

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICY HOLDERS
IMPORTANT-PLEASE READ CAREFULLY-DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

ABOUT THE INTERMEDIARY (INSURANCE BROKERAGE)

Business Name : FNB Business, a business unit of First National Bank, a Division of FirstRand Bank Limited t/a FNB Insurance Brokers
 Registration No. : 1929/001225/06
 Vat No. : 4210102051
 Physical Address : 2nd Floor, 5 First Place, Bank City, Cnr Pixley Ka Isaka Seme Street & Pritchard Street, Johannesburg, 2001
 Postal Address : P.O. Box 3123, Houghton, Johannesburg, 2041
 Telephone : 087 5774777
 Web : www.fnb.co.za
 Authorised Financial Services and Credit Provider Licence No: 20081

You can contact your Broker as per the details on the second page of your Policy Schedule. Please note that the aforementioned Broker is an authorised representative of FNB Insurance Brokers, a business unit of FNB Commercial, a division of as contemplated in FAIS. We accept responsibility for the actions of the representative in rendering advice and/or intermediary financial services which are performed in the course and scope of the representative's employment and/or FAIS mandate with us, from the date of his/her appointment in a FAIS role at FNB Insurance Brokers

FAIS Product sub-category Accreditation

The representative is duly mandated to **ONLY** provide FAIS financial advice and/or intermediary services in respect of the products listed in the Table hereunder.

License Category	Product Sub-Category	Product sub-category description	Mandated for the following financial services:	
			Advice	Intermediary Service
1	1.2	Short-Term Insurance: Personal Lines	Yes	Yes
1	1.6	Short Term Insurance: Commercial Lines	Yes	Yes

LEGAL STATUS AND ANY INTEREST IN THE INSURER

-FNB Insurance Brokers is a company with no direct financial interest in the insurer.
 -This intermediary receives more than 30% of its total income from the insurers as per the written mandate.

PROFESSIONAL INDEMNITY AND GUARANTEE

Your Financial Service Provider does have Professional Indemnity Insurance.
 Your Financial Service Provider does have Intermediary Guarantee Fund Cover.
 Your Financial Service Provider does have Fidelity Guarantee Cover.

COMMISSION

We receive commission from the insurer for placing business with them in the amount of 20% for non-motor and 12.5% for motor.

BINDER AND OUTSOURCE FEE

FNB Insurance Brokers carry out administration and claim functions on behalf of the Insurer, for which a consideration of 0% of premium will be paid to them by the Insurer. This consideration will not affect your premiums.

WRITTEN MANDATE TO ACT ON BEHALF OF INSURER

The representative is duly mandated, authorised and accredited to provide advice and/or intermediary services in respect of the relevant product sub-categories.

INTERMEDIARY'S COMPLIANCE OFFICER

Name : Mrs. Mandy Rajcoomar
 Physical Address : 2nd Floor, 5 First Place, Bank City, Cnr Pixley Ka Isaka Seme Street & Pritchard Street, Johannesburg, 2001
 Postal Address : PO Box 3123, Houghton, 2041
 Telephone : 0877360816
 Email : mandy.rajcoomar@fnb.co.za

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Premiums are paid by debit order. Premiums are paid monthly/annually and are due on the 1st day of each month, or the agreed debit order date.

WARNING

Please do not sign any blank or partially completed application form. Keep all documents.

Incorrect or non-disclosure of relevant and / or material facts by you or on your behalf may influence the outcome on any claims arising from your contract of insurance.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided herein.
- (b) If the information herein was given to you verbally, it must be confirmed to you in writing within 30 days.
- (c) If any complaints to the broker or the insurer are not resolved to your satisfaction, you may submit a complaint to the Short-term Insurance Ombudsman or FAIS Ombudsman.
- (d) The Insurer and not the intermediary must give reasons for repudiating your claim.
- (e) 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 your nominated contact details.
- (f) You are entitled to a copy of the policy schedule and wording free of charge.
- (g) If premiums paid by debit order it may only be in favour of one person and may not be transferred without your approval; and
- (h) The Insurer must inform you at least 30 days before the intention to cancel of such debit order, in writing.

