

STATUTORY NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS
IMPORTANT – PLEASE READ CAREFULLY
FAIS DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other legal document)

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

Ref.2024/02

Ulwandle Insurance Brokers (Pty) Ltd T/AS RSR Brokers is statutorily obliged to divulge the following information, in terms of the Financial Advisory Intermediary Services Act and Subordinate Legislation:

ABOUT THE BROKERAGE

FSP Name: Ulwandle Insurance Brokers (Pty) Ltd T/AS RSR Brokers
FSP No.: 45781
Physical Address: 39 Starling Road, Duffs Road, Durban, 4051
Postal Address: P.O Box 991, Hyper By The Sea
Telephone: (031) 565 1055 / 565 1054 / 565 1057
Contact: Roshanlall Ramkisson, Reshma Singh, Jitesh Ramkisson
Website: www.rsrbrokers.co.za
Registration no. – 2012/103079/07
Vat - 4700268263

The FSP does not receive more than 30% of last year's total remuneration, including commission from any particular product supplier.

The FSP does not directly or indirectly hold more than 10% of any product suppliers' shares or have any equivalent substantial financial interest in any product supplier.

The FSP does not use Third Party Collection Agency.

The FSP is not an associated company of an Insurer.

The FSP holds Professional Indemnity Cover.

THE FSP IS LICENCED FOR ADVICE AND INTERMEDIARY SERVICES IN TERMS OF THE FOLLOWING PRODUCTS ON CATEGORY 1:

Short Term Insurance Personal Lines
Short Term Insurance Commercial Lines
Short Term Insurance Personal Lines A1

INTERMEDIARY KEY INDIVIDUALS, REPRESENTATIVES AND ADMINISTRATION

Key Individuals and Representatives: Mr Roshanlal Ramkisson (Roshan) , Mrs Reshma Singh, Mr Jitesh Ramkisson
Representatives: Mr Sathyanand Rambritch (Sathie), Mr Rohanlall Oodith (Ron), Mr Mohan Bharath (Rakesh), Mr Rama Rajkumar, Mr Shanmugam Rathnam Pillay (Michael), Talika Rajdeo, Serbrina Carmel Perumal, Tanya Jugdeo.
Administration: Mr Nishen Sathyanand Rambritch, Mageshnee Govender.

LEGAL AND CONTRACTUAL STATUS

The FSP is not a representative, partner or an agent of any of the Product Suppliers and as a consequence, the FSP takes responsibility for its own actions. There are no conditions or restrictions imposed on the FSP by any Product Supplier with regards to the types of financial products or services that may be provided or rendered.

MISREPRESENTATION/NON-DISCLOSURE

Client/Policyholder Responsibilities: It is the responsibility of the Client/Policyholder to ensure that all material facts, answers, statements or other information provided to the FSP is accurately and properly disclosed. It is the Client/Policyholder's duty to ensure that he/she is satisfied as to the correctness and completeness of the details provided. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information may lead to non-payment of a claim and/or forfeiture of all benefits and/or premiums and/or cancellation of the policy. The FSP cannot be held liable for any misrepresentation, non-disclosure or inaccurate information provided by the Client/Policyholder or any person dealing for and on behalf of the Client/Policyholder.

REMUNERATION

The FSP is remunerated as follows:

Commission: Will be charged strictly in accordance with prescribed commission as per the applicable Regulation for such product: Non-Motor 20%, Motor 12.50%, Sasria Non-Motor 12.50%, Sasria Motor 11.50%

Binder Fees: In the event that the FSP renders Binder Functions, such fee receivable, from the Insurer, will be in accordance with prescribed percentage as per the applicable Regulation for such product. Binders - Hollard 4.20% and Old Mutual Insured 5%.

Outsource Fees: In the event that the FSP renders Outsource Functions, such fee receivable will be reasonable and justifiable. The product supplier will remunerate the FSP for any outsource services rendered.

Broker Fee / Administration Fee: Broker/Administration fee will be charged with the clients' consent for additional services provided.

COMPLIANCE OFFICER

FAIS Compliance and Licensing CC, Practice No. 5878, represented by Alida Govender Compliance Officer No. 6356.
Telephone: 031 822 3448, Email: info@fais-compliance.co.za

CONFLICT OF INTEREST

Please be advised that RSR BROKERS has implemented a conflict of interest management policy in order to ensure that you, our valued client, receives objective advice that is in your best interest. Our policy ensures that any potential conflict will be identified and effectively managed. Detailed registers recording any conflicts of interest and/ or non-cash incentives received are also kept and these, together with the conflict of interest management policy, are available for inspection at our offices. For ease of reference, a copy will be made available to you at your request.

