

Maksure Place, Waterfall Point
Cnr Waterfall & Woodmead Drive
Waterfall City, 2090
Johannesburg South Africa
Tel +27 11 805 0086
Fax 086 762 7356
Email info@maksure.co.za
Web www.maksure.co.za



INFORMATION DISCLOSURE

IMPORTANT - This notice does not form part of the Insurance Policy, but is designed to provide you the (re)insurance policyholder, or prospective policyholder, with the following information:

PARTICULARS OF YOUR INSURANCE BROKER

Business Name: Maksure Risk Solutions

Physical Address: Maksure Place, Block 3 Waterfall Point, Cnr Waterfall Drive & Woodmead Drive, Waterfall City 2090

Telephone Number: (011) 805 0086

E-mail Address: info@maksure.co.za

Website: www.maksure.co.za

FSP License: 44889

Compliance Officer: Lethubuhle Ncube

Telephone Number: 011 805 0086

E-mail: lethu@maksure.co.za

YOUR INSURANCE BROKER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT- TERM PERSONAL LINES AND COMMERCIAL LINES PRODUCTS (FSP 44889).

YOUR INSURER HOLDS PROFESSIONAL INDEMNITY INSURANCE.

CLAIMS

Procedures for the submission of claims are detailed in the policy wording, but you may contact the insurance broker's claims department for assistance with submitting your claim.

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COMPLAINTS

If you would like to lodge a formal complaint against your insurance broker, please write to:

Maksure Financial Holdings (Pty) Ltd

Postal Address: PO BOX 4689, Halfway House, 1685

Telephone Number: (011) 805 0086

Fax: 086 762 7356

Email: complaints@maksure.co.za

Website: www.maksure.co.za

If you are dissatisfied with the outcome of your complaint, you may approach the FAIS Ombudsman or Short-term Ombudsman, details of which appear below.

The Insurance Broker's Complaints Policy may be accessed on www.maksure.co.za or by request to info@maksure.co.za

3.1 OMBUD FOR SHORT TERM INSURANCE

You may contact the Ombudsman for Short Term Insurance if you have a complaint against your insurer, or if you are dissatisfied with the outcome of your claim.

Postal Address: P O Box 32334, BRAAMFONTEIN, 2017

Telephone Number: (011) 726 8900 / 0860 726 890

Fax Number: (011) 726 5501

Email address: info@osti.co.za

Website: www.osti.co.za

3.2 FAIS OMBUD

You may contact the FAIS Ombudsman if you are dissatisfied with the advice or intermediary service rendered by your Insurance Broker/Intermediary.

Postal Address: P O Box 41, MENLYN PARK, 0063

Telephone Number: (012) 762 5000 / 086 066 3274

Email Address: info@faisombud.co.za

Website: www.faisombud.co.za

COMMISSION, FEES AND CONFLICT OF INTEREST DISCLOSURE

Maksure Financial Holdings (Pty) Ltd own no shares in insurance and reinsurance companies. We do not have a relationship with any other product supplier or provider that provides an ownership or financial interest.

Your broker receives a commission from your insurer. The levels of commission vary depending upon the product type, but will not exceed the following:

- a) **Non-Motor:** 20% of premium
- b) **Motor:** 12.5% of premium
- c) **SASRIA:** 11% of premium

Your broker does not receive more than 30% of its income from any one insurer in a 12-month period.

PREMIUMS AND FEES

All premium obligations and fees are disclosed in your policy schedule.

Your premiums are collected monthly and are due on the first day of the Period of Insurance.

Please refer to your policy wording for Consequences of non-payment of premiums.

OTHER MATTERS OF IMPORTANCE

- 6.1 You must be informed of any material changes to the information provided above.
- 6.2 A polygraph 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 the claim.
- 6.3 All material facts must be accurately and properly disclosed by you, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- 6.4 You must on request be supplied with a copy of your policy free of charge.

WARNING

- 7.1 Do not sign any blank or partially completed application form and complete all forms in ink.
- 7.2 Keep all documents handed to you and make note as to what is said to you.
- 7.3 Don't be pressurized to buy the product.
- 7.4 Incorrect or non-disclosure by you of material facts may influence the outcome of any claims against your insurance policy.
- 7.5 You are entitled a period up to 30 days within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy. If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.