

**FAIS DISCLOSURE NOTICE**

**DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002**

**1. YOUR INTERMEDIARY AND ADMINISTRATOR**

1	<b>Company name:</b>	Eqstra Financial Services (Pty) Ltd – FSP 46229		
	<b>Physical Address:</b>	12 Corobrik Road, Meadowdale,1610	<b>Postal Address:</b>	P O Box 1590, Bedfordview,2008
	<b>Telephone Number:</b>	0860 111 820	<b>E-Mail Address:</b>	<a href="mailto:customerservices@efm.co.za">customerservices@efm.co.za</a>
	<b>Customer Services Number:</b>	0860 111 820	<b>Switchboard Number:</b>	011 458 7555
2	<b>Eqstra Financial Services (Pty) Ltd does not own 10% of the insurer and did not derive more than 30% of its total remuneration over the preceding 12 months from the insurer, as stated below</b>			
3	Eqstra Financial Services (Pty) Ltd has been appointed by the insurer to act as a Non-Mandated Intermediary in terms of a Binder Agreement and is remunerated a fee of 9% of the premium for services rendered on behalf of the insurer			
4	Eqstra Financial Services (Pty) Ltd has Professional Indemnity Insurance Cover in force			
5	Financial Advisory and Intermediary Services (FAIS) <b>Registration Number: 46229 – Categories: 1.2 Short-term Personal Lines, 1.23 Personal Lines A1, 1.6 Short-term Commercial Lines</b>			
6	Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Eqstra Financial Services (Pty) Ltd accepts responsibility for the lawful actions of their Representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering financial services within the course and scope of their employment.			
7	<b>Claims Procedure:</b>	<b>Completed claims forms and all required documents to be submitted to Eqstra Financial Services (Pty) Ltd</b> Insurance Call Centre Claims No: <b>0861 377 872</b> – Email Address: <a href="mailto:accman@efm.co.za">accman@efm.co.za</a> VAPS Warranty Call Centre Claims No: <b>0861 378 324</b> – Email address: <a href="mailto:esclaims@eqstrasurace.co.za">esclaims@eqstrasurace.co.za</a>		
8	<b>Complaints Procedure:</b>	Any Complaints relating to your Eqstra Insurance Products or Service must be notified to email - <a href="mailto:complaints@eqstrafleet.co.za">complaints@eqstrafleet.co.za</a> Complaints Management Framework may be accessed at <a href="http://www.efm.co.za">www.efm.co.za</a> - <a href="http://www.efm.co.za/Home/FinancialServices">www.efm.co.za/Home/FinancialServices</a>		
9	<b>Compliance Officer:</b>	Geta Hancke <a href="mailto:ghancke@moonstonecompliance.co.za">ghancke@moonstonecompliance.co.za</a> – Telephone No: 021 883 8000 - Practice Number: 188		
10	<b>Key Individual:</b>	Isabel Le Grange – <a href="mailto:isabel@cubu.co.za">isabel@cubu.co.za</a> – Telephone No: 010 040 7785		
11	<b>Policy Wording:</b>	A copy of the policy wording can be obtained from Eqstra Financial Services (Pty) Ltd – via Email or Telephone		
12	<b>Conflict of Interest</b>	Statutory Disclosures Conflict of Interest Management Policy - <a href="http://www.efm.co.za/Home/FinancialServices">www.efm.co.za/Home/FinancialServices</a>		

**2. YOUR INSURER**

**2.1 ABOUT THE INSURER**

<b>Name:</b>	Guardrisk Insurance Company Limited (“Guardrisk”) Co. Reg No. 1992/001639/06		
<b>Physical Address:</b>	The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196	<b>Postal Address:</b>	PO Box 786015, Sandton, 2146
<b>Telephone Number:</b>	+27-11-669-1000	<b>Facsimile Number:</b>	+27-11-669-1931/2
<b>Legal Status</b>	Guardrisk is an Authorised Financial Services Provider in terms of FAIS. Its FAIS registration number is 75		
<b>FAIS Registration:</b>	In terms of the FSP license, Guardrisk is authorised to render financial services for product category 1: Personal Lines – Personal Lines AI and Commercial Lines		
<b>PI and FG Cover</b>	Guardrisk has Professional Indemnity Cover and a Fidelity Guarantee Cover in place		
<b>Compliance Officer:</b>	The Compliance Manager: Tel: +27-11-669-1104, Fax: +27-11-669-2792, e-mail: <a href="mailto:compliance@guardrisk.co.za">compliance@guardrisk.co.za</a>		
<b>Conflict of Interest</b>	Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on website Hyperlink " <a href="http://www.guardrisk.co.za">http://www.guardrisk.co.za</a> " <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a> "		
<b>Complaints</b>	You can access Our Complaints Resolution Policy at: Telephone: 0860 333 361 - or e-mail: <a href="mailto:complaints@guardrisk.co.za">complaints@guardrisk.co.za</a> - <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a>		

**3. PREMIUMS (DETAILS OF THE PREMIUMS PAYABLE)**

Refer to the premium breakdown as specified in your Insurance policy schedule or the VAPS warranty transaction schedule provided to you in respect of which this declaration is being made.

<b>Due Date of Payment:</b>	Refer to <b>Premium Due Date</b> under Section <b>Premium Due</b> in your Policy Terms and Conditions
<b>Consequence of Non-Payment:</b>	If the 1 <sup>st</sup> premium or upfront term premium is not received within 15 <sup>th</sup> days of the policy purchase date, then the policy shall be deemed to have been cancelled by midnight on the date that the premium was Due.
<b>Method of Payment:</b>	Premiums may be Paid by Debit Order or Electronic Funds Transfer (EFT) on or before the agreed Due Date

**4. OTHER MATTERS OF IMPORTANCE**

i	You will be informed of any material changes to the information about the intermediary and or insurer provided above.
ii	If any of the information reflected above was given to you verbally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period of up to 31 days within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
iii	If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman of Short-Term Insurance.
iv	You will always be given a reason for the repudiation of your claim.
v	If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.
vi	You will always be entitled to a copy of your policy at no extra charge.
vii	This policy is issued on the basis that Eqstra Financial Services does not provide advice to and that its Brokers, Agents or Dealers have full responsibility to provide its customers with advice in terms of this policy.

**5. WARNING**

i	Do not sign any blank or partially completed application form.
ii	Complete all forms in ink.
iii	Keep notes of what is said to you and all documents handed to you.
iv	Don't be pressurised to buy the product.
v	If you fail to disclose facts relevant to your insurance, this may influence the assessment of a claim by the insurer.

**6. PARTICULARS OF THE SHORT-TERM INSURANCE OMBUDSMAN**

<b>Postal Address:</b>	P O Box 32334 Braamfontein, 2017
<b>Telephone Number:</b>	+27-11- 726- 8900
<b>Facsimile Number:</b>	+27-11- 726- 5501

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and Insurer.

**7. PARTICULARS OF THE FAIS OMBUDSMAN**

<b>Postal Address:</b>	Financial Advisory and Intermediary Services PO Box 74571, Lynnwood Ridge, 0040
<b>Telephone Number:</b>	+27 12 470 9080
<b>Facsimile Number:</b>	+27 12 348 3447

If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the FAIS Ombudsman.

**EQSTRA PRIVACY COMMITMENT**

Your information will be held by Eqstra Financial Services (Pty) Ltd in accordance with applicable data protection legislation. Information we hold about you may be used to contact you with relevant offers, invitations or information about products or services, or for research and analysis. This includes contact by email, if you provide an email address. To access or update your information, please call Eqstra Financial Services (Pty) Ltd on: **0860 111 820**