



**DISCLOSURE BY ASSURANT RISK CONSULTANTS
A MANDATED UNDERWRITING MANAGER OF LOMBARD INSURANCE COMPANY**

Assurant Risk Consultants (Pty) Ltd is a licensed Financial Services Provider in terms of the Financial Advisory and Intermediary Services (FAIS) Act and is required to make the following disclosures in terms of that Act, which also governs aspects of the way we do business. One of the aspects is that you're able to make informed decisions. There are also responsibilities to you, our client. This document deals with both aspects.

THE UNDERWRITING MANAGER'S INFORMATION (BINDER HOLDER)

Business name	<p>Assurant Risk Consultants (Pty) Ltd Physical address Montana Office Park, Block A, Unit 4, 48 Calliandra Street, Montana Park 0182</p> <p>Postal address PO Box 908033, Montana, 0151</p> <p>Telephone Number 012 548 0579 / 0503 / 7910</p> <p>Website www.assurant.co.za</p>
Trade name	Assurant Risk Consultants (Pty) Ltd
Registration number	2006/035808/07
Financial Services Provider no.	30961
Compliance Officer and Complaints	<p>In the event you are dissatisfied with any aspect of our service, please address your complaint in writing to complaints@assurant.co.za. A copy of our Complaints Resolution Policy is available on request.</p> <p>If you're still not satisfied, please contact our Compliance Officer, Clive Le Meme.</p> <p>Company Key Comply cc Compliance e-mail clive@keycomply.co.za Telephone number 083 469 8166 Address PO Box 752415, Gardenview, 2047</p>
Financial Categories for which Assurant Risk Consultants is licensed to render financial services	<p>Long-term Insurance: Category A Long-term Insurance: Category B1 Long-term Insurance: Category B2 Short-term Insurance: Personal Lines Short-term Insurance: Commercial Lines</p>
Guarantees and insurances	Assurant Risk Consultants (Pty) Ltd holds professional indemnity and fidelity cover.

IMMATERIAL FINANCIAL INTEREST

It is generally accepted practice within our industry that “entertainment” and “gifts and incentives” are collectively referred to as an “immaterial financial interest” in terms of the FAIS Act – Conflict of Interest Regulations. These immaterial financial interests are often provided by the financial services product provider to the intermediary and vice versa and potentially from and to other financial service providers. The Rand value of such interest are limited, by legislation, per calendar year, to R1000, 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 Conflict of Interest Management policy.

A detailed copy of our Conflict of Interest Management policy can be obtained from our offices upon written request to info@assurant.co.za

REMUNERATION

Assurant Risk Consultants:

- earned more than 30% of their income from an Insurer during the past 12 month period
- does not directly or indirectly hold more than 10% shares in any Insurer
- is remunerated as follows:
 - binder fee from Lombard Insurance Company Limited for binder functions performed
 - participation in the financial and underwriting profitability over time.

CLAIMS

Your policy will contain conditions that relate to the easy reporting of potential claims and it is important that you do not breach this responsibility.

If you have a claim against your policy, please do the following:

- Immediately after it is known, any loss or damage which may result in a claim must be reported to your broker as soon as possible, at the address or by telephone as per the details provided, but not later than the time period stipulated in your policy wording after the event. Procedures for the submission of claims are detailed in the policy document.
- A claim form will be handed, faxed, e-mailed or posted to you as per your requirements. Complete this form and return it to your broker. Our claims team will then attend to your claim.
- Should you have any difficulty, kindly contact your broker or Assurant Risk Consultants for assistance.

