

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product involves two companies performing different functions:

The Intermediary and Financial Services Provider	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INTERMEDIARY

Name	Barker Insurance, A division of The Hollard Insurance Company limited
Trade name	Hollard
Hollard Company registration number	1952/003004/06
Physical address	Suite 25, 4 th Floor, Oxford and Glenhove Building 2, 114 Oxford Road, Houghton Estate
Postal address	PO Box 2015, Saxonwold, 2132
Telephone number	0861 227 537
Fax number	011 880 2611
Email address	support@barker.co.za
Website	www.barker.co.za

Compliance Officer

Contact details	Call (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za
-----------------	---

YOUR INTERMEDIARY IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

Licence number	17698
Specific exemptions	None

YOUR INTERMEDIARY HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS

Professional Indemnity	Yes
Fidelity Guarantee	Yes

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:

- Procedures for the submission of claims are detailed in the policy wording.
- You must advise us of any claim immediately, preferably in writing so we can assist you.

COMPLAINTS RESOLUTION

Intermediary

Should you have any complaint regarding this product or how it was sold to you, please submit a complaint in writing to Barkers Insurance, a division of Hollard
Email: support@barker.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or National Financial Ombud Scheme of South Africa for matters relating to your policy itself, like claims, details of which appear below.

THE NATIONAL FINANCIAL OMBUD SCHEME		THE FAIS OMBUD	
Physical address	NFO Johannesburg office: 110 Oxford Road Johannesburg Gauteng 2198	Physical address	Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria 0010
Postal address		Postal address	PO Box 41, Menlyn Park, 0063
Telephone number	(0860) 800-900	Telephone number	(012) 762-5000/ (012) 470-9080/ 086 066 3247
Fax number	(011) 726-5501	Fax number	(086) 764-1422/ (012) 348-3447
Email address	info@nfosa.co.za	Email address	info@faisombud.co.za
Website	info@nfosa.co.za	Website	www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY	
Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	0800 20 37 22
Fax number	(012) 346-6941
Email address	info@fsca.co.za
Website	www.fsca.co.za

YOUR INSURER

Refer to Insurers disclosure notice for information about the Insurer that we are obliged to disclose to you.

YOUR SPECIAL RISKS INSURER

SASRIA SOC LIMITED			
Postal address	PO Box 653367, Benmore, 2010	FSP number	39117
Physical address	36 Fricker Road, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone number	(011) 214-0800/ (086) 172-7742	Email address	info@sasria.co.za or contactus@sasria.co.za
Fax number	(011) 447-8630	Website	www.sasria.co.za
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za
Complaints in respect of a Broker to be addressed to		Compliance Officer SASRIA SOC Limited, PO Box 653367, Benmore, 2010	

Claims notification procedures	In the event of a claim, all relevant documentation relating to your claim must be submitted to your broker or the insurer, the name and address of whom appears above.
--------------------------------	---

ABOUT YOUR SASRIA COUPON/POLICY

Name and address of Sasria outsource administrator	Hollard acts as an outsource administrator and will issue your Sasria coupon/policy on behalf of Sasria SOC Limited, but all claims are decided on by Sasria as the insurer of these risks. Hollard earns an outsource administration fee of 10.5% of the gross written premium on Sasria and commission in respect of its services of up to a maximum of 12.5% for motor policies and up to a maximum of 20% for non-motor policies. The exact amounts are disclosed in your policy schedule.
Details of policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA.
Premium amount, frequency, manner and due date for premium payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.
Consequences of non-payment of premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations.

COMMISSION, BINDER AND CONFLICT OF INTEREST DISCLOSURE

We receive commission in respect of services in terms of this agreement of up to a maximum of 12.5% for motor policies and up to a maximum of 20% for non-motor policies. The exact amounts are disclosed in your policy schedule. In addition, we may charge you a broker fee which will also be shown on your policy schedule. You must explicitly agree to this fee in writing. If applicable, any binder holder disclosures are provided to you separately.

OTHER KEY CONFLICT OF INTEREST DISCLOSURES

Relating to the intermediary

Does your intermediary have a direct or indirect shareholding in the insurer?	No
Does your intermediary receive more than 30% of their income from the insurer?	No

Barker Insurance is a division of Hollard and therefore Hollard accepts responsibility for any financial services provided to you. A full list of Hollard's associates which shows ownership interests, as defined in the FAIS Act, is contained in the Conflict of Interest Management Policy. We will always act in your best interest and provide you with an objective and unbiased financial service. Staff are not incentivised to give preference in any way to a specific insurer or its products. Sales are subject to quality assessment procedures.

A full copy of the Intermediary's Conflict of Interest Management policy can be obtained from:

- i) Upon written request to support@barker.co.za
- ii) www.hollard.co.za

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and fees are disclosed in your policy schedule.

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

Please refer to your policy documentation (quotation, pre-disclosure documents, policy scheduled and policy wording) for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice and policy documentation for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, will be confirmed in writing within 31 days.
- (c) A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When the intermediary advises you to change your existing cover you will be supplied with a product comparison.
- (m) Where advice is provided to you, a needs analysis will be carried out and you will be provided with a record of advice.
- (n) The intermediary will provide you with a document prior to rendering financial services which will set out details of the of the mandate to conduct financial services including whether the representative is under supervision and the FSP that takes responsibility for the actions of representatives when acting in terms of the mandate.
- (o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (p) With regards to your personal information, you have the right to access any of your personal information held by the intermediary or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the intermediary, insurer or the information regulator.
- (q) You have the right to request recordings of any disclosures provided telephonically.
- (r) Review your cover periodically to ensure it is appropriate for your needs.
- (s) You will not be asked to waive any of your rights in terms of applicable legislation, nor will we act on any waiver requested by you.
- (t) Inform us immediately should any information that you provided us in relation to your policy has changed as it might affect your cover or premiums.
- (u) Insurance products and services are regulated by Financial Services legislation, and you are afforded statutory protections by way of the various Acts dealing with financial services. If your policy includes additional value-added products or services, which are not defined as financial or insurance products, they are not regulated under these Acts and these same protections will not be afforded to you. Examples of these value-added products would be home assist, road assist and legal advice products.