

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICY HOLDERS

In Terms Of Financial Advisory and Intermediary Services Act No. 37 of 2002.

IMPORTANT - PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS.

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

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

<p>1. ABOUT THE INTERMEDIARY (INSURANCE BROKER)</p> <p>(a) Details about the Intermediary (Insurance Broker) Broker Name: Postal Address: _____ Street Address: _____ Email Address: _____</p> <p>(b) Legal Status and any interest in the Insurer. Operating as a fully independent company.</p> <p>(c) Whether or not in possession of Professional Indemnity Insurance. The Intermediary has Professional Indemnity Insurance and Fidelity Guarantee Cover where required.</p> <p>(d) Details of how to institute a claim. Contact the Insurer/Underwriting Manager 2(c) below.</p> <p>(e) Rand amount of fees and commission payable. As per your Policy Schedule.</p> <p>(f) Complaints If you have a query regarding your policy or if you are in any way unhappy with the service that you have received, please contact the Intermediary or the Insurer on the details as per 1 (a) or 2 (a).</p> <p>(g) As per your Insurance Schedule. This certifies that the Insurer has granted a mandate to the intermediary as per Sub-section 1 (a) above.</p>	<p>2. ABOUT THE UNDERWRITING MANAGER (UMA) CONT.</p> <p>(g) Professional Indemnity Insurance: The UMA has Professional Indemnity Insurance and Fidelity Guarantee Cover where required.</p> <p>(h) Conflict of Interest We have considered the conflict of interest provision in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflict of interest, either ownership interest, financial, third party relationships, associates or distribution channels as defined. We adopt a value base approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSCA. A conflict of interest management policy is available to the clients upon request.</p>
<p>2. ABOUT THE UNDERWRITING MANAGER (UMA)</p> <p>(a) Name, postal address, physical address and telephone number. Tri-Marine Acceptances (Pty) Ltd Registration Number: 2012/089555/07 FSP License No: 44286 Postal Address: _____ Street Address: _____ PO Box 347 Office Block UF02, First Floor Plumstead Pedal Power House, 7801 Greenford Office Estate Kenilworth 7700 Telephone Number: + 27 (0) 21 701 8023 E-mail Address: info@trimarine.co.za</p> <p>(b) Telephone number of compliance department/office of the Compliance Officer Associated Compliance (Pty) Ltd Postal Address: _____ Street Address: _____ PO Box 9655 Constantia Office Park Devon Valley Cnr. 14th & Hendrick Potgieter Street 1715 Weltevreden Park 1709 Facsimile Number: + 27 (0) 11 475 0096 Telephone Number: + 27 (0) 11 678 2533 E-mail Address: info@associatedcompliance.co.za</p> <p>(c) Details of how to institute a claim. Procedures for the submitting of a claim are set out in full detail in your policy schedule. If you require assistance, contact your broker or the Underwriting Manager. Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft or where a criminal act is suspected. If you have a dispute regarding a claim that is not resolved to your satisfaction by the intermediary or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance (OSTI) as per the details below.</p> <p>(d) Type of policy involved. Short-Term (Commercial), Cargo and Goods in Transit Policy.</p> <p>(e) Extent of premium obligations you assume as policyholder. As disclosed per Policy Schedule.</p> <p>(f) Manner of payment of premium, due date of premiums and consequences of non-payment Your premiums are payable via Monthly EFT or debit order. Should your payment not be honoured, your insurance cover will cease as per terms and conditions stated in your policy documents. Where the intermediary collects premium on behalf of the Insurer, appropriate security is held as determined by the Insurer.</p>	<p>3. ABOUT THE INSURER</p> <p>Tri-Marine Acceptances (Pty) Ltd, acting on behalf of certain Lloyd's Underwriters to underwrite Marine Insurance and related classes of business C/O Lloyd's South Africa (Pty) Ltd Registration Number: 1997/020802/07 Postal Address: _____ Street Address: _____ The Forum, 15th Floor 2 Maude Street, Sandton, 2146 Telephone Number: +27 (0) 11 505 0000 Web site: www.lloyds.com Email Complaints: E-mail Address: complaints@trimarine.co.za</p> <p>4 OTHER MATTERS OF IMPORTANCE</p> <p>(a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.</p> <p>(b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</p> <p>(c) If any complaint to the Intermediary or Underwriting Manager or Insurer is not resolved to your satisfaction, you may submit the complaint to the Conduct Authority.</p> <p>(d) Polygraph or any lie detector tests are not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiation of a claim.</p> <p>(e) If premium is paid by debit order:</p> <ul style="list-style-type: none"> ▪ it may only be in favour of one person and may not be transferred without your approval; and ▪ the Insurer/Underwriting Manager must inform you at least 31 days before the cancellation thereof, in writing, of its intention to cancel such debit order. <p>(f) The Insurer/Underwriting Manager and not the intermediary must give reasons for repudiation of your claim.</p> <p>(g) The Insurer/Underwriting Manager may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.</p> <p>(h) You are entitled to a copy of the policy and our complaints procedure free of charge upon request.</p> <p>(i) The insurer or UMA must inform you at least 31 days before the cancellation of the policy.</p> <p>(j) You may not be requested or induced to waive any rights or benefits.</p>
<p>5. WARNING!</p> <p>(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 of what is said to you. (e) Don't be pressurized to buy the product. (f) Incorrect or non-disclosure by you of relevant facts may influence an Insurer/Underwriting Manager on any claims arising from your contract of insurance.</p>	<p>6. WAIVER OF RIGHTS</p> <p>Section 21 of the Code of Conduct provides that no provider may request or induce in any manner a client to waive any rights or benefit conferred on the client by any provisions of this code, or recognise, accept or act on any such waiver by the client and any such waiver is null and void.</p>
<p>7. FRAUD AND COMPLAINTS SERVICES</p> <p>Fraud: If you become aware of any irregularity relating to or services provided in the policy, you can contact Tri-Marine Acceptances (Pty) Ltd your call will be treated confidentially. +27 (0)21 701 8023 Complaints: If you would like to lodge a complaint regarding your Insurer or your intermediary, please contact Tri-Marine Acceptances (Pty) Ltd. Complaints Department. +27 (0) 21 701 8023 or write to complaints@trimarine.co.za</p>	

