

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:	Certain Underwriters at Lloyd's
Physical Address:	XL Catlin, 20 Gracechurch Street, London EC3V 0BG, United Kingdom
Postal Address:	XL Catlin, 20 Gracechurch Street, London EC3V 0BG, United Kingdom
Telephone Number:	+ 44 (0) 207 743 8487
Facsimile Number:	+ 44 (0) 207 623 9101
Complaints Department:	If you have any questions or concerns about your policy/certificate or the handling of a claim you should, in the first instance, contact Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Lloyd's South Africa or the Policyholder and Market Assistance team at Lloyd's, London at:
	Lloyd's South Africa: Lloyd's South Africa (Pty) Ltd 15th Floor, The Forum, 2 Maude Street, Sandton, South Africa, 2196 Telephone Number: + 27 (0) 11 505 0000 Facsimile Number: + 27 (0) 11 505 0001
	Lloyd's London: Policyholder & Market Assistance Lloyd's Market Services One Lime Street, London, EC3M 7HA Telephone Number: + 44 (0) 20 7327 5693 Facsimile Number: + 44 (0) 20 7327 5225 Email: complaints@lloyds.com

About the Coverholder:

	As bound by:
Company Name:	Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd (Registration Number: 1968/004869/07)
Acting as Agent for:	XL Catlin
Physical Address:	Block A, Block@Nature, 472 Botterklapper Street, The Willows, Pretoria, South Africa, 0041
Postal Address:	PO Box 72767, Lynnwood Ridge, Pretoria, South Africa, 0040
Telephone Number:	+ 27 (0) 861 115 163
Facsimile Number:	+ 27 (0) 862 733 960
Email Address:	FleshB@universalmarine.co.za
FAIS Registration:	Natsure (Pty) Ltd is an authorised Financial Services Provider in terms of the FAIS Act, FSP Number: 4578
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 Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd. A copy of the Complaints Policy and Procedure can be accessed at www.natsure.co.za or by written request to info@natsure.co.za
Conflict of Interest:	Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd has a Conflict of Interest Policy and Procedure which you can be access at www.natsure.co.za or by written request to info@natsure.co.za
Professional Indemnity Cover:	Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd has Professional Indemnity Insurance & Fidelity Cover in force.
Remuneration:	Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd receives more than 30% of its total remuneration from Lloyd's. Universal Marine Underwriting Managers provides financial services on behalf of Lloyd's and does not have more than 10% direct or indirect shareholding in Lloyd's. Universal Marine Underwriting Managers receives a binder fee and profit commission in terms of its Binder Agreement with Lloyd's.

Other Matters of importance:

Information:	Your failure to provide correct or full information relating to your insurance or any claim may influence decisions made by Universal Marine Underwriting Managers a Division of Natsure (Pty) Ltd or the Insurer in respect of such insurance or claim.
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/certificate. 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, South Africa, 0041 Postal Address: PO Box 72767, Lynnwood Ridge, Pretoria, South Africa, 0040 Telephone Number: + 27 (0) 861 477 752 Facsimile Number: + 27 (0) 865 385 983 E-mail Address: info@natsure.co.za
Warning:	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:	i) You will be informed of any material changes to the information 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/certificate, this will be done in writing, to your last known address. v) You will always be entitled to a copy of your policy/certificate at no extra charge.
The FAIS Ombud:	The FAIS Ombud PO Box 74571, Lynwood Ridge, South Africa, 0040 Telephone Number: + 27 (0) 12 470 9080 Facsimile Number: + 27 (0) 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, South Africa, 2017 Telephone Number: + 27 (0) 11 726 8900 Facsimile Number: + 27 (0) 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, South Africa, 0102 Telephone Number: + 27 (0) 12 428 8000 Facsimile Number: + 27 (0) 12 347 0221 E-mail Address: info@fsb.co.za

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:

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

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 (0) 86 172 7742
Facsimile Number:	+ 27 (0) 86 172 7329
E-mail Address:	contactus@sasria.co.za
Website:	www.sasria.co.za
Compliance Officer:	The Compliance Manager
	Telephone Number: + 27 (0) 86 172 7742
	Facsimile Number: + 27 (0) 86 172 7329