



DISCLOSURE NOTICE

Whilst we make every effort to ensure you fully understand the insurance product we have supplied, there are certain facts we are obliged in terms of legislation to ensure that you not only know about, but understand.

The most notable of these is the FINANCIAL ADVISORY AND INTERMEDIARIES SERVICES ACT (FAIS) and in the case of clients purchasing policies in their personal capacity the Policy Holder Protection Rules

The most important objective of these obligations is to ensure that YOU, our client, has full knowledge about the organisations involved in delivering the service to you; as well as a full understanding of the product you have purchased

If at any time you feel we have not provided you with information required, or if you do not understand the information we have given you, please ask us – do not assume!

Whilst this information is important, it does not form part of your actual policy wording.

THE TERMINOLOGY EXPLAINED:

| FINANCIAL SERVICE PROVIDER | |
|---|--|
| This is, your insurance broker, sometimes referred to as an <i>Intermediary</i> | |
| PRODUCT PROVIDER | |
| This is your Insurer | |
| UNDERWRITING MANAGER | |
| They are appointed by a Product Provider (Insurer) to manage a specific type of product on their behalf. This is due to the specialist knowledge of the staff of the Underwriting Manager and their ability to deliver a very focused and cost effective service to ourselves as insurance brokers and ultimately you, the client. An Underwriting Manager may not deal with the public directly. | |
| FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS) | |
| This piece of legislation was introduced to ensure there are minimum standards set within the Financial Services Sector, so as to ensure that you, the client, receive the highest possible level of service and protection. | |

| FAIS GOVERNS, AMONGST OTHER THINGS, THE FOLLOWING | |
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| 1. | The financial stability of the Financial Service Provider, |
| 2. | The Honesty and Integrity of the Financial Service Provider, |
| 3. | The ability of the Financial Service Provider to look after the client, |
| 4. | The formal qualifications required by the key staff of any Financial Service Providers who give you advice, perform intermediary services and claims handling. |

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| 5. | The methods and technical content of the advice given to you by the Intermediary, |
| 6. | The need for each Financial Service Provider to be licensed before they can give you advice or perform intermediary services on your behalf, |
| 7. | Standards for dealing with any complaint that you may have, |
| 8. | Penalties for breaches of any of the regulations required in terms of the Act; these include fines, imprisonment and loss of the ability to carry on business, |
| 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 Insurers in respect of clients purchasing personal insurances. These will be pointed out in this document where applicable to you.

INSURANCE OMBUDSMAN

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

The INSURANCE OMBUD deals with disputes relating to:

- Motor insurance
- Homeowners insurance (buildings)
- Household insurance (contents)
- Cell phone insurance
- Travel insurance
- Disability insurance
- Credit protection insurance

Commercial insurance for small businesses and sole proprietors.

FAIS OMBUD:

The FAIS OMBUD deals with all disputes for all types of clients that arise out of the provision of advice, usually by the Intermediary, as dealt with by the FAIS Act.

FINANCIAL SECTOR CONDUCT AUTHORITY

The body that administers the FAIS Act and other legislation relevant to insurance.

REGISTRAR

The body that ultimately deals with all regulation with a specific category of insurance e.g. Life or Non-life insurance.

DETAILS ABOUT THE INTERMEDIARY (INSURANCE BROKERAGE):

How do we get paid for what we do:

The Intermediary receives commission from the Insurer in the amount of 20% for Non-motor and 12.5% for Motor, for placing insurance with them.

How do to lodge a complaint

Contact your Intermediary (Insurance Brokerage)

DETAILS ABOUT FRONTLINE, THE UNDERWRITING MANAGER:

| | |
|---|--|
| Company Name: | FRONTLINE UNDERWRITING MANAGERS (PTY) LTD Registration Number: 2008/005015/07 |
| Registered Address: | BCX Building, 3rd Floor Office 2 106 Park Drive, St Georges, Port Elizabeth, 6001 |
| Telephone Number: | 041 373 0445 |
| Full physical address of our branch dealing with you: | BCX Building, 3rd Floor Office 2 106 Park Drive, St Georges, Port Elizabeth, 6001 |
| Telephone Number: | 041 373 0445 |
| Fax Number: | 041 373 0419 |
| E-mail Address: | customercare@frontlineum.co.za |
| Web-site: | www.frontlineinsurance.co.za |

