



DISCLOSURE NOTICE
IMPORTANT INFORMATION FOR ALL OUR CLIENTS

Every effort is made to ensure you fully understand the insurance product and the organisations involved in delivering the service to you. There are certain facts we are obliged to tell you in terms of legislation. If at any time you feel we have not provided you with information required, please ask us. This information does not form part of the actual Policy Wording.

Financial Service Provider

This is your insurance Broker who is sometimes referred to as an Intermediary.

Underwriting Manager

They are appointed by a Product Supplier (Insurer) to manage a specific type of product on their behalf.

Product Supplier

This is your Insurer. Each of the above may well have companies that are associated with them with whom we have a relationship.

Distribution Channel

These are arrangements with any of the above or combination of these that provides support or services to us in our role of providing a financial service to you.

Any other person

Other persons that provide us with a financial interest as part of the delivery of the financial service.

Financial Advisory and Intermediary Services Act (FAIS)

This legislation was introduced to ensure there are minimum standards set within the Financial Services Sector, to ensure you receive the highest possible level of service and protection. It governs, amongst other things, the following:

- 1) The financial stability of the Financial Service Provider.
- 2) The honesty and integrity of the Financial Services Provider.
- 3) The ability of the Financial Services Provider to look after the client.
- 4) The format qualifications required by the representatives of any Financial Services Provider who give you advice.
- 5) The methods and technical content of the advice given to you.
- 6) The need for such Financial Service Provider to be licensed before they can give you advice or perform an intermediary service.
- 7) Standard for dealing with any complaint that you may have.
- 8) Penalties for breaches of any of the regulations required in terms of the Act.
- 9) The need for us to have a Compliance Officer to ensure we meet all our obligations in terms of the Act.

Policy Holder Protection Rules

These require some additional duties to be adhered to by product suppliers in respect of clients purchasing personal insurance. Where applicable to you these will be pointed out in this document.

Ombudsman

The independent body created to further protect the client and deal with any disputes between Insurers and clients.

There are currently two such Ombuds:

- 1) The Short Term Insurance Ombudsman deals with disputes on personal insurance matters eg your personal motor or household insurances.
- 2) The FAIS Ombudsman deals with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act.

Financial Services Board (FSB)

The Regulator of the Financial Services Industry and the body that administers the FAIS Act and other legislation.

Registrar

The body of the FSB that ultimately deals with the regulation of a specific category of insurance eg Short Term or Long Term.

Conflict of Interest

Our conflict of interest management policy is available on our website, www.ccic.co.za under the heading "Downloads".

DETAILS ABOUT OURSELVES

Company Name and Details

Cross Country Insurance Consultants (Pty) Ltd

Postal Address: P O Box 731065, FAIRLAND, 2030

Physical Address: 253 Smit Street, FAIRLAND, 2170

Telephone Number: 011 215 8800

Facsimile Number: 011 476 8205

E-mail Address: ian@ccic.co.za

Website Address: www.ccic.co.za

Our Financial Services Provider licence number: 39547

Categories of Licence: Short Term Personal Lines and Commercial Lines

Any exemptions applicable to us: None

Our insurances in place that provide Professional Indemnity Insurance: Leppard and Associates (Pty) Ltd, Policy number: P51007810

Fidelity Guarantee Insurer: As above

IGF Guarantees: We are not required to hold these guarantees

Our Compliance Officer:

Company: Associated Compliance

Contact Details: Tel No. 0861 2 COMPLY (0861 2 266759)

Fax No. 011 678 2533

E-mail – info@associatedcompliance.co.za

How do we get paid for what we do:

We represent the Insurer as a special product underwriting manager with underwriting and claims settling authority. The actual premium shown on your quote, renewal or schedule will be paid over to Renasa. As underwriting managers of Renasa we are paid a fee by them for managing your insurances on their behalf. Other service providers charge fees for additional coverage and services to you and are disclosed on the schedule

How do the Brokers get paid for what they do:

The insurance broker who places your business with us, earns a commission and/or fee which is disclosed on the schedule.

If you have a complaint about our service, staff or products sold to you, please contact one of the following persons in writing with full details of the problem you have encountered:

Name: Ian Georgeson

Address: 253 Smit Street, FAIRLAND, 2170

Alternate: Compliance Officer mentioned above

E-mail Address: ian@ccic.co.za

DETAILS ABOUT OUR INSURER

Company: Renasa Insurance Company Limited

Registered Address: Renasa House, 170 Oxford Road, MELROSE, 2196

Postal Address: P O Box 412072, CRAIGHALL, 2024

Telephone Number: +27 11 380 3800

Physical Address of branch dealing with you: as above

Facsimile Number: +27 11 380 3080

E-mail Address: N/A

Website: www.renasa.co.za

Do we own more than 10% of this Insurer – NO

Do we receive more than 30% of our income from this Insurer – YES

Financial Services Provider Number: 15491

Categories of Licence: Short Term Personal and Commercial Lines

Any exemptions applicable to them: N/A

The category of product and or services we are mandated to supply on behalf of the Insurer:

Products: Policy details are reflected on the schedule

Services: Cross Country have a full delegated authority with Renasa and conduct complete underwriting and claims functions on behalf of Renasa on the above products.

