



## 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)

Your insurance product involves two companies performing different functions:	
The insurance broker:	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The insurer:	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INSURANCE BROKER	
Business Name	JOHN GREGORY STAPLETON BROKERS (PTY) LTD
Trade Name	STAPLETON BROKERS
Registration number	2010/008899/07
Physical Address	29 AFRICAN STREET, MAKHANDA, 6139
Postal Address	POSTNET SUITE 66, PRIVATE BAG 1672, MAKHANDA, 6140
Contact Number	(071) 606 0823
E-mail Address	<a href="mailto:john@jgsb.co.za">john@jgsb.co.za</a>
Website	<a href="http://www.jgsb.co.za">www.jgsb.co.za</a>

COMPLIANCE	
Name of Company	Moonstone Compliance (Pty) Ltd
Compliance Officer	Ryan Vermaak
Practice Number	188
Telephone Number	082 928 8784
E-mail Address	<a href="mailto:RVermaak@moonstoneinfo.com">RVermaak@moonstoneinfo.com</a>



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

License Number	<b>45045</b>
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**YOUR INSURANCE BROKER HAS THE FOLLOWING INSURANCE IN PLACE WHICH PROVIDES PROTECTION TO CLIENTS**

Professional Indemnity	R20,000,000
Fidelity Guarantee	R150,000

**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 may contact the insurance broker's claims department at the above address or by telephone on (071) 606 0823 OR 082 789 4202 for assistance.

**COMPLAINTS**

If you would like to lodge a formal complaint with your insurance broker, please write to:  
 Stapleton Brokers  
 Complaints Officer  
 POSTNET SUITE 66,  
 PRIVATE BAG 1672,  
 MAKHANDA  
 6140

If you would like to lodge a formal complaint regarding your insurer or your broker, please refer to your policy wording for details of your insurer's complaints department.

If you get no response or you are dissatisfied with the outcome 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 broker or 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	Sussex Office Park Ground Floor – Block B 473 Lynnwood Rd Cnr. Lynnwood Rd and Sussex Ave Lynnwood, 0081
Postal Address	P O Box 32334, Braamfontein, 2017	Postal Address	P O Box 74571, Lynnwood Ridge, 0040



Telephone Number	(0860) 726-890 / (011) 726-5501	Telephone Number	(012) 470-9080
Fax Number	(011) 726-5501	Fax Number	(012) 348-3447
E-mail Address	<a href="mailto:info@osti.co.za">info@osti.co.za</a>	E-mail Address	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
Website	<a href="http://www.osti.co.za">www.osti.co.za</a>	Website	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>

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	<a href="mailto:info@fsca.co.za">info@fsca.co.za</a>
Website	<a href="http://www.fsca.co.za">www.fsca.co.za</a>

YOUR SPECIAL RISKS INSURER	
Name	SASRIA SOC Limited FSP Number 39117
Physical Address	36 Fricker Rd, Illovo, Sandton, 2196
Postal Address	P O Box 653367, Benmore, 2010
Telephone Number	(0861) 727-742 / (011) 214-0800
Fax Number	(0861) 727-329 / (011) 447-8630
Website	<a href="http://www.sasria.co.za">www.sasria.co.za</a>
Claims Procedure	In the event of a special risks claim, all relevant documentation relating to your claim must be submitted to your broker.
Compliance Officer	Mrs Nomsa Mazibuko, E-mail address: <a href="mailto:nomsa@sasria.co.za">nomsa@sasria.co.za</a>
Complaints E-mail Address	<a href="mailto:complaints@sasria.co.za">complaints@sasria.co.za</a>

COMMISSION, BINDER AND CONFLICT OF INTEREST DISCLOSURE
Nil
BINDER DISCLOSURE



Stapleton Brokers holds no binder agreements with any insurer

#### OUTSOURCING DISCLOSURE

Stapleton Brokers provides no outsourced functions or tasks on behalf of any insurer

#### OTHER KEY CONFLICT OF INTEREST DISCLOSURES

Relating to your broker:

Does your broker have a shareholding in any insurer?	NO
Does your broker receive more than 30% of their income from any insurer?	YES *
Does your broker have a relationship with any insurer that provides a financial interest other than ownership?	NO
Does your broker have a relationship with any other broker that provides an ownership or financial interest?	NO
Does your broker have a relationship with any distribution channel that provides an ownership, financial interest or support service?	NO
Does your broker have a relationship with any other person that provides an ownership or financial interest?	NO

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

A full copy of your broker's conflict of interest management policy can be obtained from:

- i) Your broker's offices upon written request to [admin@jgsb.co.za](mailto:admin@jgsb.co.za)
- ii) Your broker's website [www.jgsb.co.za](http://www.jgsb.co.za)

#### DISCLOSURE OF PREMIUMS AND FEES

All premium obligations 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 wording for details regarding premium payment, due dates of payment and consequences of non-payment.

#### POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

#### PROTECTION OF PERSONAL INFORMATION

Your insurance broker respects your constitutional right to privacy as the Insured. They are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4



of 2013 ("POPI") regarding the acquisition, usage, retention, transmission and deletion of the Insured's personal information. Your insurance broker will check and validate the information provided by the Insured through legal means. Your insurance broker has high level security measures in place to protect the Insured's personal information. The Insured's personal information herein collected is for the primary purpose of providing the Insured with insurance cover and for all other activities and processes incidental to and relevant to this purpose. The Insured's information shall be kept confidential, however, your insurance broker shall disclose it to certain third parties as required and other insurers for the specific purpose of insurance and to reduce and prevent any form of fraudulent activity. Sharing of information includes, but is not limited to, information sharing as arranged via the South African Insurance Association. The Insured hereby gives consent and fully understands the reason for the Insurer to process, use, share and retain the Insured's personal information for its designated purpose and the Insured confirms the accuracy of the information. The Insured may request the insurance broker to amend, update, change or correct the Insured's personal information processed by the insurance broker by sending a request to the Insured. A full version of the Consent to process Personal Information is available on request. Should the Insured decide to cancel this insurance contract, the Insured further consents to the insurance broker retaining the information in line with the legally permitted retention period, for statistical and reporting purposes only. Should the Insured decide not to accept the proposal, the information collected, will be de-identified and only used for statistical and research purposes.

#### 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 must be confirmed in writing within 30 days.
- (c) 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 or the FAIS Ombud, depending on the nature of the complaint.
- (d) 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.
- (e) 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.
- (f) You must on request be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.

#### 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 a note as to what is said to you.
- (e) Don't be pressurised to buy the product.
- (f) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- (g) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- (h) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- (i) 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.

(j) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.

(k) You have the right to request recordings of any disclosures provided telephonically.

(l) Review your cover periodically to ensure it is appropriate for your needs.

#### SPECIAL NOTES

\* - More than 30% of your broker's income is derived from various insurers including Frontline Underwriting Managers, Hollard Insurance and Old Mutual Insure