

FAIS Disclosure Document

This notice does not form part of the Insurance Contract or any other document

PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

1 About the intermediary (*insurance broker*)

- a) Name, physical address and postal address and telephone number: -
Bruvos cc, 11 Third Ave, Highlands North. P O Box 92129 Norwood, 2117. Tel: (011) 887-778C
- b) **Legal status and any interest in the insurer** - None
We are short term, life, medical aid and financial advisors.
- c) **Whether or not in possession of professional indemnity insurance** - Yes, with Aon Shouth Africa (Pty) Ltd
- d) **Detail of how to institute a claim:** -
Procedures for the submission of claims are detailed in the policy documents in the section headed General.
In the event of a claim, you must notify Bruvos cc as soon as possible and within 30 days notify the police, within 24 hrs of theft of property. In the event of injuries, the police must be notified immediately.
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 with the claim. You must make no admission or statement of liability or make any offer to any third party.
 - You must notify Bruvos cc immediately 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 this responsibility are shown in the policy and the amount is shown in the policy schedule.
- e) **Rand amount of fees and commission payable** -
We earn more than 30% of our short term commission from one short term insurer.
We earn more than 30% of our long term commission from one long term insurer.
- f) **Written mandate to act on behalf of insurer** - Yes

2 About the insurer

- a) **Name, physical and postal address and telephone numbers.**
- b) **Telephone number of compliance department of the insurer.**
Details of the Insurers are contained in the disclosure titled "About the Insurer".
- c) **Details of how to institute a claim :** See (1d) above
- d) **Type of policy involved:** Refer to schedule.
- e) **Extent of premium obligations you assume as a policyholder.**
You agreed to pay the premium. Details of the amount of premium due and frequency of payment are contained in the policy schedule.
- f) **Manner of payment of premium, due date of consequences of non-payment.**
The manner of premium payment and due date are reflected in the policy schedule.
Period of Grace for premium payment - You are entitled to a period of 15 days from the premium due date in which to pay your premium. If you do not pay the premium within 15 days of the due date, cover will be cancelled from midnight the day before due date. Where the premium is payable monthly, this 15 day extension only applies from the 2nd month after your policy is issued.
Stop payment of premium - If the premium is not paid on the date that it was due to be paid as a result of having been stopped by you, cover will be cancelled from midnight on the day before due date.

3 Other matters of importance

- a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.
- b) If the information in paragraphs 1 and 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 favor 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

- a) Do not sign any blank or partially completed application form.
- b) Complete all forms in ink.
- c) Keep all documents handed to you.
- d) Make note as to what is said to you.
- e) Don't be pressurised to buy the product.
- f) Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of 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 or short-term insurance financial service board

P O Box 35655, MENLO PARK, 0102

Tel: (012) 428-8000 Fax: (012) 347-0221

7 Other important information

a) **Premiums and your monetary obligations - see 2 (e)**

b) **Claims - see 1 (d)**

c) **General**

d) Our compliance officer is Robbie Stutterheim and can be contacted at – (work) (012) 661-1359 or (fax) 653-0598.

