

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 may involve two companies performing different functions, if you buy your policy through a broker/intermediary:	
The Insurance Broker	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 Binder Holder	This company “binds” various aspects of your policy and potential claims on behalf of your insurer, within mandates (for example: entering into policies on the insurer’s behalf, and where relevant, also settles claims on the insurer’s behalf.

As a Short-term policyholder, or prospective policyholder, if you buy your policy through a broker/intermediary, you have the right to the following information:

PARTICULARS OF YOUR INSURANCE BROKER	
a)	Name, physical address, postal address and telephone number
b)	Legal status of the broker
c)	Whether services are rendered under supervision
d)	Whether more than 10% of the insurer’s shares are held by the broker or whether more than 30% of the broker’s total remuneration was received from the insurer
e)	Whether or not Professional Indemnity insurance is held
f)	Details of how to institute a claim
g)	Details of the broker’s complaints procedure and contact details of the complaints and compliance departments
h)	Details of fees and/or commission paid to the broker
i)	The contractual relationship with the insurer and whether the broker has contractual relationships with other insurers
j)	The conditions or restrictions imposed by the insurer (if any)
k)	Details of the financial services which the broker is authorised to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto
l)	Exemption(s) that the Registrar has granted in terms of the Financial Advisory and Intermediary Services Act (FAIS)
m)	How the broker deals with conflicts of interest

YOUR INSURER	
Name	The Hollard Insurance Company Limited
FSP number	17698
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	(011) 351-5000
Fax number	(011) 351-0691
Website	www.hollard.co.za
Compliance department	(011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

PARTICULARS OF YOUR BINDER HOLDER AND/OR ADMINISTRATOR	
Name	Europ Assistance Worldwide Services (South Africa) (Pty) Ltd
Trade name	Europ Assistance (SA)
Company registration number	1984/009468/07
Physical address	Valley View Office Park, 680 Joseph Lister Street, Constantia Kloof, Ext 31, 1709
Postal address	Private Bag X20, Weltevreden Park, 1715
Telephone number	(011) 991-8000
Email address	info@europassistance.co.za
Website	www.europassistance.co.za
Compliance officer	REDCARE PTY LTD / Ms E Very / (011) 991-9416
PARTICULARS OF YOUR BINDER HOLDER AND/OR ADMINISTRATOR	
FSP number	5001
YOUR BINDER HOLDER AND/OR ADMINISTRATOR HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS	
Professional indemnity	Yes
Fidelity guarantee	Yes

COMPLAINTS RESOLUTION	
Should you have a complaint about this product, please contact your broker.	
Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer, please write to:	
Name	The Hollard Insurance Company Limited
Department	Hollard Insure Complaints
Email address	hollardinsurecomplaints@hollard.co.za
Website	www.hollard.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; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.	

NATIONAL FINANCIAL OMBUD SCHEME		THE FAIS OMBUD	
Physical address	110 Oxford Road Houghton Estate Johannesburg 2198	Physical address	125 Dallas Avenue Waterkloof Glen Pretoria 0010
Telephone number	0860 800 900	Telephone number	(012) 762-5000/ (086) 066 3274
Email address	info@nfosa.co.za	Email address	info@faisombud.co.za
Website	www.nfosa.co.za	Website	www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)	
Physical address	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	(012) 428-8000
Email address	enquiries@fsca.co.za
Website	www.fsca.co.za

HOW TO REPORT A CLAIM
Procedures for submitting a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local Hollard office.
Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft, or where a criminal act is suspected.
If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-term Insurance as per the details above.

DISCLOSURE OF PREMIUMS AND FEES
All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT
Please refer to your 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, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims processes and cancellation requirements.

OTHER MATTERS OF IMPORTANCE
<ul style="list-style-type: none"> a) You must be informed of any material changes to the information provided above. b) If the information above was given to you verbally, it must 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 written or printed copy 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 your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison. m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice. n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services, including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker 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 broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, 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.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com.