



BEN SURE CONSULTANTS DISCLOSURE NOTICE

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

1. ABOUT THE INTERMEDIARY (INSURANCE BROKER)

(a) Name, physical address, postal address and telephone number

Name: Ben Sure Consultants CC

Physical address: 59 Akkerboom str, Zwartkop, Centurion

Postal address: 59 Akkerboom Str, Zwartkop, Centurion

E-mail address: info@bensure.com

Telephone: (012) 6632056

Benito Oosthuizen is the duly appointed Key Individual of the FSP and responsible for the management and oversight of intermediary services of the FSP

(b) Legal status and any interest in any insurer

Ben Sure Consultants is an Authorized Financial Services Provider, FSP Number: 1137 to provide financial products in Category 1.2 for Short Term Insurance- Personal Lines and Category 1.6 for Short Term Insurance- Commercial Lines.

Ben Sure Consultants is a closed corporation with limited liability and no direct financial interest in any of its product suppliers or underwriting companies. The FSP may from time to time receive gifts, sponsorships and entertainment from product providers which will be recorded in our internal gift register. There is no conflict of interest between the FSP and any client of which we are aware of, should any such situation arise, it will be immediately disclosed. A formal conflict of interest policy is available on request.

This intermediary receives more than 30% of its total commission from ProCom Underwriters.

(c) Whether or not in possession of professional indemnity insurance

Ben Sure Consultants has professional indemnity insurance with AON for a limit of R 2 500 000 and covers all representatives and staff.

(d) Details of how to institute a claim

Should you have a claim against your policy, please do the following:

(i) Notify our claims department at the above address or by telephone on the above number.

(ii) A claim form will be handed to you, or faxed to you, or posted to you according to your instruction.

Complete this form and return it to us at the above address, or fax it to us at the above fax number.

Our claims department will then attend to your claim.

(iii) Should you have any difficulty, kindly contact our claims department and someone will assist you.

(e) Particulars of the Broker's Compliance Officer:

Leona Prinsloo, 149 Kristal Str, Lyttleton Manor, 0157, Tel: 083 310 2563

(f) Fees and commission payable (excluding VAT)

Where applicable, Ben Sure Consultants may receive a Broker Fee as stated in the summary of premiums on your insurance policy schedule.

Ben Sure Consultants receives the following commission as stated in the summary of premiums on your insurance policy schedule:

Commercial Lines	Non Motor-	20% of Premium
	Motor-	12.5% of Premium
Personal Lines	Non Motor-	20% of Premium
	Motor-	12.5% of Premium

(g) Written mandate to act on behalf of insurer

This certifies that the insurer and the underwriting company (as stated on your insurance policy) has granted a mandate to the intermediary (Ben Sure Consultants CC) to represent the insurer and to accept business and provide advice on behalf of the insurer.

(h) Complaints Procedure

All complaints against the FSP must be lodged in writing. Benito Oosthuizen is our internal complaints officer and can be contacted at our office details as listed before. The FSP has a formal complaints resolution in place which is available on request.

3. OTHER MATTERS OF IMPORTANCE

(a) You must be informed of any material changes to the content provided in paragraphs 1 and 2.

(b) If the information above was given to you verbally, it must be confirmed to you in writing within 30 days.

(c) If any complaint to the broker or to the insurer is not resolved to your satisfaction, you may submit a complaint to the Short Term Insurance Ombud.

(d) Polygraph or similar tests are not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.

(e) If premium is paid by debit order

(i) It may only be in favor of one person and may not be transferred without your approval:
and

(ii) The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

(f) The insurer and not the intermediary must give reasons in writing for repudiating your claim.

(g) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.

(h) You are entitled to a copy of the policy free of charge.

4. WARNING

Do not sign any blank or partially completed application forms.

Complete all forms in ink.

Keep all documents handed to you.

Make notes as to what is said to you.

Ask for a letter of representation from your adviser.

Don't be pressurized into buying the product.

Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5. Other Information

Particulars of the Ombud who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or the insurer:

Short-term Insurance Ombud PO Box 32334 BRAAMFONTEIN 2017, Tel: (012) 470-9080 Email: info@osti.co.za	FAIS Ombud PO Box 74571 LYNNWOOD RIDGE 0040 Tel: (012) 470-9080 Email: info@faisombud.co.za
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