract.
Premium Payments:	The manner of payment of premiums will differ according to the type of policy. The due date of premiums and the consequences of non-payment of such premiums are important and all of these are set out in the conditions of the Insurance Contract.
Claims Procedure:	All claims enquiries should be addressed to: The Managing Director, Natsure (Pty) Ltd Physical Address: Block A, Block@Nature, 472 Botterklapper Street, The Willows, Pretoria, 0041 Postal Address: PO Box 72767, Lynnwood Ridge, Pretoria, 0040 Telephone Number: + 27 861 477 752 Facsimile Number: + 27 865 385 983 E-mail Address: info@natsure.co.za
Warning:	<ul style="list-style-type: none">i) Do not sign any blank or partially completed application form.ii) Complete all forms in ink.iii) Keep notes of what is said to you and all documents handed to you.iv) Don't be pressurised to buy the product.
Important:	<ul style="list-style-type: none">i) You will be informed of any material changes to the information provided above.ii) If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing.iii) You will always be given a reason for the repudiation of your claim.iv) If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.v) You will always be entitled to a copy of your policy at no extra charge.
The FAIS Ombud:	The FAIS Ombud PO Box 74571, Lynwood Ridge, 0040 Telephone Number: + 27 12 470 9080 Facsimile Number: + 27 12 348 3447 E-mail Address: info@faisombud.co.za
The Short-term Insurance Ombud:	For complaints on claims which are not resolved to your satisfaction by the product supplier, please contact: The Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Telephone Number: + 27 11 726 8900 Facsimile Number: + 27 11 726 5501 E-mail Address: info@osti.co.za
The Registrar of Short-term Insurance:	For complaints on the Insurer which are not resolved to your satisfaction, please contact: The Financial Services Board PO Box 35655, Menlo Park, 0102 Telephone Number: + 27 12 428 8000 Facsimile Number: + 27 12 347 0221 E-mail Address: info@fsb.co.za

SASRIA SOC LIMITED:

In the event of a SASRIA claim, all relevant documentation relating to your claim must be submitted to SASRIA:

Company Name:	SASRIA SOC Limited (Registration Number: 1992/001639/06)
Physical Address:	36 Fricker Road, Illovo, Sandton, 2196
Postal Address:	PO Box 653367, Benmore, 2010
Telephone Number:	+ 27 86 172 7742
Facsimile Number:	+ 27 86 172 7329
E-mail Address:	contactus@sasria.co.za
Website:	www.sasria.co.za
Compliance Officer:	The Compliance Manager
	Telephone Number: + 27 86 172 7742
	Facsimile Number: + 27 86 172 7329