

**STATUTORY TO SHORT – TERM INSURANCE POLICYHOLDERS**  
**IMPORTANT – PLEASE READ CAREFULLY**  
**DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(this notice does not form part of the Insurance Contract or other document. As a Short-Term Insurance policy holder or prospective policyholder, you have the right to the following information):

<b>STATUTORY NOTICE</b>	<b>INFORMATION</b>
<p><b>1 A. <u>About the Intermediary</u></b> (Sub-insurance broker)</p> <p>a. Name, physical address and postal address and telephone number.</p> <p>b. Legal status and any interest in the insurer.</p> <p>c. Whether or not in possession of professional indemnity insurance.</p> <p>d. Details of how to institute a claim.</p> <p>e. Rand amount of fees and commission payable.</p> <p>f. Written mandate to act on behalf of insurer.</p>	<p>Please contact Delphisure who will assist you in obtaining this information.</p>
<p><b>1 B. <u>About the Intermediary</u></b> (Insurance Broker)</p> <p>a. Name, physical address and postal address and telephone number.</p> <p>b. Legal status and any interest in the insurer.</p> <p>c. Whether or not in possession of professional indemnity insurance.</p> <p>d. Details of how to institute a claim.</p> <p>e. Rand amount of fees and commission payable.</p> <p>f. Written mandate to act on behalf of insurer.</p>	<p>a. Delphisure Group Insurance Brokers (Cape) (Pty) Ltd, Second Floor, Delphi Arena Building, One Old Oak Road. P.O. Box 3388, Tygerpark, 7536 Tel: 021 – 914 1700</p> <p>b. Limited Liability Company with no interest in any insurer.</p> <p>c. Yes.</p> <p>d. Refer to “other important information (claims)” attached hereto.</p> <p>e. Such figures are reflected in your quotation / policy document.</p> <p>f. Such is available for inspection at our offices.</p>
<p><b>2. <u>About the Insurer</u></b></p> <p>a. Name, physical and postal address &amp; contact no:</p> <p>b. Telephone number of compliance department:</p> <p>c. Details of how to institute a claim and / or complaint</p> <p>d. Type of policy involved</p> <p>e. Extent of premium obligations you assume as policyholder</p> <p>f. Manner of payment of premium, due date of premiums and consequences of non-payment</p>	<p>a. The details appear on the quotation / policy per the attached.</p> <p>b. None.</p> <p>c. Should you wish to institute a claim, refer to “other important information (claims)” attached hereto. A complaint may be lodged with our compliance officer as stated further in this block.</p> <p>d. Your policy document contains the name, class &amp; type of policy.</p> <p>e. The extent of your premium obligations that you assume as policyholder: Such figures are available in your quotation / policy document and per “other important information – premiums and your monetary obligations” at the end of this document.</p> <p>f. Refer to “premiums and your monetary obligations” as attached hereto under the “other important information” section.</p>

3. Other matters of importance

- a. You must be informed of any material changes to the information referred to in paragraph 1 & 2.
- b. If the information in paragraphs 1 & 2 was given orally, it must be confirmed in writing within 30 days.
- c. If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance.
- d. 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 a claim.
- e. If premium is paid by debit order:
  - i It may only be in favour of one person and may not be transferred without your approval, and
  - ii The Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- f. The Insurer and not the Intermediary must give reasons for repudiating your claim.
- g. Your Insurer may not cancel your Insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
- h. You are entitled to a copy of the policy free of charge.

4. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressurized to buy the product.
- Incorrect or non-disclosure by you or relevant facts may influence an insurer on any claims arising from your contract or insurance.

5. Particulars of Short-Term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by the Insurance Intermediary and / or the insurer.

P.O. Box 32334, Braamfontein, 2017  
Tel: (011) 726 8900  
Fax: (011) 726 5501

6. Particulars of Registrar of Short Term Insurance Financial Service Board.

P.O. Box 35655, Menlo Park, 0102  
Tel: (012) 428 8000  
Fax: (012) 347 0221

**You may be required to sign a copy of this document!**

**OTHER IMPORTANT INFORMATION**

**Premiums and your monetary obligations**

You agreed to pay the premium. The amount of premium due, the frequency of payment and the date on which payment is due are contained in the schedule. If you do not pay the premium within 15 days of the due date, **cover will be cancelled from midnight on the day before the due date.** Where premium is payable monthly by bank debit order or by transmission account this 15 day extension only applies from the second month after your policy is issued.

**Claims**

Procedure for the submission of claims are detailed in the policy document in the section of the policy headed **GENERAL** and / or **CLAIMS**. In the event of possible claim you must notify an office of your Insurer most convenient to you or your broker as soon as possible. The contact details of your Insurer's office is listed in all letter / policies to you. At the time quoting, details of your Insurer's office network will be provided to you upon request. In the event of a claim you will be required to supply the following:

- Details of other Insurance covering the same event
- Written details of the event unless otherwise instructed
- Information and proof in support of the claim
- Documents or details of any communication in connection with the claim

You must take no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the Police. You must notify your Insurer immediately as you become aware of any impending prosecution. In the event of a claim you may become responsible for a first amount payable in respect of a claim. Details of any such responsibility is shown in the policy and the amount is shown in the policy schedule.

**General**

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures or your responsibility to pay premiums, please contact your insurance advisor or insurer which is indicated on the accompanying schedule.