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| Our license to transact business as a Financial Service Provider: | Reference no: | 40752 |
| | Categories of license: | Non-life Insurance Personal & Commercial lines |
| | Any exemptions applicable to us: | Aviation |

| | | |
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| Our Insurances in place that provides protection to our clients: | Professional Indemnity Insurer: | The Hollard Insurance Company Limited The Hollard Insurance Company Limited |
| | Fidelity Guarantee Insurer: | The Hollard Insurance Company Limited |
| | Intermediaries Guarantee Fund Insurer: | Not required |

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|--------------------------------|------------------|--|
| Our Compliance Officer: | Name: | Ms Mandy van Coller |
| | Company: | Moonstone Information Refinery (Pty) Ltd |
| | Contact details: | Tel: 021 883 8000 Email: mvancoller@moonstonecompliance.co.za |

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| How do we get paid for what we do: | The actual premium shown on your quote, renewal or policy schedule will be paid over to ourselves. If there are any additional fees due to us or your intermediary (broker) these will be shown separately and specifically agreed by yourself. As Underwriting Managers of Old Mutual Insure Limited we are paid a fee by Old Mutual Insure Limited for managing your insurances on their behalf. |
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If you have a complaint about our service, staff or products sold to you please contact the following person in writing with full details of the problem you have encountered:

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| Name: | James Bonner |
| Address: | Frontline Underwriting Managers (Pty) Ltd PO Box 12084 Centrahil 6006 |
| E-Mail Address: | customercare@frontlineum.co.za |

DETAILS ABOUT YOUR INSURER AND FRONTLINE'S RELATIONSHIP WITH THEM:

| | | | | | | | | | |
|---|---|-----------|--|-----------|-------------------------------------|----------|---|--------|---------------------------|
| Company Name: | Old Mutual Insure Limited , Registration Number 1970/00619/06 A licensed FSP and Non-Life Insurer. | | | | | | | | |
| FSP Licence Number: | 12 | | | | | | | | |
| VAT Number: | 4460101019 | | | | | | | | |
| Physical Address: | Wanooka Place, St Andrews Road, Parktown, 2193 | | | | | | | | |
| Postal Address: | PO Box 1120, Johannesburg 2000 | | | | | | | | |
| Telephone Number: | 011 374 9111 | | | | | | | | |
| Email address: | info@omnisure.co.za | | | | | | | | |
| Web-site: | www.omnisure.co.za | | | | | | | | |
| Legal Status: | Old Mutual Insure Limited is a licensed Financial Services Provider (FSP) and Non-Life Insurer. There are no restrictions imposed on FSP licensing conditions. No exemptions exist. | | | | | | | | |
| Do we own more than 10% of this insurer? | No | | | | | | | | |
| Do we receive more than 30% of our income from this insurer? | Yes – we are an underwriting manager for Old Mutual Insure Limited. Binder fee paid by Old Mutual Insure Limited is 12%. | | | | | | | | |
| The category of product and or services we are mandated to supply on behalf of the insurer: | <table border="1"> <tr> <td>Products:</td> <td>All Non-Life Insurance Personal and Commercial lines</td> </tr> <tr> <td>Services:</td> <td>Underwriting and Claims</td> </tr> </table> | Products: | All Non-Life Insurance Personal and Commercial lines | Services: | Underwriting and Claims | | | | |
| Products: | All Non-Life Insurance Personal and Commercial lines | | | | | | | | |
| Services: | Underwriting and Claims | | | | | | | | |
| Their Compliance Office: | <table border="1"> <tr> <td>Division:</td> <td>Compliance Department</td> </tr> <tr> <td>Address:</td> <td>PO Box 1120 Johannesburg 2000</td> </tr> <tr> <td>Contact:</td> <td>(011) 374 9111 (ask for the Compliance Department)</td> </tr> <tr> <td>Email:</td> <td>compliance@omnisure.co.za</td> </tr> </table> | Division: | Compliance Department | Address: | PO Box 1120 Johannesburg 2000 | Contact: | (011) 374 9111 (ask for the Compliance Department) | Email: | compliance@omnisure.co.za |
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| Address: | PO Box 1120 Johannesburg 2000 | | | | | | | | |
| Contact: | (011) 374 9111 (ask for the Compliance Department) | | | | | | | | |
| Email: | compliance@omnisure.co.za | | | | | | | | |
| 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. Broker Fees / Non-Standard Fees – The Broker has disclosed the fees paid by you over and above the insurance premium. The amount reflected under “Your premium obligations as a policyholder” has been agreed and consented to by you. | | | | | | | | |