CLIENT CONFIDENTIALITY & PROTECTION OF PERSONAL INFORMATION ACT COMPLIANCE

By engaging the services of RSR Brokers and by signature to our letter of appointment, you consent to the collection, storage and disclosure of personal information to allow for the rendering of advice and service to you. All information obtained or acquired about you shall remain confidential and will not be disclosed unless you provide written consent, or unless RSR Brokers is required by any law to disclose such information. We have implemented a POPI Framework Policy that details how we collect, share, store and process personal information in compliance with the POPI Act. A copy of our POPI Framework Policy is available on request from our office.

COMPLAINTS

In the event that you are dissatisfied with any aspect of our service or have a complaint against any of our service suppliers, kindly inform us. We will forward you our Complaints Lodgement Form for your completion. A copy of our Complaints Management Framework is available on request. Please note that before you lodge a complaint with the FAIS Ombud, you have to first try to resolve the complaint with our office.

PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000

The Promotion of Access to Information Act (PAIA) requires us to have a PAIA Manual detailing our records, the information Officer's contact details, the procedure and fees to enable access to information. A copy of our PAIA Manual is available on request.

TREATING CUSTOMERS FAIRLY (TCF)

We are required to demonstrate that we deliver fair outcomes to our customers, based on culture and governance, appropriate product design, clear communication, suitable advice, product performance and service standards, appropriate processes for changes, claims and complaints. Senior management is responsible for ensuring that the FSP and staff at all levels, deliver customer outcomes and undertake to provide excellent customer service based on accountability and transparency. A copy of our TCF Commitment is available on request.

POLICYHOLDER PROTECTION RULES (PPR)

In terms of the Short Term Insurance Acts, the Policyholder Protection Rules set out the requirements which an Insurer is responsible to comply with at all times. A copy of these Rules are available on request.

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, warranties, premiums, excesses (or deductibles) or any other information, please contact us.

EXTENT AND NATURE OF PREMIUM OBLIGATION

Your Policy Document and / or debit note will reflect the premiums payable, due date and frequency of payment. All premiums are inclusive of Value Added Tax (VAT). Any change in the cover may result in an additional and /or refund premium.

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.

FIRST AMOUNTS PAYABLE (ALSO KNOWN AS EXCESS OR DEDUCTIBLES)

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

SERVICE LEVEL AGREEMENT

Please note that you will be provided with a Service Level Agreement that sets out Terms and Conditions of our services to you. We advise that you read through this document and if you have any concerns, please contact our offices.

PARTICULARS OF SASRIA SOC LIMITED

Physical Address – 36 Fricker Road, Illovo, Sandton, 2196 Postal Address - P.O Box 653367, Benmore, 2010
Registration no. – 1979/000287/06 Telephone – 086 172 7742 + 011 214 0800
Fax – 011 447 8630 E-mail – contactus@sasria.co.za; Web Site – www.sasria.co.za
Claims Procedure – 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.
Compliance Officer – Mr. Mziwoxolo Mavuso Compliance Tel No. – 011 214 0800
Compliance E-mail – mziwoxolom@sasria.co.za
Complaints E-mail – complaints@sasria.co.za

PARTICULARS OF THE (NFOS) THE NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA

Physical Address – 110 Oxford Road, Houghton Estate, Johannesburg, 2198
Contact Details – 0860 800 900 / 066 473 0157
E-mail – info@nfosa.co.za Website – www.nfosa.co.za

PARTICULARS OF THE FAIS OMBUD

Physical Address- 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal Address – P.O Box 41 Menlyn Park, 0063
Telephone – 012 762 5000 Sharecall – 086 066 3274
Fax – 012 348 3447 E-mail – info@faisombud.co.za
Website – www.faisombud.co.za

PARTICULARS OF THE FINANCIAL SECTOR CONDUCT AUTHORITY

Postal Address – P.O Box 35655, Menlo Park, 0102
Telephone – 012 428 8000 / 080 020 3722
Fax – 012 347 6941 Email – info@fscs.co.za
Anonymous Fraud & Ethics – fscs@behonest.co.za
Website – www.fscs.co.za

ABOUT THE REPRESENTATIVES

Section 13 Certificate

This FSP certifies that the following representatives have a service contract or other mandate, to represent the FSP and to render financial services (advice and intermediary services) relating only to the products as indicated below. This FSP accepts responsibility for the activities of the representative performed within the scope of, or in the course of implementing, any such contract or mandate.

Full Name	Email	Cell No	Products	Intermediary & Advice	Supervision	Status
Roshanlall Ramkisson (Roshan)	roshan@rsrbrokers.co.za	0837008550	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Reshma Singh	reshma@rsrbrokers.co.za	0726500261	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Jitesh Ramkisson	jitesh@rsrbrokers.co.za	0824963713	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Shanmugam Pillay (Michael)	michael@rsrbrokers.co.za	0825641740	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Serbrina Carmel Perumal	serbrina@rsrbrokers.co.za	0670192445	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Rama Rajkumar	rama@rsrbrokers.co.za	0836676179	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Rohanlall Oodith (Ron)	ron@rsrbrokers.co.za	0836260247	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Mohan Bharath (Rakesh)	rakesh@rsrbrokers.co.za	0837788114	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Sathanand Rambritch (Sathie)	sathie@rsrbrokers.co.za	0837778113	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Tanya Jugdeo	tanya@rsrbrokers.co.za	0781841684	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited
Talika Rajdeo	talika@rsrbrokers.co.za	0738660872	Short Term Insurance Personal Lines Short Term Insurance Personal Lines A1 Short Term Insurance Commercial Lines	Yes	No	Fully Accredited

The FSP and the Representative confirm that he/she is Fit and Proper to render financial services. The qualifications and experience of the above individuals is available on request from our offices.