Their compliance officer:

Name: The Compliance Officer

Company: Renasa Insurance Company Limited

Contact: Tel No. +27 11 380 3800 or Fax No. +27 11 380 3030

How they get paid for what they do:

The actual premium shown on your quote, renewal or policy schedule will be paid over to the insurer (excluding the premium due to other service providers)

If you have a complaint about their service, staff or products sold to you that you have been unable to resolve with ourselves, please contact the following person in writing with full details of the problem you have encountered:

Name: The Compliance Officer – Renasa Insurance Company Limited

Address: P O Box 412072, CRAIGHALL, 2041

In addition, certain extensions on the policy are underwritten by other Insurers (mentioned below). Full details may be obtained from Cross Country Insurance Consultants (Pty) Ltd at 253 Smit Street, FAIRLAND.

- 1) Personal Accident - Abelard Underwriting Agency on behalf of Regent Insurance Company Limited
- 2) Inception Value Policy "IVP" – IVP UMA on behalf of Renasa Insurance Company Limited
- 3) Tyre Sure – X'S Sure UMA on behalf of Guardrisk Allied Products and Services (Pty) Ltd

SASRIA

If Sasria (Riot) Insurance has been taken out by you or is included in the Policy automatically, you need to know the following information about SASRIA.

Company Name: SASRIA Limited

Registered Address: 47 Wierda Road West, Wierda Valley, Sandton, 2196

Postal Address: P O Box 7380, JOHANNESBURG, 2000

E-mail Address: info@sasria.co.za

Website Address: www.sasria.co.za

Telephone Number: 011 881 1300

Fax Number: 011 783 0781

Compliance Officer: Ms Nomsa Wabanie – email address: nomsaw@sasria.co.za

Complaints Handling: All complaints are to be forwarded to SASRIA's compliance officer at the Postal Address mentioned above.

Claims: All claims are to be directed to your broker who must pass these onto the insurer.

WHAT ELSE SHOULD I KNOW**We undertake:**

- 1) To keep all information you tell us about yourself confidential, however: Please refer to the GENERAL CONDITIONS item 16. Consent to Disclosure of Private information, in the policy wording;
- 2) Not to alter any documents you provide us with when submitting to any insurer. Where we feel an error has been made we will advise you prior to submission;
- 3) To never ask you to sign blank documents – wherever possible all documents, be they proposal forms or claim forms, should be completed by you to ensure correct details;
- 4) Never to take away any rights you have in terms of any legislation that governs the way we transact business;
- 5) To supply a copy of any documents used in the preparation of your insurances, when required, free of charge.

Your Insurer via the Underwriting Manager undertakes:

- 1) To be the one who provides the reason for any claim that is repudiated.
- 2) To ensure that they write to you should they wish to cancel your policy and to give you 30 days notice of their intention to do so.

If you are paying your premium by debit order:

- 1) The debit order may only be in favour of one person/entity;
- 2) It may not be transferred without your approval;
- 3) You are entitled to 30 days notice of cancellation of the debit order;
- 4) You are entitled to a grace period of 30 days in which to pay the premium (unless the debit order is returned "payment stopped/cancelled").

If you are paying your premiums in any way other than monthly:

- 1) You are entitled to a 30 day grace period, otherwise all premiums must be paid at inception or renewal date for the policy to be in force.

Collection agency

- 1) A contract has been signed with the insurer (Renaso Insurance Company Limited) and Insurance Outsourcing Managers Holdings Ltd (Collection Agency) to ensure compliance regarding IGF regulations.

If you have a claim or are involved in an incident that could lead to a claim:

You must advise your broker immediately, preferably in writing, who in turn will notify us. Your policy will contain conditions that relate to the early reporting of potential claims and it is important that you do not breach this responsibility.

If any of the information you gave us changes:

You must advise your broker immediately who in turn will notify us. Policy cover, premiums and terms are based on what you told the insurer. We need to advise them of any changes that could affect their view of you and your policy.

Other contact details:**Short Term Ombudsman**

P O Box 32334, Braamfontein, 2017

Tel No. 011 726 8900

Fax No. 011 726 5501

E-mail: info@osfi.co.za

FAIS Ombudsman

P O Box 74571, LYNWOOD RIDGE, 0040

Tel No. 012 470 9080

Fax No. 012 348 3447

E-mail: info@faisombud.co.za

Financial Services Board Registrar of Insurance

P O Box 35655, MENLO PARK, 0102

Tel No. 0800 110 443

Fax No. 012 347 0221

Website: www.fsb.co.za

EFFECTIVE 1 JANUARY 2011, CONSUMERS WILL ONLY HAVE TO CONTACT ONE TELEPHONE NUMBER IN ORDER TO GAIN DIRECT ACCESS TO ANY OF THE FOLLOWING BODIES: THE NUMBER IS OUTSOURCED TO A CALL CENTRE WHO WILL ENSURE ANY CONSUMER IS DIRECTED TO THE CORRECT OFFICE FROM THEIR INITIAL CALL. THE TELEPHONE NUMBER IS: **0860 OMBUDS or 0860 662837**

- Credit Ombud
- Ombudsman for Banking
- Long term and Short term Ombud
- FAIS Ombud
- National Credit Regulator
- Financial Services Board