

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

FINANCIAL SERVICES PROVIDER (FSP)

Petsure, a division of The Hollard Insurance Company Limited, hereafter referred to as Petsure, acts as your financial services provider in relation to the sale of your policy and administers all aspects of your policy. The website through which you purchased your policy is owned by Hollard, as the domain registrant. Your FSP is also your insurer as your insurance policy is underwritten by Hollard.

PARTICULARS OF YOUR FSP AND INSURER

Name	Petsure, a division of The Hollard Insurance Company Limited.
Trade name	Hollard
Hollard Company registration number	1952/003004/06
Physical address:	22 Oxford Road, Parktown, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	0860 738 787
Fax number	086 661 0992
Email address	info@petsure.co.za
Website	www.petsure.co.za
Compliance Officer	
Contact Details:	Call (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

YOUR FSP AND INSURER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

Licence number	17698
Specific exemptions	None

YOUR FSP HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS

Professional Indemnity	Yes
Fidelity Guarantee	Yes

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:

- (a) Procedures for the submission of claims are detailed in the policy wording.
- (b) You must advise us of any claim immediately, preferably in writing, so we can assist you.

COMPLAINTS RESOLUTION

Should you have any complaint regarding this product or how it was sold to you, please submit a complaint in writing to

Email: Hollardinsurecomplaints@hollard.co.za

Post: PO Box 87419, Houghton, 2041

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your FSP; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical address	Kasteel Park Office Park Orange Building, 2 nd Floor Cnr of Nossob and Jochemus Street, Erasmuskloof Pretoria, 0181
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 74571, Lynnwood Ridge, 0040
Telephone number	(0860) 726-890/ (011) 726-8900	Telephone number	(012) 762-5000/ (012) 470-9080
Fax number	(011) 726-5501	Fax number	(012) 470 9097/ (012) 348-3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za
FINANCIAL SECTOR CONDUCT AUTHORITY			
Physical address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002		
Postal address	PO Box 35655, Menlo Park, 0102		
Telephone number	0800 20 37 22		
Fax number	(012) 346-6941		
Email address	info@fsca.co.za		
Website	www.fsca.co.za		

KEY CONFLICT OF INTEREST DISCLOSURES

Petsure is a division of Hollard and therefore Hollard accepts responsibility for any financial services provided to you. A full list of Hollard's associates which shows ownership interests, as defined in the FAIS Act, is contained in the Conflict of Interest Management Policy. We will always act in your best interest and provide you with an objective and unbiased financial service. If applicable, the brand partner name associated with your policy is paid a lead fee.

A full copy of the Conflict of Interest Management policy can be obtained:

- i) Upon written request to info@petsure.co.za
- ii) From www.hollard.co.za

DISCLOSURE OF PREMIUMS AND FEES

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

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy documentation (policy application, policy wording, certificate of Insurance and any disclosure documents) for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

This is a pet medical insurance policy. Please refer to your policy documentation for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it will be confirmed in writing within 30 days.
- (c) A 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 the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) If applicable, complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (m) With regards to your personal information, you have the right to access any of your personal information held by the FSP to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the FSP or the information regulator.
- (n) You have the right to request recordings of any disclosures provided telephonically.
- (o) Review your cover periodically to ensure it is appropriate for your needs.
- (p) You will not be asked to waive any of your rights in terms of applicable legislation, nor will we act on any waiver requested by you.
- (q) Inform us immediately should any information that you provided us in relation to your policy have changed, as it might affect your cover or premiums.
- (r) Recordings of any telephone discussions between you and Petsure can be made available to you upon request

NON ADVICE NOTICE

This policy was sold to you on a non-advice basis. This means that no express or implied recommendation, guidance or proposal was provided to you and you entered into the policy on your own free will. Factual information relating to the product, its features, benefits, exclusions and limitations was made available to you to assist in your assessment of the product and purchasing decision. Please take particular care to consider, whether the product is appropriate to your needs, taking into account your objectives and financial situation. Should you need financial advice please contact a financial advisor who is appropriately licensed in terms of the FAIS Act. If you are uncertain on any aspect of the policy, please contact Petsure.