INDUSTRY MATTERS

Assurant Risk Consultants is a member of the South African Underwriting Managers Association (SAUMA) and subscribes to the SAUMA Code of Conduct. If you have a complaint which could not have been resolved directly with Assurant relating to the manner in which we conduct our business, you can submit a complaint to SAUMA on info@sauma.co.za

THE PRODUCT SUPPLIER'S INFORMATION (INSURER)

Business name	Lombard Insurance Company Ltd (Insurance Licence)	
	Physical address	Building C, Sunnyside Office Park, 2 Carse O'Gowrie Road, Parktown, 2193
	Postal address	PO Box 1411, Killarney, 2193
	Telephone Number	011 551 0600
	Website	www.lombardins.com
Trade name	Lombard Insurance Company Ltd	
Registration number	1990/001253/06	
Financial Services Provider no.	1596	
Compliance Officer and Complaints Officer	<p>Customer satisfaction and retention of your business is vital to us and has been one of the tenets of our ongoing success. Feedback on our service is always appreciated (both negative and positive) and we'd appreciate it if you would please refer initial problems (if any) to the representative handling your account or to their manager. If you cannot achieve satisfaction, please don't hesitate to contact our Complaints Officer or our Compliance Officer:</p> <p>Compliance e-mail compliance@lombardins.com Complaints e-mail complaints@lombardins.com Telephone number 011 551 0600 Fax number 011 551 0603</p>	
Financial Categories for which Lombard Insurance Company Ltd is licensed to render financial services	1.2 A Short-term insurance	Personal Lines – Advice
	1.2 B Short-term insurance	Personal Lines – Intermediary services
	1.6 A Short-term insurance	Commercial Lines – Advice
Guarantees and insurances	Lombard Insurance Company Ltd holds professional indemnity and fidelity cover.	

INDUSTRY MATTERS

Lombard is a member of the South African Insurance Association (SAIA) and subscribes to the SAIA Code of Conduct. If you have a complaint which could not have been resolved directly with Lombard relating to the manner in which we conduct our business, you can submit a complaint to SAIA on info@saia.co.za

SASRIA'S INFORMATION

Sasria SOC Ltd	Postal address	P O Box 653367, Benmore, 2010
	Physical address	69 Fricker Road, Illovo, Sandton, 2196
	Telephone number	0861 727 742
	Fax number	011 447 8630
	FSP number	39117
	Compliance Officer	Ms Mziwoxolo Mavuso
	E-mail	mziwoxolom@sasria.co.za
	Complaints e-mail	complaints@sasria.co.za

THE SERVICE PROVIDERS INFORMATION

The Automobile Association of South Africa NPC	Postal address PO Box 596, Johannesburg, 2000 Physical address Denis Paxton House, 4 Hyperion Road, Barbeque Downs, Barbeque Downs, 1684 Telephone number 011 799 1000 Email aasa@aasa.co.za
Legal and Contractual relationship	The Service Provider is contractually authorised by Assurant Risk Consultants to perform certain <i>Roadside and Household/Office Assist</i> functions on behalf of the Insurer. They are paid a fee for this service.
Empire Fleet Solutions	Physical address 35 Felixstowe Street, Sedibeng, 9570 Telephone number 016 973 1754 Email info@empirefleet.co.za
Legal and Contractual relationship	The Service Provider is contractually authorised by Assurant Risk Consultants to provide <i>Car Hire</i> services (if selected & premium us paid by the policyholder) on behalf of the Insurer. They are paid a fee for this service.
VAP Insurance Underwriters	Physical address Suite 001, Midlands Office Park, Mountain Quray Street, Midstream Estate, 1692 Telephone number 012 942 4536 Email abrie@vapsinsurance.co.za
Legal and Contractual relationship	The Service Provider is contractually authorised by Assurant Risk Consultants to provide certain <i>value added</i> products (if selected& the premium is paid by the policyholder) on behalf of the Insurer. They are paid a fee for this service.

EXTENT AND NATURE OF PREMIUM OBLIGATIONS

The due date for the payment is reflected on your policy schedule, certificate of cover, renewal notice or premium advice as the case may be. Your payment should be made on or before the due date / payment date reflected to avoid the cancellation of the policy. Should you fail to make payment on or before the due date / payment date, you have a period of grace for the payment of premiums. You will be notified of the non-payment and given a grace period of 15 days to pay the outstanding premium. Your policy will remain in force for a period of 15 days after that due date / payment date. In the case of a monthly policy, this provision will apply with effect from the second month of the currency of the policy.