PARTICULARS OF SASRIA LIMITED

Should you have requested cover provided by SASRIA LIMITED, Registration No. 1979/00287/06, contact details are as follows:

Physical address : 36 Fricker Road, Illovo, Sandton, 2146
Postal address : P.O Box 653367, Benmore, 2010
Telephone : (011) 214 0800
Website : www.sasria.co.za
Fax : (011) 447 8630
Claims Procedure : In the event of a claim, all relevant documentation relating to your claim must be submitted to a SASRIA Branch in Your area.
Compliance Dept : If you have any complaints about The Insurer regarding SASRIA cover then you may contact
Compliance Officer : Mziwoxolo Mavuso
Telephone : (011) 214 0800 or 086 172 7742
Email : mziwoxolom@sasria.co.za

PARTICULARS OF THE SHORT TERM INSURANCE OMBUDSMAN

The Ombudsman is available to advise you in the event of a complaint regarding intermediary services and advice.

Name : The Ombudsman for Short Term Insurance
Physical Address : Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown, 2193
Postal Address : P.O Box 32334, Braamfontein, 2017
Telephone : (011) 726 8900
Email : info@osti.co.za
Fax : (011) 726 5501
Web Site : www.osti.co.za

PARTICULARS OF THE FAIS OMBUDSMAN

The Ombudsman is available to advise you in the event of a complaint regarding intermediary services and advice.

Physical Address : Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave,
Lynnwood,
0081

Telephone : (012) 762 5000 or (012) 470 9080
Fax : 086 764 1422 or (012) 3483447
Web Site : www.faisombud.co.za

CLAIMS

Procedures for the submission of claims are detailed in the Policy Wording in the sections of the policy headed GENERAL. In the event of a possible claim you must notify your personal broker as soon as possible. The contact details of your broker is detailed on the accompanying policy schedule.

In the event of a claim you will be required to supply the following:

- Details of other insurance covering the same event
- Written details of the event unless otherwise instructed
- Information and proof in support of the claim
- Documents or details of any communication in connection with the claim.
- Any other relevant documentation that is required

You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the South African Police. You must notify the insurer immediately, once you become aware of any impending prosecution. In the event of a claim you may become responsible for a first amount payable in respect of a claim. A detail of any such responsibility is shown in the Policy Wording and the amount is shown in the Policy Schedule.

GENERAL

The policy wording and schedule, any endorsements and annexure, the proposal and/or declarations made by you must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures, or your responsibility to pay premiums, please contact your insurance broker or your Insurer as indicated on the accompanying schedule.

SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policy holders.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by Trans Union on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented here in gives consent to the said information and is closed to any other insurance company or its agent.

You are similarly giving consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or data bases.

By insuring or renewing your insurance, you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regard to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Data Sharing System.

How we use your information:

- a. You can refer to our Privacy Policy [located on www.fnb.co.za] for more information on our privacy practices.
- b. FNB Insurance Brokers collect information from you directly; from your usage of our products and services; from your engagements and interactions with us; from public sources and from third parties.
- c. Your information will be confidential and will only be processed if you consented thereto; it is necessary to conclude or perform in terms of a contract with you; the law requires it or your, our or a third parties lawful interest is being protected or pursued.
- d. FNB Insurance Brokers may process your information. information includes amongst others information regarding marital status, national origin, age, language, birth, education, financial, identifying number, e-mail address, physical address, telephone number, online identifier, social media profile, biometric information (like fingerprints, your signature or voice) and your name.
- e. The processing of information includes the collection, storage, updating, use, making available or destruction thereof.
- f. FNB Insurance Brokers may process your information for the following reasons (amongst others):
 - To comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and rules), voluntary and involuntary codes of conduct and industry agreements or to fulfill reporting requirements and information requests.
 - To detect, prevent and report theft, fraud, money laundering and other crimes.
 - To enforce and collect on any agreement when you are in default or breach of the agreement terms and conditions, like tracing you or to institute legal proceedings against you.
 - To conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services.
 - To develop, test and improve products and services for you.
 - For historical, statistical and research purposes.
 - To process payment instruments (like a cheque) and payment instructions (like a debit order).
 - To create, manufacture and print payment instruments (like a cheque) and payment devices (like a debit card).
 - To do affordability assessments, credit assessments and credit scoring.
 - To manage and maintain your accounts or relationship with FNB Insurance Brokers.
 - To disclose and obtain information from credit bureau regarding your credit history.
 - To enable you to participate in the debt review process under the National Credit Act, where applicable.

