



**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)

Yourinsurance's product/policies involves various companies who perform different functions:

The Insurance Broker: This company acts as the intermediary between the insurer and you; representing you in your dealings with the insurer; and providing you with advice where applicable.

The Underwriting Manager/Administrator: Some products may include the use of an Underwriting manager or an Administration house. These companies provide the Broker with access to specialised and custom designed product with certain Insurers.

The Insurer: This is the insurance company that receives your premiums; underwrites your risk and is liable for valid claims in terms of your policy.

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

ABOUT THE INTERMEDIARY (INSURANCE BROKER)

(a) Name: Yourinsurance Brokers SA (Pty) Ltd
Authorised Financial Services Provider Number: 25426
Licence Categories for which we are authorised (for both advice and intermediary services):

CATEGORY I: Short-Term Insurance: Personal Lines & Commercial Lines

Company Registration Number: 2005/040670/07

VAT Number: 4710224538

Physical Address: 242 Bryanston Drive, Bryanston, 2021

Postal Address: Private Bag X106, Bryanston, 2021

E-mail address: info@yib.co.za

Website: www.yib.co.za

Telephone: 011 702 6600

Fax: 086 682 7740

(b) Legal Status and any interest in the insurer:

Private Company with limited liability with no direct financial interest in the insurer. This Intermediary does not receive more than 30% of its total commission from any insurer except Hollard Insurance Company Ltd.

(c) Whether or not in possession of professional indemnity insurance:

This Intermediary is in possession of Professional Indemnity Insurance through Leppard Underwriting (Lombard Insurance Company Ltd) which includes the Fidelity extension.

(d) Particulars of the Broker's Compliance Officer:

Associated Compliance Pty Ltd
Quadrum Office Park, Building 4
50 Constantia Boulevard
Constantia Kloof

Tel: 011 678 2533

E-mail address: info@associatedcompliance.co.za

Website: www.associatedcompliance.co.za

(e) Disclosure of premium and fees

All premium obligations, commissions and broker policy fees are disclosed in your policy schedule. Broker fees are detailed in a separate service level agreement.

Please refer to your policy wording for details regarding due dates of payment and consequences of non-payment

(f) Premium collection

Your Insurers disclosure notice will detail who is mandated by the Insurer to collect premiums on their behalf (if other than the insurer)

(g) Type of policy involved:

This you will find on your policy schedule attached.

HOW WE GET PAID FOR WHAT WE DO:

YiB receive a commission from the Insurer with whom we place your insurances. The level of commission varies depending upon product type and range from 15% - 20% for Professional Indemnity and Medical Malpractice, 7,5% for SASRIA, 12,5% for Motor and 20% for all others.

Do we have a shareholding in any Insurer and/or cell captive arrangement? No

Do we have a relationship with any Insurer that provides a financial interest other than ownership? No

Do we have a relationship with any Insurer that provides an Ownership or financial interest? No

Do we have a relationship with any Distribution channel that provides an Ownership, financial interest or support service? Yes, by way of binder & outsource agreements

Do we have a relationship with any other Person that provides an Ownership or financial interest? No

ABOUT THE INSURER

The Insurer information will be provided by way of a separate attachment to the email with your policy documents. If for any reason you do not receive this, please do advise us in order for us to furnish you with the required information.

Sasria Cover (riot cover):

In the event that this policy extends to include Sasria cover, the details of the insurer providing this cover is:

Sasria SOC Limited

Registration number: 1979/000287/06

VAT Reg.: 4140119340

FSP Licence No: 39117

Website: www.sasria.co.za

Postal Address: PO Box 653367, Benmore, 2010

Physical Address: 36 Fricker Road, Illovo, Sandton, 2196

Telephone: +27 11 214 0800 or 086 172 7742 (Switchboard)

Fax: (011) 447 8630

Compliance Officer: Mr Mziwoxolo Mavuso

Compliance Email: mziwoxolom@sasria.co.za or

contactus@sasria.co.za

Compliance Tel: (011) 214 0800

Complaints Email: contactus@sasria.co.za

ABOUT THE UNDERWRITING MANAGER (where applicable):

The Underwriting Manager/Administrator information will be provided by way of a separate attachment to the email with your policy documents. If for any reason you do not receive this, please do advise us in order for us to furnish you with the required information.

DETAILS OF HOW TO INSTITUTE A CLAIM:

In the event of a loss for which you are insured or may be insured, please advise us immediately. It is a policy condition that you submit a completed claim form to us along with all supporting documents relating to the claim within 30 days.

Failure to adhere to the above may jeopardise your ability to receive reimbursement for your loss.

(a) Procedures for the submission of claims are detailed in the policy wording.

(b) You may contact the binder holder and/or administrator's claims department for assistance at the above address or by telephone on 011 702 6600, or contact the insurer.

COMPLAINTS

If you would like to lodge a complaint with your insurance broker, please write to or call:

YOURINSURANCE BROKERS SA
Complaints Officer/Responsible Manager
Associated Compliance Pty Ltd
Tel: 011 646 0970
Email: info@associatedcompliance.co.za
Website: www.associatedcompliance.co.za

Should you have any complaints with respect to the product and service and you would like to escalate the complaint to us, please write to:

The Insurer as per their own disclosure notice

If you are dissatisfied with the outcome 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.



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Continued . . .

OTHER MATTERS OF IMPORTANCE

IMMATERIAL FINANCIAL INTEREST:

It is generally accepted practice within our industry that "entertainment" and "gifts and incentives" collectively referred to as an immaterial financial interest in the Conflict of Interest regulations, are often provided by the product provider to the financial services provider (broker) and vice versa and potentially from and to other financial service providers. The Rand value of such interests are limited, by legislation, per calendar year, to R1, 000 in respect of any one individual be they the provider of or beneficiary of such immaterial financial interest. Such limitations are dealt with and managed by our management policy

CONFLICT OF INTEREST:

A full copy of our overall conflict of interest management policy can be obtained from;

1. Our offices upon written request to lauren@yib.co.za
2. From our web site: www.yib.co.za

OTHER INFORMATION:

- (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 to you 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 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.

We want 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.

Particulars of the Ombud who is available to advise you in the event of claims problems that are not satisfactorily resolved by the insurance intermediary and/or the insurer:

FAIS Ombudsman Contact details:

Postal Address: PO Box 74571, Lynnwood Ridge, 0040
Physical Address: Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street, Erasmuskloof, Pretoria, 0048
Tel No: (012) 762 5000 / (012) 470 9080
Fax No: (012) 348 3447 / (012) 470 9074
Email: info@faisombud.co.za
Web Site: www.faisombud.co.za

Ombudsman for the Insurance Industry

Tel No: 0860 726 890/ 0860 103 236
Fax No: 086 589 0696
Email: info@insuranceombudsman.co.za
Web Site: www.insuranceombudsman.co.za

Financial Sector Conduct Authority details:

Postal Address: PO Box 35655, MENLO PARK, 0102
Physical Address: 41 Matroosberg Rd, Ashlea Gardens, Pretoria, 0002
Tel No: (012) 428-8000
Fax No: (012) 346-6941
Contact Centre 0800 20 37 22
Email: info@fscsa.co.za
Web Site: www.fscsa.co.za