



STATUTORY NOTICE

IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

As a non-life insurance Insured, or prospective Insured, you have the right to the following information:

Financial Advisory & Intermediary Services Act No. 37 2002 “FAIS Act”

The FAIS Act requires compliance by Product Suppliers (Insurers) and Financial Services Providers (Intermediaries or Brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial service industry.

This Disclosure Notice contains certain information about your Product Supplier (Guardrisk Insurance Company Limited) and Financial Services Provider/ your intermediary (Viva Cover (Pty) Ltd) that you are entitled to together with information about the Ombud and the Registrar. Viva Cover (Pty) Ltd is currently also the administrator who performs certain functions of Product Supplier in terms of a binder agreement. If you require any further assistance, please contact your intermediary on the appropriate numbers provided below for your query.

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (INTERMEDIARY & ADMINISTRATOR)	
Name	The Intermediary is Viva Cover (Pty) Ltd. Viva Cover (Pty) Ltd is also the administrator who performs certain administration functions on behalf of the Product Supplier (Guardrisk).
Company Registration Number	2007/018990/07
FSP Number	42787
Postal Address	PostNet Suite 33, Private Bag X75, Bryanston, 2021
Physical Address	Quadrant 4, The Centenary Building, 30 Meridian Drive, Umhlanga New Town, 4319
Tel Number	0860109529
Fax Number	0866393910
Email	support@techsured.co.za
Website	www.techsured.co.za
Legal status of your financial services provider	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and Intermediary services in respect of Category 1, Subcategories 1.1; 1.2; 1.3; 1.4; 1.6; 1.22 & 1.23 relating to short term and certain life insurance products. All representatives have been mandated by us in terms of section 13 (1) (b) of FAIS We accept liability for all financial advice and or Intermediary services provided by our representatives within the scope of their mandate.
Whether services are rendered under supervision	The names of our representatives are available on the FSCA website, most of whom are under supervision. We have policies and procedures to ensure that they remain fit and proper.
Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration was received from the insurer in the preceding year/last 12 months	Viva Cover (Pty) Ltd and Guardrisk Insurance Company Limited do not have any shareholding in one another.



Whether professional indemnity insurance, fidelity guarantee and premium guarantees (IGF) is held	Viva Cover (PTY) Ltd has Professional Indemnity and IGF cover with Chartis Insurance.
Conflicts of Interest	We have a conflicts of interest management policy which is available on our website
Details of financial services provider's complaints procedure	Customer Services Tel: 0860 109 529 Fax: 0866 786 300 Email: support@techsured.co.za
Details of financial services provider's claims procedure	Claims Department Tel: 0860 109 529 Fax: 0866 393 910 Email: claims@techsured.co.za
Details of financial services provider's compliance arrangements	Catherine Cooper of Compli-serve KZN (PTY) Ltd, authorised practice, no 6798 Internal compliance tel: 0860 109 529 Email: catherine@compliserve.co.za
Rand amount of fees, commissions etc. payable	We act as an Intermediary and thereby enjoy up to, but not exceeding, the regulated commission in terms of the Short-Term Insurance Act, which varies from product to product. We also receive fees for the binder functions we perform. This is detailed in your schedule of insurance.
Contractual arrangements with product suppliers including any restrictions or conditions	This FSP has both an intermediary agreement and a binder agreement with the Insurer.

2. ABOUT THE PRODUCT SUPPLIER (INSURER)

Name	Guardrisk Insurance Company Limited
Company Registration Number	1992/001639/06
FSP Number	75
Postal Address	PO Box 786015, Sandton, 2146
Physical Address	102 Rivonia Road, Sandown, Sandton. 2196
Tel Number	011 669 1000
Fax Number	011 669 2792
Website	www.guardrisk.co.za
E-mail address of Compliance Officer	compliance@guardrisk.co.za
Details of the compliance department	Then compliance officer, (011) 6691039
Details of claims department	Please refer to the details in the intermediary disclosures
Details of complaints department	Please refer to the details in the intermediary disclosures

3. ABOUT THE SERVICE

The Product Policy

If the policy was sold to you by the Intermediary's telemarketer, the same details as those of the Intermediary are applicable. Recordings of the telephone discussion with the telemarketer can be made available to you on request.

The Intermediary must have an agreement with the Insurer in terms of which the following remuneration is payable for the insurance business, a collection fee to the administrator; commission to the intermediary; an underwriting fee to the Insurer and binder fees where applicable. This is disclosed in your schedule of insurance.

4. PARTICULARS OF FAIS OMBUD

Name	The FAIS Ombud
Postal address	P O Box 74571, Lynwood Ridge, 0040
Physical Address	Kasteel Park Office Park, Orange Building, 2nd Floor, c/o Nossob & Jochemus Street, Erasmus Kloof, Pretoria, 0048
Tel Number	012 470 9080

Fax Number	012 348 3447
Email	info@faisombud.co.za
Website	www.faisombud.co.za

5. PARTICULARS OF SHORT-TERM INSURANCE OMBUD

Name	The Ombud for Short-Term Insurance
Postal address	(ST) PO Box 32334, Braamfontein, 2017
Physical Address	(ST) 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg, 2196
Tel Number	(ST) 011 726 8900
Fax Number	(ST) 011 726 5501
Email	(ST) info@osti.co.za
Website	(ST) www.osti.co.za

6. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE

Name	Registrar of Short-Term Insurance
Postal address	PO Box 35655, Menlo Park, 0102
Physical Address	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Tel Number	012 428 8000
Fax Number	012 346 6941
Website	www.fscs.co.za

7. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS

Procedures for the submission of claims and complaints are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact Viva Cover. You are required to advise Viva Cover 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 Viva Cover. You may contact Viva Cover's Policy Holder Services department on 0860 109 529. In addition, the addresses of the Registrar of Short-Term Insurance, the Short-Term Ombud and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved.

8. 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, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact Viva Cover for assistance.

9. 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, any additional or refund premium that may become due are also reflected on the policy schedules. All premiums are inclusive of Value Added Tax at the prescribed rate. The Administrator is authorised to accept premium payments on behalf of the Product Supplier and you may make payment to the Administrator. This is also the case with monthly premiums by debit order.

10. 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 of the due date.

11. 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 contain the amounts that you pay as a portion of a claim and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.

12. OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information referred to in paragraphs 1, 2, 3 and 4.
- (b) If any complaint to the Intermediary or insurer/UMA is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- (c) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- (d) If your premium is paid by debit order, the debit order must be in favor of either the Intermediary of the Product Supplier (insurer) and may not be transferred without your approval.
- (e) The Product Supplier (insurer) must give you 30' days' notice in writing of its intention to cancel your debit order.
- (f) The Product Supplier (insurer) and not the Intermediary must give reasons in writing for the rejection of any claim submitted by you.
- (g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.
- (h) You are entitled to a copy of your policy free of charge.

13. WARNING

Complete all forms in ink.

- (a) Keep all documents you receive.
- (b) Make notes as to what is said to you.
- (c) Do not be pressured into buying the product.
- (d) Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

14. SHARING OF INSURANCE INFORMATION

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.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by Trans Union ITC on behalf of the South African Insurance Association. 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.

You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognized sources or databases. By insuring or renewing you 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.

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 on the system and made available to other Insurers participating in the Information Data Sharing System.

15. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services may request or induce in any manner a client to waive any right or provider benefit conferred on the client by/or in terms of any provisions Code, or recognize, accept or act on any such waiver by a client. Any of the said such waiver is null and void.