Key Individual Signature: *R.Ramkisson . R.singh , J.Ramkisson*

PRODUCT SUPPLIERS THAT HAVE GIVEN THE BROKERAGE WRITTEN AUTHORITY TO MARKET THEIR PRODUCTS IN TERMS OF AN AGREEMENT

Service Provider	Compliance Department Details	Complaints Department Details
AIG	011 551 8000 / AIG-SACompliance@aig.com	011 551 8494 / AIGSAfeedback@aig.com
Allianz Global	011 214 7900 / CommunicationsAfrica@allianz.com	https://www.bkms-system.com/bkwebanon/report/clientInfo?cin=by94UJ&c=-1&language=eng
Arrow Underwriting Managers	011 268 6490 / compliance@centriq.co.za	011 268 6490 / compliments@centriq.co.za
Bryte	011 370 9111 / fais@brytesa.com	031 584 2230
Camargue	compliance@camargueum.co.za.	complaints@camargueum.co.za
Centriq/DJA Aviation Underwriting Managers	011 268 6490 / compliance@centriq.co.za	011 268 6490 / compliments@centriq.co.za
Commercial and Industrial Acceptances	011 678 2533 / info@associatedcompliance.co.za	086 124 2777 / complaints@cia.co.za
Commercial Crime Concepts (Pty) Ltd Trading As C3	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Consort Technical Underwriting Managers (Pty) Ltd	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Cross Country Insurance Consultants	011 380 3080 / faeeza.rassool@renasa.co.za	complaints@renasa.co.za / 011 380 3080
Discovery Insure	insureinfo@discovery.co.za	mydispute@discovery.co.za
Envirosure	011 268 6490 / compliance@centriq.co.za	011 268 6490 / faiscomplaints@centriq.co.za
Frontline	011 374 9111 / compliance@ominsure.co.za	0860 634357 / complaints@ominsure.co.za
Gem & Jewel Acceptances (Pty) Ltd	011 370 9111 / fais@brytesa.com	031 584 2230
Genlib	john@associatedcompliance.co.za	Faiscomplaints@genlib.co.za
Guardrisk	compliance@guardrisk.co.za	0860 333 361complaints@guardrisk.co.za
HIC Underwriting Managers	011 455 5271 / info@hicsa.co.za	011 455 5271 / info@hicsa.co.za
Hollard	011 351 5000 / hollardinsurancecomplaints@hollard.co.za	086 000 107 / complaints@hollard.co.za
Horizon Underwriting Managers (Pty) Ltd	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Itoo	warwickg@itoo.co.za / 087 703 1034	warwickg@itoo.co.za / 087 703 1034
Leppard & Associates (Pty) Ltd	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Lombard Commercial	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Mirabilis	SantamGroupCompliance@santam.co.za	0860 102 725 / complaints@santam.co.za
Momentum	micompliance@momentum.co.za	086 000 6784 / micare@momentum.co.za
Motor Funding Underwriters Managers (Pty) Ltd Trading As Motor Acceptances	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
MUA	compliance@tihsa.co.za	0860 10 90 59 / disputeresolution@autogen.co.za
New National Assurance Company Limited	vicky@nnac.co.za / 031 334 2077	011 646 7456 / lefui@nnac.co.za
Old Mutual Alternate Risk Transfer Insure Limited	0860 634 357 / compliance@ominsure.co.za	0860 634 357 / complaints@ominsure.co.za
Old Mutual Insure	011 374 9111 / compliance@ominsure.co.za	0860 634 357 / complaints@ominsure.co.za
One Insurance Underwriting Managers (Pty) Ltd	011 374 9111 / compliance@ominsure.co.za	0860 634 357 / complaints@ominsure.co.za
Praesidio Risk Managers (Pty) Ltd	011 551 0674 / ronellp@lombardins.com	complaints@lombardins.com
Renasa	011 380 3080 / faeeza.rassool@renasa.co.za	complaints@renasa.co.za / 011 380 3080
Santam	SantamGroupCompliance@santam.co.za	0860 102 725 / complaints@santam.co.za
SHA	SantamGroupCompliance@santam.co.za	0860 102 725 / complaints@santam.co.za
Top Trans	compliance@guardrisk.co.za	complaints@guardrisk.co.za