

**DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS**  
(This notice does not form part of the Insurance Contract or any other document)

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

**The Intermediary (Insurance Broker)**

**Insurance Broker:** *Majestic Financial Services CC*  
**Physical Address:** *424 York Avenue, Ferndale, Randburg, 2194*  
**Postal Address:** *P.O. Box 67096, Bryanston, 2021*  
**Telephone:** *011-504-1200*      **Fax:** *086-557-8416*      **E-mail:** *mfsinfo@majestic.co.za*

Your Insurance Broker has Professional Indemnity Insurance. A provider (i.e. a FSP), must, if, and to the extent, required by the registrar maintain in force suitable guarantees or professional indemnity.

Your insurance premiums will be collected by the insurers who are authorised representative, duly licensed by the FSB and who holds all relevant guarantees.

Your Insurance Broker is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002 – FSB License No. 10035 and is authorised to provide financial services in respect of : **Short Term Insurance - Personal Lines & Commercial Lines**

**Compliance Officer:** *Mr Sam Matabane*  
**Postal Address:** *Postnet Suite 322, Private Bag X29, Gallo Manor, 2052*  
**Telephone:** *011-602-0200*      **Fax:** *011-602-0204*      **E-mail:** *smatabane@masthead.co.za*

**The Administrator**

Please note our shareholders have a shareholding in an administration company which earns remuneration for the administration of your policy and claims under your policy etc. Such remuneration is dependant on the performance of the scheme.

**Product Provider (Insurer)**

Your Insurance Broker has a written mandate to act on behalf of the insurer on your policy and on behalf of various other insurers.

Insurance Broker has a vested interest in transactions with the various insurers, which is based on the overall performance of the portfolio. The Insurance Broker discloses full details of the Rand amounts of commission applicable on each of its renewal and policy schedule documents. Any fees due by you to the Insurance Broker will be pointed out to you when you are provided with your renewal terms, and will also be shown on your policy schedule.

The Intermediary does not have any financial interests any of the insurers.

During the past year the Insurance Broker has not received more than 30% of its remuneration from business placed with the Insurer.

**S.A.S.R.I.A.**

Should you have requested cover provided by S.A.S.R.I.A. LIMITED, then their details are as follows :

**Company Name:** *SASRIA Limited*  
**Physical Address:** *37 Wierda Rd West, Wierda Valley, Sandton, 2196*  
**Postal Address:** *P.O. Box 7380, Johannesburg, 2000*  
**Telephone:** *011 881-1300*      **Fax:** *011 783-0781*      **Email:** *info@sasria.co.za*

**Complaint Procedure**

Any complaint should be submitted to your Insurance Broker in writing. Your Insurance Broker has established a complaints procedure. Any unresolved claims complaint may be referred to the Insurers Complaints Department as per the Insurer's policy document and/or website.

**Payment of Premiums**

The premium you have to pay as well as the frequency and method of payment is reflected on your policy schedule. Non payment of premium on the due date will result in cancellation of your policy subject to a grace period of 15 days. Where premium is payable monthly, the grace period only applies from the second month after the policy is issued.

### Warning

1. **Do not** sign any blank or partially completed application form.
2. Complete all forms in ink. Keep all documents handed to you.
3. Make note as to what is said to you.
4. Do not be pressurised into buying the product.
5. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

### Other Matters of Importance

1. You must be informed of any material changes to the information provided above.
2. If the information above was given to you verbally, it must be confirmed to you in writing within 30 days.
3. If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit a complaint to the Short-term Insurance Ombudsman.
4. Polygraph or any lie detector test is not obligatory in the event of a claim and failure thereof may not be the sole reason for repudiating the claim.
5. The insurer and not the intermediary must give reasons for repudiating your claim.
6. 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.
7. You are entitled to a copy of the policy free of charge.
8. If a premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval; and the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

### Particulars of Short-term Insurance Ombudsman

**Postal Address:** *P.O. Box 32334, Braamfontein, 2017*  
**Telephone:** 011 339-6525 **Fax:** 011 339-7065

### Particulars of Registrar of Short-term Insurance

**Postal Address:** *P.O. Box 35655, Menlo Park, 0102*  
**Telephone:** 012 426-8000 **Fax:** 012 347-0221