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8.	<p>PARTICULARS OF THE FAIS OMBUDSMAN</p> <p>If your Intermediary was unable to resolve a complaint about a financial product purchased, varied, replaced or terminated after 30 September 2004, you may submit the complaint to the FAIS Ombudsman.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Postal Address: P O Box 74571 Lynwood Ridge 0040 </td> <td style="width: 33%; vertical-align: top;"> Street Address: Sussex Office Park Block B, 473 Lynwood Lynnwood 008 </td> <td style="width: 33%; vertical-align: top;"> Contact Details: Telephone Number: +27 (0) 12 428 8000 Facsimile Number: +27 (0) 12 347 0221 Web site: www.faisombud.co.za E-mail Address: info@faisombud.co.za </td> </tr> </table>	Postal Address: P O Box 74571 Lynwood Ridge 0040	Street Address: Sussex Office Park Block B, 473 Lynwood Lynnwood 008	Contact Details: Telephone Number: +27 (0) 12 428 8000 Facsimile Number: +27 (0) 12 347 0221 Web site: www.faisombud.co.za E-mail Address: info@faisombud.co.za
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9.	<p>THE INSURER WITH WHOM YOUR SASRIA SOC POLICY IS PLACED (IF APPLICABLE)</p> <p>In the event of a claim, all relevant documentation relating to your claim must be submitted to the Insurer at the local branch in your area.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Postal Address: P O Box 653367 Benmore 2010 </td> <td style="width: 33%; vertical-align: top;"> Street Address: 34-36 Fricker Road Illovo Sandton 2196 </td> <td style="width: 33%; vertical-align: top;"> Contact Details: Telephone Number: +27 (0) 11 214 0800 Facsimile Number: +27 (0) 11 783 0781 Web site: www.sasria.co.za E-mail Address: info@sasria.co.za Compliance Officer: Mr Mziwoxolo Mavuso E-mail Address: mziwoxolom@sasria.co.za </td> </tr> </table>	Postal Address: P O Box 653367 Benmore 2010	Street Address: 34-36 Fricker Road Illovo Sandton 2196	Contact Details: Telephone Number: +27 (0) 11 214 0800 Facsimile Number: +27 (0) 11 783 0781 Web site: www.sasria.co.za E-mail Address: info@sasria.co.za Compliance Officer: Mr Mziwoxolo Mavuso E-mail Address: mziwoxolom@sasria.co.za
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10.	<p>PARTICULARS OF THE OMBUDSMAN FOR THE INSURANCE INDUSTRY</p> <p>All complaints relating to claims and repudiations can be referred to the Insurance Ombudsman. If the complaint has not been resolved by the Intermediary or Insurer you may contact;</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Postal Address: </td> <td style="width: 33%; vertical-align: top;"> Street Address: </td> <td style="width: 33%; vertical-align: top;"> Contact Details: Share Call: +27 (0) 860 103 236 / 860 726890 Facsimile Number: +27 (0) 86 589 0696 Web site: www.insuranceombudsman.co.za E-mail Address: info@insuranceombudsman.co.za </td> </tr> </table>	Postal Address:	Street Address:	Contact Details: Share Call: +27 (0) 860 103 236 / 860 726890 Facsimile Number: +27 (0) 86 589 0696 Web site: www.insuranceombudsman.co.za E-mail Address: info@insuranceombudsman.co.za
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11.	<p>PARTICULARS OF THE FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)</p> <p>If any complaint to the Intermediary or Underwriter or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Postal Address: P O Box 35655 Menlo Park 0081 </td> <td style="width: 33%; vertical-align: top;"> Street Address: Riverwalk Office Park Block B, 41 Matroosberg Road Ashleigh Gardens Ext 6 Menlo Park, 0081 </td> <td style="width: 33%; vertical-align: top;"> Contact Details: Telephone Number: +27 (0) 12 428 8000 Facsimile Number: +27 (0) 12 346 6941 Web site: www.fsca.co.za E-mail Address: info@fsca.co.za </td> </tr> </table>	Postal Address: P O Box 35655 Menlo Park 0081	Street Address: Riverwalk Office Park Block B, 41 Matroosberg Road Ashleigh Gardens Ext 6 Menlo Park, 0081	Contact Details: Telephone Number: +27 (0) 12 428 8000 Facsimile Number: +27 (0) 12 346 6941 Web site: www.fsca.co.za E-mail Address: info@fsca.co.za
