

DISCLOSURE NOTICE

This notice does not form part of the Insurance Contract (Policy) or any other document. It does however contain valuable information.

The Insurer Disclosure

Name: Infiniti Insurance Limited
Physical Address: Block F, Upper Grayston Office Park,
152 Ann Crescent, Strathavon, Sandton
Postal Address: PO Box 23, Strathavon, 2031
Telephone: 011 718 1200

FAIS License Information

FSP Number: 35914
Email Address: compliance@infinitiafrica.com
Complaints: Please direct your complaint to the above address or by email to complaints@infinitiafrica.com.
Should you wish to receive a copy of our complaints procedure please send your request to the above email address.
Professional Indemnity: Infiniti Insurance Limited hold Professional Indemnity cover as required by law

The Underwriting Manager Disclosure

Name: Royal Administrators (Pty) Ltd
Physical Address: Block 4, Grayston Office Park,
128 Peter Road, Simba, Sandton
Postal Address: PO Box 787, Strathavon, 2031
Telephone: 011 783 5013

FAIS License Information

FSP Number: 14758
Email Address: info@royaladmin.co.za
Complaints: Please direct your complaint to the above address.

Should you wish to receive a copy of our complaints procedure please send your request to the above email address.

Professional Indemnity: Royal Administrators (PTY) Ltd hold Professional Indemnity cover as required by law

Insureds policy details

Type of Policy:	Personal Lines/Commercial
Premium:	<p>Premium is the amount you pay us for the cover under the policy. The premium payable and frequency is reflected on your policy schedule or endorsement.</p> <p>The premium is payable before inception or renewal of the policy, subject to a 15 day period of grace. Non-payment of the premium will result in contractual lapsing of the policy.</p> <p>Please ensure that your FSP has explained the consequences of non-payment of premium to you.</p>
Broker remuneration:	Any fee, commission or other form of remuneration is separately disclosed on your policy schedule.

Complaints Resolution Procedure

The objective of the complaints procedure is to set out the steps that enable you to approach the FAIS Ombud for determination on a complaint, where the complaint constitutes a monetary claim up to R 800 000, without incurring legal expenses.

A complaint can only arise if:

- Infiniti Insurance Limited or its representative contravened or failed to comply with a provision of the Act and as a result you have or are likely to suffer financial prejudice.
- Infiniti Insurance Limited or its representative or our representative wilfully or negligently rendered a financial service which caused or is likely to cause financial prejudice.
- Infiniti Insurance Limited or its representative treated you unfairly.

To lodge a complaint please Inform Infiniti Insurance Limited in writing that you have a complaint and if possible complete their client complaint form.

Infiniti Insurance Limited have 3 weeks to acknowledge receipt of the complaint if we cannot resolve the complaint in that period.

Infiniti Insurance Limited must resolve the complaint within 6 weeks.

If after 6 weeks Infiniti Insurance Limited have not resolved the complaint or the complaint has not been resolved to your satisfaction you may approach the FAIS Ombud within 6 months of the resolution by Infiniti Insurance Limited. You must complete a complaints registration form that you can download from the FAIS Ombud website.

FAIS Ombudsman details

Physical Address: 110 Oxford Road, Houghton Estate, Johannesburg
Postal Address: PO Box 32334, Braamfontein, 2017
Telephone: 011 726 8900
Fax: 011 2765501

A FULL COPY OF THE COMPLAINT RESOLUTION POLICY AND PROCEDURES IS AVAILABLE FROM
INFINITI INSURANCE LIMITED

You have a right to request and receive information regarding the terms and conditions of your policy including the premium charged and the cover given. You also have the right to request and receive copies of any documentation completed and signed by you and any recordings made of telephonic disclosures made by you.

Compliance Office details

Name: Peet Pieterse
Telephone: 011 718 1200
Postal Address: PO Box 23, Strathavon, 2031
Email Address: peetp@infinitiafrica.com
Your Intermediary: Also referred to as your broker or Financial Service Provider (FSP). The name of your broker is reflected on your policy schedule.
Legal Status: Your broker is authorised by us in terms of an agency agreement to render advisory and intermediary services with regard to our financial products in the categories they are licensed for.
Your broker is not a representative of Infiti Insurance Limited.
Your broker is obliged to give you a separate disclosure showing their FAIS license information.

Claims Procedure

On the happening of any event, which may result in a claim under the policy, please notify your broker.
If you are dissatisfied with the way your claim has been handled please contact Infiti Insurance Limited.

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Telephone: 011 718 1200

If you are still dissatisfied with the way your claim has been handled please contact The Short Term Insurance Ombudsman to review your case.

Short Term Insurance Ombudsman details

Postal Address: PO Box 32334, Braamfontein, 2017
Telephone: 011 726 8900
Email Address: info@osti.co.za
Website: www.osti.co.za