

IMPORTANT - PLEASE READ CAREFULLY



Disclosure and Other Legal Requirements

(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:

Financial Advisory & Intermediary Services Act No. 37 2002 "FAIS Act"

The FAIS Act requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier, Underwriting Manager (if applicable) and Financial Services Provider (if applicable) render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial services industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider that you are entitled to together with information about the Ombud and the Registrar. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

ABOUT YOUR UNDERWRITING MANAGER AND BINDER HOLDER (UMA)

- Please contact this party for all administrative related issues

- (a) Xelus (Pty) Ltd - Registration no. 2008/019335/07 (FSP no 36931) e-mail: info@xelus.co.za / claims@xelus.co.za website: www.xelus.co.za

Physical address: 2 nd Floor, The Oval, East Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	Postal address P.O. Box 3083, Houghton, 2041
Telephone number - +27-11-327-2811 / 0861 11 11 67	Facsimile number - +27-86-501-8521 / 086 501

- (b) The UMA holds preference shares in a cell captive arrangement with the insurer and as a result thereof has a share in the underwriting result of the cell captive.
- (c) The UMA has a written mandate to act on behalf of the insurer.
- (d) The UMA holds Professional Indemnity Insurance Cover.
- (e) The UMA is paid a binder fee by the insurer for the performance of certain binder, claims and administrative functions.

Directors: JA Savage, M Settas

Specialised Insurance SOLUTIONS

Xelus (Pty) Ltd is an authorised financial services provider (FSP No: 36931)
Registration number: 2008/019335/07.

2nd floor The Oval – East Wing
Wanderers Office Park
52 Corlett Drive, Illovo, 2196

Tel: 0861 493 587

E-mail: info@xelus.co.za
Web: www.xelus.co.za

ABOUT YOUR INSURER

Name	Centriq Insurance Company Limited
Company Registration Number	1998/007558/06
FSP Number	3417
VAT No	4230187124
Postal Address	PO Box 55674, Northlands, 2116
Physical Address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Tel Number	011 268 6490
Fax Number	011 268 6495
Email	info@centriq.co.za
Website	www.centriq.co.za
Details of the compliance department	The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, and is contactable at the numbers above. Email: compliance@centriq.co.za
Details of claims department	The Claims Specialist is contactable at the numbers above. Email: claims@centriq.co.za
Details of complaints department <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	In the event of a complaint, please contact the Claims Specialist at the number above. Email: faiscomplaints@centriq.co.za / claimscomplaints@centriq.co.za

- a) The premium and all accompanying charges are detailed on your policy schedule. The Financial Services Provider receives a maximum commission of 20% (inclusive of VAT) of the gross premium.
- b) This policy is a Health & Accident policy.
- c) Payment Method: Monthly. Premiums will be paid from your bank account on the date that you selected.
- d) Annual premium to be paid on the anniversary date of the policy (as reflected on your policy schedule).
- e) Consequence of Non-Payment: If the premium is not received by the due date of the following calendar month then the policy shall be deemed to have been cancelled by midnight on the last day of the preceding calendar month.

Other matters of importance:

- (a) You will be informed in the event of any material changes to the information relating to the Financial Services provider, UMA and Insurer.
- (b) If the information was given orally, you will receive this information in writing.
- (c) If any complaint to the administrator or insurer is not resolved to your satisfaction, you may submit in writing your complaint to the Short-term Insurance Ombudsman whose address appears at the foot of this notice.
- (d) A polygraphy or 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) You will be given a reason in writing in the event of a claim being repudiated. You have the right to lodge a complaint within 180 days of your claim being repudiated.
- (f) If the insurer wishes to cancel your policy, this will be given in writing to your last known address.
- (g) You will always be entitled to a copy of the policy free of charge.
- (h) If you decide that this cover does not suit your needs, you have 30 days from when you receive our policy documents to cancel and any premiums that have been collected before then will be refunded.

Directors: JA Savage, M Settas

Specialised Insurance SOLUTIONS

Xelus (Pty) Ltd is an authorised financial services provider (FSP No: 36931)
Registration number: 2008/019335/07.



2nd floor The Oval – East Wing
Wanderers Office Park
52 Corlett Drive, Illovo, 2196

Tel: 0861 493 587

E-mail: info@xelus.co.za
Web: www.xelus.co.za

How to institute a claim:

- (a) Claims must be submitted to the UMA for processing within 6 months of an event. Claims submitted after 6 months will not be paid.
- (b) On receipt of your claim you will receive an email and sms notification confirming receipt of your claim as well as updates regarding the status of your claim.
- (c) You can sign an authority for the UMA to obtain the relevant claims information and any outstanding supporting documentation. Alternatively, you have to provide the relevant claims information and documentation.
- (d) Once your claim has been approved, funds will be paid into the personal bank account of the principle member via EFT and not to the service provider directly.
- (e) If you receive a summons or notice of impending legal action with regard to a claim in terms of your policy notify the UMA immediately and forward any documentation to the UMA.

Warning:

- (a) Do not sign any blank or partially completed application forms.
- (b) Complete all forms in ink.
- (c) Make notes of what was said to you and keep all documents handed to you.
- (d) Do not be pressurised into buying the product.
- (e) Study the policy with care immediately when it is received. If you have any uncertainties, discuss these with your Financial Services Provider or UMA.
- (f) Incorrect or non-disclosure by you of relevant facts may influence the assessment of a claim.

Other Contact Details:

THE FAIS OMBUDSMAN

Sussex Office Park, Ground Floor, Block B, 473
Lynnwood Road Cnr Lynnwood Road & Sussex Ave,
Lynnwood, 0081
Telephone +27 (0) 12 470 9080
Facsimile +27 (0) 12 348 3447
Email info@faisombud.co.za
Website www.faisombud.co.za

To assist and advise you on complaints and claims problems which are not resolved satisfactorily by your Financial Services Provider or insurer.

SHORT-TERM INSURANCE OMBUDSMAN

P.O. Box 32334, Braamfontein, 2017
Telephone 011 726 8900 / 0860 726 890
Facsimile 011 726 5501
Email info@osti.co.za
Website www.osti.co.za

To assist and advise you on complaints and claims problems which are not resolved satisfactorily by your UMA or insurer.

REGISTRAR OF SHORT-TERM INSURANCE

P.O. Box 35655, Menlo Park, 0102
Telephone +27 (0) 12 428 8000
Facsimile +27 (0) 12 347 0221
Website www.faisombud.co.za

To assist and advise you on complaints and claims problems which are not resolved satisfactorily by your UMA or insurer.

Directors: JA Savage, M Settas

Specialised Insurance SOLUTIONS

Xelus (Pty) Ltd is an authorised financial services provider (FSP No: 36931)
Registration number: 2008/019335/07.