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12.	<p>GENERAL</p> <ul style="list-style-type: none"> • The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable (excess), claims procedures, or your responsibility to pay premiums, please contact the intermediary or the Insurer as indicated above. • A copy of the Tri-Marine Acceptances (Pty) Ltd.'s conflict of interest management policy is available upon request. 			
13.	<p>FEE DISCLOSURE</p> <ul style="list-style-type: none"> • Tri-Marine Acceptances (Pty) Ltd receives more than 30% of its total income from the Insurer. • The Intermediary earns commission up the maximum of the regulated commission. • Tri-Marine Acceptances (Pty) Ltd earns a binder fee from the insurer of 12.5%. • The binder fee payable to Tri-Marine Acceptances (Pty) Ltd by the Insurer is for performing binder activities in terms of the binder agreement. • No additional fees are charged for performing non-intermediary services. 			
14.	<p>SHARING INFORMATION</p> <p>Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.</p> <p>The sharing of information includes but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the SAIA. By the Insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other Insurance Company or its Agent.</p> <p>You also give consent to the sharing of information regarding to the previous insurance policies and claims that you have had. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases.</p> <p>By sharing or renewing your insurance, you hereby not only consent to such information sharing but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided, or that has been provided by another person on your behalf.</p> <p>In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included and made available to the other Insurers participating in the Information Data Sharing System.</p>			
15.	<p>PROTECTION OF PERSONAL INFORMATION (POPI)</p> <p>The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you.</p> <p>We are committed to protect your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.</p> <p>What information we collect:</p> <p>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 a contractual agreement. The type of information we collect will be processed for the specific purpose for what it was collected. 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.</p> <p>Disclosure of your information:</p> <p>We may disclose your personal information to our providers whose services or products you elect to use, or as necessary for the rendering of the specified financial services. We may also share your personal information with and obtain information about you from third parties for the purposes of rendering financial services. We may also disclose your information where we have a duty or right to disclose in terms of applicable legislation, the law or where it may be necessary to protect your rights.</p> <p>Your right to access and correction of your personal information:</p> <p>You have a right to access the personal information we hold about you. You also have a right to ask us to update, correct or delete personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information.</p>			
16.	<p>TREATING CUSTOMERS FAIRLY (TCF)</p> <p>Treating Customers Fairly (TCF) is a regulatory initiative which requires companies to consider how they treat their clients through all stages of the relationship and product life cycle. This has encouraged us to re-evaluate our company culture and to reinforce the customer-centred services deliverable on which we base all our operations. Our approach has always been client-focussed, however, with the advent of TCF, we are concentrating more of our efforts on meeting the needs of our clients and bringing customer service to the forefront of our operations. In light of this, we have implemented a TCF policy structured according to the guidelines provided by the Financial Sector Conduct Authority to ensure that we consistently deliver fair outcomes to our clients and enhance the services quality to clients. The TCF policy is available on request</p>			