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 division in writing with full details of the problem you have encountered:

| | | | | | | | | | |
|--------------------------|--|-----------|-----------------------|----------|-------------------------------------|----------|-------------|--------|---------------------------|
| Their Complaints Office: | <table border="1"> <tr> <td>Division:</td> <td>Complaints Department</td> </tr> <tr> <td>Address:</td> <td>PO Box 1120 Johannesburg 2000</td> </tr> <tr> <td>Contact:</td> <td>0860 634357</td> </tr> <tr> <td>Email:</td> <td>complaints@omnisure.co.za</td> </tr> </table> | Division: | Complaints Department | Address: | PO Box 1120 Johannesburg 2000 | Contact: | 0860 634357 | Email: | complaints@omnisure.co.za |
| Division: | Complaints Department | | | | | | | | |
| Address: | PO Box 1120 Johannesburg 2000 | | | | | | | | |
| Contact: | 0860 634357 | | | | | | | | |
| Email: | complaints@omnisure.co.za | | | | | | | | |

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

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|---------------------------|---|
| Company Name: | SASRIA SOC Limited |
| FSP Licence Number: | 39117 |
| Registration Number: | 1979/00287/06 |
| Registered Address: | 36 Fricker Road Illovo 2196 |
| Postal Address: | PO Box 653367, Benmore, 2010 |
| Telephone Number: | 011 214 0800 / 086 172 7742 |
| E-mail Address: | contactus@sasria.co.za OR mziwoxolom@sasria.co.za |
| Compliance Officer: | Mr Mziwoxolo Mavuso |
| Web-site: | www.sasria.co.za |
| Complaints Handling: | If you have any complaints about the Insurer regarding SASRIA cover then you may contact; The Compliance Office SASRIA SOC Limited PO Box 653367, Benmore, 2010 |
| Complaints Email Address: | complaints@sasria.co.za |
| Claims: | In the event of a claim , kindly approach your broker who will pass the claim information onto, Frontline Underwriting Managers (Pty) Ltd. |

ADDITIONAL RELEVANT INFORMATION:

We undertake to:

- ★ Keep all information you tell us about yourself confidential,
- ★ Not to alter any documents you provide us with when submitting it to any Insurer. Where we feel an error has been made we will advise you prior to submission thereof,
- ★ Never ask you to sign blank documents – wherever possible all documents, be they proposals or claim forms should be completed by you to ensure full details are provided,
- ★ Never to take away any rights you have in terms of any legislation that governs the way we transact business,
- ★ Supply a copy of any documents used in the preparation of your insurances, when required, free of charge.

We may use your information or obtain information about you for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks (ASISA Life & Claims Register)
- Tracing beneficiaries
- Fraud prevention and detection

- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/infoereg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za

Your insurer, via the Underwriting Manager, undertakes to:

- Be the one, who provides the reason for any claim that is repudiated,
- Ensure that they write to you should they wish to cancel your policy and to give you at least 30 days notice of their intention to do so.

If you are paying your premiums by debit order:

- The debit order may only be in favour of one person / entity,
- It may not be transferred without your approval.
- The onus is on you to ensure that the debit order goes off your bank account each month
- You are entitled to 30 days notice of cancellation of the debit order,
- If you are paying for personal insurances:
 - You are entitled to a period of 15 days grace in which to pay the premium (other than in the first month of insurance).
 - Non-payment of premium will lead to the voiding of the policy and you will have no cover.

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

You are only entitled to a 15 day grace period if the insurances are in respect of your personal insurances, otherwise;

All premiums must be paid at inception or renewal date for the policy to be in force.

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

You must advise your Broker immediately, or Frontline Underwriting Managers, preferably in writing.

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 us immediately – 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. It is your responsibility to ensure the correctness of the information. Failure to do so could mean that you will be prejudiced at the time of a claim.