- To enable FNB Insurance Brokers to deliver goods or documents or notices to you.
 - For security, identity verification and to check the accuracy of your information.
 - To communicate with you and carry out your instructions and requests.
 - For customer satisfaction surveys, promotional and other competitions.
- g. FNB Insurance Brokers may share your information with the following persons (amongst others) whom has an obligation to keep your information secure and confidential:
- Attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements.
 - Debt counselors, payment distribution agents and other persons that assist with the debt review process under the National Credit Act.
 - Payment processing services providers, merchants, banks and other persons that assists with the processing of your payment instructions.
 - Insurers, brokers, other financial institutions that assist with the providing of insurance and assurance.
 - Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime.
 - Regulatory authorities, industry ombudsman, governmental department, local and international tax authorities and other persons that FNB Insurance Brokers under the law have to share your information with.
 - Credit bureau.
 - FNB Insurance Brokers' service providers, agents and sub-contractors like couriers and other persons FNB Insurance Brokers uses to offer and provide products and services to you.
 - Persons to whom FNB Insurance Brokers cedes their rights or delegates their obligations to under agreements.
- h. FNB Insurance Brokers can process your information outside of the borders of South Africa, according to the safeguards and requirements of the law.
- i. FNB Insurance Brokers may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.
- j. You have the right to access the information FNB Insurance Brokers has about you by contacting us at FNBComplianceSupport@fnb.co.za or 087 736 0816
- k. You have the right to request us to correct or delete the information FNB Insurance Brokers has about you if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully or no longer authorised to be kept.
- l. You may object on reasonable grounds to the processing of your information. You may not object to the processing of your information if you have provided consent or legislation requires the processing. You must inform us of your objection at care@fnb.co.za
- m. You have the right to withdraw your consent which allows us to process your information; however we will continue to process your information if permitted by law.
- n. You have the right to file a complaint with FNB Insurance Brokers or the Information Regulator, once established, about an alleged contravention of the protection of your information.

SECTION 21 OF THE CODE OF CONDUCT

The Code of Conduct provides that no 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 this code, or recognize, accept or act on any such waiver by the client and any such waiver is null and void.

FRAUD AND COMPLAINTS

Fraud: If you become aware of irregularity on any policy you may contact your Insurer where your call will be treated in confidence.

Complaints: If you would like to lodge a complaint regarding the service that you have received please contact your Insurance Broker and failing satisfactory result please contact your Insurer.

Declaration by FAIS Representative

I hereby confirm that I am aware that I am authorised to provide advice and/or intermediary services only in respect of the product sub-categories and product suppliers recorded in the Tables above, and in accordance with all applicable requirements of the Financial Advisory and Intermediary Services Act 37 of 2002. Should I fail to provide financial services in accordance with the restrictions of the Insurer mandate and/or should I provide financial services in a manner which may be regarded as material non-compliance with the FAIS Act, I am aware that disciplinary action may be taken against me by FNB Insurance Brokers, which could lead to a sanction of dismissal and/or debarment.

I acknowledge that I know and understand the contents of this declaration; and that I have no objection in attesting hereto