

INSURANCE DISCLOSURE DOCUMENTS

DISCLOSURES REQUIREMENT IN TERMS OF SECTION 4 TO 7 OF THE GENERAL CODE OF CONDUCT OF THE FINANCIAL ADVISERS AND INTERMEDIARY SERVICES (FAIS) ACT, No 37 OF 2002

The purpose of this document is to provide you with key information that you should know before proceeding with the policy. As a policy holder you have the right to the following information: For the purpose of this document, **FSP** = Financial Services Provider as defined in the FAIS Act, and is the insurance broker or intermediary.

Name of the Intermediary Broker

Legal Status:

Pinnacle Marketing (Pty) Ltd.
Registered Company: Registration No. 1997/007463/07
Registered as a Financial Services Provider, FSP No. 15017
Vat No: 4400163475

Postal Address:

P O Box 199, Melkbosstrand, 7437

Street Address:

Office 81 Eden On The Bay Mall, cnr Otto Du Plessis and Sir David Baird Drive, Big Bay, Cape Town, 7448

Compliance Department:

Moonstone compliance (Pty) Ltd, practice number 188, Call 021 554 5745.

Phone Number:

086 112 2116

Fax Number:

086 669 7770

Complaint Resolution Policy:

In terms of the FAIS Act we are obliged to set up a complaints resolutions process. We have implemented a complaints resolution process, which would be available for your perusal, should you require such. Please contact our office should you wish to obtain more detailed information in this regard.

Conflict Of Interest Policy:

Should a material Conflict of Interest as intended in the FSP's Conflict of Interest management policy arise, this will be disclosed to you at the earliest opportunity. The policy is available upon request.

Claims Procedure:

Inform the Underwriting Manager within thirty (30) days of the loss that you wish to make a claim.

MTN (Pty) Ltd is a licensed Financial Services Provider, FSP No. 44774 and undertake the collection of premiums for post-paid customers on behalf of Guardrisk Insurance Company Limited.

MTN (Pty) Ltd has Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

Name of Underwriting Manager

Legal Status:

Monitor Administrators (Pty) Ltd.
Registered Company: Registration No. 2003/004608/07
Registered as a Financial Services Provider, FSP No. 17824
4890207980

Vat No:

P O Box 467, Kloof, 3620

Postal Address:

45 Old Main Road, Kloof, 3610

Physical Address:

086 111 0004

Phone Number:

Independent Compliance Management Solutions CC, dsmith@compliancesolution.net Tel: 074 187 7325

Compliance Department:

Customer satisfaction and retention of your business is vital to us and has been one the tenets of our ongoing success.

Complaint Procedure:

We appreciate the effort you take in bringing a problem to our attention and are committed to the prompt and fair resolution of any complaints. We would appreciate it if you would refer initial problems to your client service consultant or their superior. If you do not receive a satisfactory resolution please do not hesitate to lodge a complaint with our compliance office.

Name of Insurer:

Physical Address:

Guardrisk Insurance Company Limited ("Guardrisk") Reg No. 1992/001639/06

Postal Address:

3rd Floor, 102 Rivonia Road, Sandown, Sandton 2196

Telephone Number:

PO Box 786015, Sandton, 2146

Facsimile Number:

+27-11-669-1000

Legal Status:

+27-12-6753856

Guardrisk is an Authorised Financial Services Provider in terms of the FAIS Act.

FSP registration number is: 75

FAIS Registration:

In terms of the FSP license, Guardrisk is authorised to give advice and render financial services for product

CATEGORY I:

Short-term Insurance: Personal Lines
Short-term Insurance: Commercial Lines

PI and FG Cover:

Guardrisk has Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

Compliance Officer:

The Compliance Officer: **Tel:** +27-11-669-1039, **Fax:** +27-11-669-2792 **e-mail:** compliance@guardrisk.co.za

Complaints:

You can access our Complaints Resolution Policy at: www.guardrisk.co.za or **e-mail:** complaints@guardrisk.co.za

Conflict of Interest:

You can access our Conflict of Interest Management Policy at: www.guardrisk.co.za

Method of Premium Payment:

Monthly Debit Order deductions via your bank account.

Consequence of non payment:

Your premium is due in advance and if it is not received by the Company by the due date, this insurance shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance.

Pinnacle Marketing (Pty) Ltd earns a commission (up to 20 % of the monthly premium) which is paid by the Insurer.

Monitor Administrators earns an underwriting management fee (up to 10 % of the monthly premium).

ADDITIONAL DISCLOSURES

The following details reflect the contractual relationship between the Parties

1. The Intermediary/Broker is an FSP authorised by the Insurer to offer Mobile Device Insurance on behalf of the Insurer.
2. The Underwriting Manager is mandated to provide administration and underwriting services on behalf of the Insurer.
3. All insurance remuneration due to the FSP is paid by the Insurer.
4. The Intermediary/Broker and the Insurer do not have any common shareholding.
5. The Intermediary/Broker holds Professional Indemnity Insurance.
6. The Intermediary/Broker has received more than 30% of its total remuneration from one product supplier within the past 12 months.
7. As an authorised Financial Services Provider we may not request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by the client.
8. I must be aware of the possible consequences of the misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information.
9. Upon request I must be supplied with hard copy or written or printed record of any transaction requirement within a reasonable time.

IMPORTANT - PLEASE READ

The benefits of the product offered are detailed in the policy document. The premium for the product is as stated on the policy document. Fees Brokerage and commission earned are as stated above. You are entitled to cancel this contract within a period of 14 days after inception Should you decide that the product does not meet your requirements.

You must be provided with a copy of your policy document. Should you be dissatisfied with any aspect of your insurance contract you may State your case to the Compliance department of the FSP or the Compliance department of the Insurer. If you do not receive a satisfactory Response, you may make a complaint to the office of the Short Term Insurance Ombudsman which can be contacted as follows:

| Ombudsman for Short Term Insurance | | FAIS Ombudsman | |
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| Physical Address: | Sunnyside Office Park 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown | Postal address: | Financial Services Board P O Box 74571, Lynwood Ridge, 0040 |
| Telephone number: | 0860 OMBUDS (0860 662 837) | Telephone number: | + 27 12 470 9080 |
| E-mail: | info@osti.co.za | Facsimile number: | + 27 12 348 3447 |
| The Ombudsman is available to advise you in the event of claims problems which are not resolved satisfactorily by the Intermediary and Insurer. | | If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the above | |