Cooling off Rights:

If you have a yearly policy, you have 14 days to decide whether you wish to stop or continue with the insurance.

Consequences of non-payment of excesses:

Non-payment of the excess applicable may result in delays in the processing and payment of the claim.

OTHER CONTACT DETAILS:

| INSURANCE OMBUDSMAN | FAIS OMBUDSMAN | REGISTRAR OF INSURANCE |
|---|--|---|
| PO Box 32334 Braamfontein 2017 | PO Box 74571 Lynwood Ridge 0040 | Financial Sector Conduct Authority PO Box 35655 Menlo Park 0102 |
| 1 Sturdee Avenue Cnr Bolton and Baker Roads, First Floor, Block B, Rosebank 2196 | Kasteel Park Office Park Orange Building, 2 nd Floor 546 Jochemus Street Erasmus Kloof Pretoria 0048 | 41 Matroosberg Road Ashlea Gardens Pretoria 0002 |
| Tel: 011 726 8900 Share Call: 0860 726 890 Facsimile: 011 726 5501 | Tel: 012 470 9080 Share Call: 0860 324 766 Facsimile: 012 470 9097 or Facsimile: 012 348 3447 or Facsimile: 086 764 1422 | Contact Centre: 0800 20 37 22 Tel: 012 428 8000 Facsimile: 012 346 6941 |
| Email: info@osti.co.za | Email: info@faisombud.co.za | Email: info@fsca.co.za |
| Website: www.osti.co.za | Website: www.faisombud.co.za | Website: www.fsca.co.za |

IMPORTANT ADDITIONAL INFORMATION FOR ALL OUR CLIENTS

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you.

In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below:

| | |
|--------------------------------------|---|
| Underwriting Manager / Administrator | We are appointed by the Product Provider (Insurer) to manage a specific type of product on their behalf. We are a licenced Financial Service Provider. |
| Financial Service Providers | They act as your broker / intermediary. They are also a Financial Service Provider (FSP). There may be circumstances they have a relationship with another broker (FSP) that you need to be made aware of and should be advised of such by your broker. |
| Product Provider | This is Your insurer. |

Each of the above may well have companies that are associated with them with whom we have a relationship. These could be subsidiary or holding companies or certain natural persons such as spouse, children or parent. Where these relationships exist, you need to be made aware of them.

Distribution Channel

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

Any other person

If there are any other persons that provide us with a financial interest as part of the delivery of the financial service.

WHAT REPRESENTS AN OWNERSHIP OR FINANCIAL INTEREST?

| | |
|------------------|---|
| Ownership | Actual equity that was paid for. |
| Financial | Cash, or its equivalent, vouchers, gift service, advantage, benefit, discount domestic or foreign travel, hospitality, accommodation, sponsorship, other incentive or valuable consideration. |

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

We have established a Conflict of Interest Management policy, where any conflicts are disclosed.

We also confirm that no staff are incentivised to give preference to any specific insurer and/or product and where incentives based on volume of business are in place these are supported by an assessment of the quality of the business sold and procedures followed.

We further undertake that no financial interest exceeding R1, 000 per calendar year, will be received by any of our representatives or provided to any representative of the above listed entities.

HOW DO WE GET PAID FOR WHAT WE DO?

The actual premium shown on your quote, renewal or policy schedule will be paid over to Old Mutual Insure Limited. We do collect fees (if applicable) on behalf of your FSP / Broker. These fees must have been explained to you by your broker and agreed by yourself.

Broker Fees / Non-Standard Fees – The Broker has disclosed the fees paid by you over and above the insurance premium. The amount reflected under **“Your premium obligations as a policyholder”** has been agreed and consented to by you.

As Underwriting Managers of Old Mutual Insure Limited we are paid a fee by them for managing your insurances on their behalf.

Binder fee paid by Old Mutual Insure Limited is 11%.

Do we own more than 10% of any Insurer?

No

Do we receive more than 30% of our income from any insurer?

Yes, we receive more than 30% of our income derived from Old Mutual Insure Limited.

Do we have a relationship with any product provider 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?

No

Do we have a relationship with any other Person that provides an Ownership or financial interest?

No

A full copy of our overall Conflict of Interest Management Policy can be obtained from:

OUR OFFICES

Upon written request to: james_b@frontlineum.co.za