

**DISCLOSURE NOTICE REGARDING
CENTRIQ INSURANCE HOLDINGS LTD
AND ITS SUBSIDIARIES
(HEREINAFTER REFERRED TO AS CENTRIQ™)
IN TERMS OF THE FINANCIAL ADVISORY
AND INTERMEDIARY SERVICES ACT
NO 37 OF 2002 (“FAIS” ACT)**

Subsidiaries:

Centriq Insurance Company Limited
Reg No: 1998/007558/06
Centriq Life Insurance Company Limited
Reg No: 1943/016409/06



1. THE FINANCIAL SERVICES PROVIDER

Company Information:	Centriq Insurance Company Limited	Centriq Life Insurance Company Limited
FAIS license Number	3417	7370
Physical address	The Oval, Second Floor, West Wing Wanderers Office Park 52 Corlett Drive Illovo 2196	
Postal address	PO Box 55674 Northlands 2116	
Telephone	+27 11 268 6490	
Fax	+27 11 268 6495	
E-mail	compliance@centriq.co.za	
Website	www.centriq.co.za	
Compliance and Complaints Dept.	+27 11 268 6490	
Centriq Insurance Holdings Limited's subsidiaries are registered for the following license categories:	Centriq Insurance Company Limited	Centriq Life Insurance Company Limited
Short Term Insurance Personal Lines	Yes	
Short Term Insurance Personal Lines A1	Yes	
Short Term Insurance Commercial Lines	Yes	
Long Term Category A		Yes
Long Term Category B1 and B1-A		Yes
Long Term Category B2 and B2-A		Yes
Long Term Category C		Yes
Details of guarantees and insurance covers held Centriq:		
Professional Indemnity Insurance	Yes	Yes

Centriq Insurance Holdings Limited's subsidiaries (*FSP Numbers 3417 and 7370*) are duly authorised Financial Service Providers (*hereinafter referred to as "FSP"*), represented by a registered key individual and/or representative of one or all of the above mentioned FSP's – please refer to Annexure A for comprehensive detail of the key individual and/or representative. The key individual and/or representative is employed by Centriq in terms of a written agreement.

One or all of the abovementioned FSP's accepts responsibility for the functions performed by the key individual / representative in the ordinary course and scope of the key individual's / representative's duties in respect of the financial products registered for.

The Key individual and/or Representative can be contacted at:

The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196.
Tel: 011-268 6490
Fax: 011-268 6495

Centriq Insurance Holdings Limited is wholly owned by Santam Insurance Company Limited.

2. COMPLAINTS

- 2.1. Should you not be satisfied with the advice or service rendered by a Centriq Key individual and/or representative, you may lodge a complaint with Centriq complaints department on the following number: (011) 268 6490 or fax (011) 268 6495. The complaints policy and procedure is available to you upon request.
- 2.2. Upon finalisation of the investigations into the complaint, the outcome thereof shall be communicated to you in writing. Should the outcome of the investigations not be favourable to you, you may, within six weeks of receiving the written advice, pursue the complaint with the relevant Ombud's office. The Ombud's contact details appear under points 4 and 5 below.
- 2.3. Centriq is a product supplier in its own right and is not mandated directly or indirectly to sell the products of any other insurance product provider.
- 2.4. Centriq does not assume responsibility for the performance of investments nor for the timing of portfolio changes.
- 2.5. The details of the Centriq Complaints Department are as follows:

Postal Address:

P.O. Box 55674 Northland 2116

Physical Address:

The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196

Tel: (011) 268 6490

Fax: (011) 268 6495

Email: faiscomplaints@centriq.co.za / claimskomplaints@centriq.co.za

3. THE CENTRIQ REPRESENTATIVE

- 3.1. The Centriq key individual and/or representative has been declared fit and proper to provide you with financial advice in accordance with the product categories that they are registered for. Pls visit the FSCA web page for representative registration details - [Search Authorised and Applied FSPs \(fsc.co.za\)](http://fsc.co.za)
- 3.2. The Centriq key individual and/or representative shall utilise his or her professional knowledge and ability to provide the appropriate advice and service to you and shall take all reasonable steps to ensure your fair treatment.
- 3.3. The Centriq key individual and/or representative declares that apart from the receipt of salary, commission, incentives and/or fees, no other personal interest in concluding this transaction exists. Further, there are no circumstances that may give rise to an actual or potential conflict of interest.
- 3.4. The Centriq key individual and/or representative declares that, should a personal interest exist (*other than the receipt of commission and/or fees*), he/she undertakes to inform you of the nature of the conflict and he/she will take all reasonable steps to ensure your fair treatment.
- 3.5. Should you encounter a possible misrepresentation, non-disclosure of a material fact or the inclusion of incorrect information, please communicate this incident in writing to the Centriq Compliance Department (*details below*).
- 3.6. In the event that a full analysis could not be undertaken there may be limitations on the appropriateness of the advice provided. You should take particular care to consider on your own whether the advice is appropriate considering your objectives, financial situation and particular needs.