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first

8 Any information received by you will not be divulged to a third party without your written consent.

9 About the Insurer

Insurance Company	Physical Address	Telephone No
Admin Plus (Hollard)	P O Box 3518, Cramerview. 2060 Tulbagh, 360 Oak Avenue, Randburg, 2194	011-686 4200
Alexander Forbes	PO Box 786053, Sandton, 2146, South Africa Alexander Forbes, 115 West Street, Sandown	011-669 3000
Associated Marine	P O Box 30629, Braamfontein. 2017 49 Jorison Str, Devonshire Building Braamfontein	011-358 9010
Beyonda	Unit 5, 8 Osborne Lane, Bedfordview, 2007 P.O. Box 1860, Bedfordview, 2008	011-023 6561
BnB Sure (Pty) Ltd	P O Box 4047, Randburg. 2125 15 Marchall Street, Ferreirasdorp, Johannesburg	011-370 9626
Bryte Insurance Co Ltd	P O Box 61489, Marshalltown. 2107 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001	011-370 9111
Camargue	Postnet Suite 250, Private Bag X4, Bedfordview, 2008 Camargue House, Conr 33 Glenhove Rd & 4 Venus Street, Melrose Estate	011-778 9140
Cross Country Underwriters	P O Box 786449, Sandton. 2146 253 Smit Street, Fairlands, Johannesburg	011-476 8155
Corporate Sure	Corporate Sure House, 82 Armstrong Avenue, La Lucia P O Box 1125, Umhlanga, 4320	031-571 2508
Cyclesure Underwriting Managers	P O Box 4132, Cresta, 2118 71 David Street, Constantia Kloof, 1709	086-129 2537
Discovery Insure	P O Box 3888, Rivonia, 2128 155 West Street, Sandton	011-529 2980
FSP	P.O. Box 50030, Randjiesfontein, 1683 Porta Nova Building, Gazelle Close, Corporate Park South, Midrand,	031-903 8898
Hollard	P O Box 3051, Johannesburg, 2000 220 Oxford Road, Parktown, 2097 P O Box 2926, Bedfordview. 2008 22 Oxford Road, Parktown, 2193	011-351 5000 011-663-0500
HCV	P O Box 61379, Marshalltown. 2107 66 Marshall Street, Johannesburg	011-240 6114
Horizon	P O Box 2603, Pinegowrie. 2123 39 Grove Street, Ferndale, Randburg	011-781 3473
Insurance Zone	P O Box 2756, Bedfordview. 2008 24 Concorde Road West, Bedfordview	011-601 8800
KEU Underwriting Managers cc	Suite 125 Private Bag X10030 Randburg 2125 88 Monkor Road Randpark Ridge Johannesburg	086-100 0090
Merx	P.O. Box 4472, Atlasville, 1465 13E Riley Road, Bedfordview, 2007,	011 455 3838
Motor Underwriting Agencies (Pty) Ltd	P O Box 25, Newlands. 7700 Travers House, Boundary, Terraces, 1 Mariendahl Ln, Newlands	021-683 4656
Old Mutual Insurance Co Ltd	P O Box 1120, Johannesburg. 2000 75 President Street, Johannesburg	011-374 9111
Santam Insurance Co Ltd	P O Box 3881, Tyger Valley. 7536 Sportica Crescent, Tyger Valley, Bellville	021-915 7000
SASRIA	36 Fricker Road, Illovo, Sandton, 2196 P O Box 7380, Johannesburg, 2000	011 214 0800
SHA	P.O.Box 55347, Northlands, Gauteng, 2116 The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	011-731 3805
Thatch Risk Acceptances	P O Box 2288, Durbanville 2 Reiger Street, Stellenberg, Belville	021-910 2025
VUM	Corporate Sure House, 82 Armstrong Avenue, La Lucia, La Lucia P O Box 1125, Umhlanga, 4320	31 571 2500

Protection of Personal Information Notice

The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

1 Bruvos cc - who we are:

We offer a wide range of insurance solutions including short term personal and commercial insurance as well as life assurance, retirement planning and investments. We strive to offer the highest level of service and advice.

2 What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to you

The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.

With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us.

When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3 How we use your information

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested.
 - For underwriting purposes
 - Assessing and processing claims
 - Conducting credit reference searches or verification
 - Confirming and verifying your identity.
 - For credit assessment and credit management.
 - For purposes of claims history
 - For the detection and prevention of fraud, crime, money laundering or other malpractice.
 - Conducting market or customer satisfaction research.
 - For audit and record keeping purposes.
 - In connection with legal proceedings.
 - Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you.
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- Providing you with communications from Bruvos cc and regulatory matters that may affect you.
 - In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

4 Disclosure of your information

We may disclose your personal information to your providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above. We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5 Safeguarding your information

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

6 Your rights to access and correction of your personal information

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details for your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like.

Information officer: Graham Bruce
Telephone numbers: 011 887-7780
Fax numbers: 011 887-4743
Postal address: P.O. Box 92129, Norwodd, 2117
Physical address: 11 Third Ave, Highlands North
Email address: bruvos@iafrica.com
Website: www.bruvos.co.za

7 Changes to this notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this Notice.