

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.)

FINANCIAL SERVICES PROVIDER (FSP)	
Equipagé, a division of The Hollard Insurance Company Limited, acts as your financial services provider and provides you with advice and administers all aspects of your policy. All staff are employees of Hollard. Your FSP is also your insurer as your insurance policy is underwritten by Hollard.	

PARTICULARS OF YOUR FSP AND INSURER	
Name	Equipagé, A division of The Hollard Insurance Company limited
Trade name	Hollard
Hollard Company registration number	1952/003004/06
Physical address:	40/3 Ash Road, Kyalami, 1684
Postal address	P O Box 69010, Bryanston, 2021
Telephone number	(011) 468-4235
Fax number	(086) 607-6803
Email address	info@equipage.co.za
Website	www.equipage.co.za
Compliance Officer	
Contact Details:	Call (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

YOUR FSP AND INSURER 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 FSP 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:	
(a) Procedures for the submission of claims are detailed in the policy wording.	
(b) You must advise us of any claim immediately, preferably in writing so we can assist you.	

COMPLAINTS RESOLUTION	
Should you have any complaint regarding this product or how it was sold to you, please submit a complaint in writing to Equipagé, a division of Hollard Email: info@equipage.co.za Post: P O Box 69010, Bryanston, 2021	
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 the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.	

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical address	Kasteel Park Office Park Orange Building, 2 nd Floor Cnr of Nossob and Jochemus Street, Erasmuskloof Pretoria, 0181
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 74571, Lynnwood Ridge, 0040
Telephone number	(0860) 726-890/ (011) 726-8900	Telephone number	(012) 762-5000/ (012) 470-9080
Fax number	(011) 726-5501	Fax number	(012) 470 9097/ (012) 348-3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za
FINANCIAL SECTOR CONDUCT AUTHORITY			
Physical address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002		
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 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
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 insurance broker or insurer, the name and address of whom appears above.		
ABOUT YOUR SASRIA COUPON/POLICY			
Name and address of SASRIA binder holder	The Hollard Insurance Company Limited acts as a binder holder 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 a binder fee of 12.5% of the gross written premium on SASRIA.		
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.		

KEY CONFLICT OF INTEREST DISCLOSURES

Equipagé, 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. We will only recommend products that are suitable to your needs.

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

- i) Upon written request to info@equipage.co.za
- ii) www.equipage.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 schedule 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 30 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 FSP 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 FSP 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.
- (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 FSP to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the FSP 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.
- (h) 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.