FIRST AMOUNT PAYABLE

It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedule or wording contain the amounts that you pay as a portion of a claim and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.

OTHER MATTERS OF IMPORTANCE

1. Incorrect or non-disclosure by you of relevant facts may result in rejection of your claim(s). This includes any facts (or omissions) which increase the risk of loss or damage and includes facts indicating you may have financial problems, etc. This duty to disclose remains your responsibility and continues right up to inception or renewal date of your covers and thereafter.

2. Failure to provide all correct and full material information may influence an insurer on any claim arising under your contract of insurance.

YOUR BROKER (INSURANCE INTERMEDIARY)

The Financial Advisory and Intermediary Services Act, Act No. 37, 2002 requires the broker, as intermediary and as Financial Services Provider, to supply and disclose certain information:

1. Details of the needs analysis on which a particular insurance solution is based.
2. Details of the scope, provisions and exclusions (including First Amounts Payable) of the policy/product being provided.
3. Details of commissions and fees earned by the intermediary. Such earnings are nevertheless stated in the policy schedule.
4. Details of any Conflict of Interest matters which need to be brought to your attention.

IMPORTANT:

No insurance party involved may request or induce in any manner, a policyholder, to waive any right or benefit conferred on the policyholder by or in terms of any financial services provided, and/or the Policyholder Protection Rules, and any such waiver is null and void.

REMUNERATION AND OTHER CONSIDERATIONS RECEIVED BY THE INTERMEDIARY

The Rand amount of fees and commissions earned or paid by us to intermediaries or service providers are disclosed in your policy schedule.

Take Note:

1. Do not sign any written or printed form or document unless all details required to be inserted thereon have already been inserted and you have read and understood the content thereof. Complete all forms in ink. Keep a copy.
4. Keep all documents provided to you. We are required to supply you with a copy or written or printed record of any transaction, on request.
5. Ensure that you receive written confirmation of important changes in cover and advice provided to you.
6. Don't be pressurized to buy any product.
7. You may require advice on products purchased by you or risks to which you are exposed. If you do not believe you have received adequate advice or are unsure of the advice you have received, please ask questions of your representative who deals with you or their superior.

PROTECTION OF PERSONAL INFORMATION (POPI) CONSENT AND CONFIDENTIALITY

For the purposes of performing this contract of insurance, I the policy holder voluntarily authorise Assurant Risk Consultants / or related parties to use the information supplied during the formation and performance of this insurance contract for the policy/contract administration, customer services, payment of claims and the production of management information for business analysis.

Assurant / or related parties may share personal and sensitive information with the following parties for the purposes described above:

- Our associated companies, service providers, agents and subcontractors, including loss adjusters and claims investigators.
- Our reinsurers who use this information to assess the terms of specific policies and to administer our reinsurance policies.
- Other insurance companies about other or previous insurance policies you may have or have had.
- The police, other insurance companies, fraud reference agencies and other representative bodies in relation to the prevention and detection of fraudulent claims or as part of our money laundering checks.

FAIS OMBUDSMAN

FAIS Ombudsman for problems in terms of the FAIS Act. Before you lodge a complaint with the FAIS Ombud, you should first try to resolve the complaint with our office.

Postal address PO Box 74571, Lynwood Ridge, Pretoria, 0040
Telephone number 012 470 9080
E-mail info@faisombud.co.za

OMBUDSMAN FOR SHORT TERM INSURANCE (OSTI)

For short-term insurance complaints relating to claims problems that are not satisfactorily resolved by the Underwriting Manager or Insurer, please visit the OSTI website www.faisombud.co.za or submit your complaint to info@osti.co.za

THE FINANCIAL SECTOR COMPLIANCE AUTHORITY (FSCA)

The body that administers the FAIS Act & other legislation relevant to insurance.
Postal address P O Box 35655, Menlo Park, 0102
Telephone number 0800 20 37 22
E-mail info@fsca.co.za