4. **PARTICULARS OF FAIS OMBUD**

The FAIS Ombudsman

PO Box 41, Menlyn Park, 0063

Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010

Telephone +27 (0) 12 762 5000 / 0860 663 274

Email info@faisombud.co.za

Website www.faisombud.co.za

5. **PARTICULARS OF THE NATIONAL FINANCIAL OMBUD**

The National Financial Ombud (NFO) handles all Life and Non-Life complaints.

Their contact details are:

0860-800-900

+27 (0) 66 473 0157

info@nfosa.co.za

NFO Johannesburg

110 Oxford Road, Houghton Estate, Johannesburg, Gauteng,2198

NFO Cape Town

6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, Cape Town,7700

6. **PARTICULARS OF THE COMMISSIONER OF THE FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)**

PO Box 35655, Menlo Park, 0102

Riverwalk Office Park, Block B, 41 Matroosberg Road (*Corner Garsfontein and Matroosberg Roads*), Ashlea Gardens, Extension 6, Menlo Park, Pretoria

Telephone +27 (0) 12 428 8000

Facsimile +27 (0) 12 346 6941

Website www.fsca.co.za

7. **COMPLIANCE DEPARTMENT**

7.1. The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, and is contactable at 011 268 6490 and compliance@centriq.co.za.

7.2. Centriq aims to render financial services honestly, fairly, with due skill and diligence and in your interest and to further the integrity of the financial services industry.

7.3. Where Centriq acts as a product supplier, you will receive a separate disclosure notice from the intermediary and/or independent Financial Services Provider.

7.4. Should you experience any difficulties in obtaining required details, please contact your intermediary and/or independent Financial Services Provider for further assistance.

8. **PROCEDURE FOR REGISTERING CLAIMS**

Procedures for the submission of claims are detailed in your policy document. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider and/or Centriq. Generally, you are required to advise the Financial Services Provider and/or Centriq, within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim, report theft to the police and provide any other details that may be required by the Financial Services Provider and/or Centriq.

9. **IMPORTANT WARNING**

9.1. It is very important that you are sure that the product or transaction meets your needs and that you have all the information you need before making a decision.

9.2. Where paper forms are required, do not sign any blank or partially completed application form. Complete all forms in ink, should you be required to physically complete documentation. Keep all documents handed to you. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.

9.3. Remember that you may contact the FAIS Ombud should your query not be resolved in a satisfactory manner.

10. **NAME, CLASS OR TYPE OF POLICY**

Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, provisions, premiums, excesses (*or deductibles*) or any other information, please contact your Financial Services Provider for assistance.

11. **EXTENT AND NATURE OF PREMIUM OBLIGATIONS**

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (*e.g. monthly or annually*). When amendments are made to the policy, additional or refund premium may become due and such amounts are also reflected on the policy schedules. Premiums in respect of non-life insurance policies are inclusive of Value Added Tax at the prescribed rate.

The Financial Service Providers may be authorised to accept premium payment on behalf of Centriq and should a provider be authorised to do so, then you make payment to such Financial Services Provider. Your payment should be made directly in favour of Centriq if not operated through a Financial Service Provider. If premiums are paid by debit order, payment is usually made to Centriq, unless you have authorised such Financial Services Provider or another third party who have authority to collect premiums on behalf of Centriq.

12. **CONSEQUENCES OF NON-PAYMENT OF PREMIUMS**

The due date for the payment is reflected on your policy schedule, renewal notice or premium advice as the case may be. (*Your payment should be made on or before the due date reflected to avoid the cancellation of the policy at midnight on the day before the due date*).

13. **FIRST AMOUNTS PAYABLE**

It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedule or wording contains the amounts that you pay as a portion of a claim and your Financial Services Provider or Centriq can assist you with any queries you have in this regard.

14. **OTHER MATTER OF IMPORTANCE**

14.1. You must be informed of any material changes to the information referred to in paragraphs 1 & 2.

14.2. If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit your complaint to the Short-term or Long-term or FAIS Ombud.

14.3. Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.

14.4. If your premium is paid by debit order, the debit order must be in favour of either the Intermediary or the

Product Supplier / Insurer and may not be transferred without your approval.

14.5. Centriq must give you 30 days' notice in writing of its intention to cancel your policy.

14.6. Centriq and not the Intermediary must give reasons in writing for the rejection of any claim submitted by you.

14.7. Centriq must give you written notice of its intention to cancel your policy.

14.8. You are entitled to a copy of your policy free of charge.

15. **CONFLICT OF INTEREST**

In accordance with Centriq's Conflicts of Interest Management Policy, Centriq places a high priority on its clients' interests. As conflicts of interest affecting clients could undermine the integrity and professionalism of our business, any instances must be identified as early as possible. If conflict situations cannot be avoided, they must be managed equitably and in the client's interest. Detecting potential or recognised conflicts of interest that could compromise the interest of its clients and managing and limiting the impact of conflicts of interest, therefore constitute an integral part of Centriq's duties and obligations.

Potential conflicts of interest are inherent in any business and therefore it is not the aim of Centriq to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced.