

**STATUTORY NOTICE AND INFORMATION DISCLOSURE  
TO SHORT-TERM INSURANCE POLICYHOLDERS**

**IMPORTANT - PLEASE READ CAREFULLY**  
**(This notice does not form part of the insurance contract or any other document)**

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

**ABOUT THE FINANCIAL SERVICE PROVIDER (FSP)**

**Name** : **Scott Kohler cc T/A RISK SURE Insurance Brokers**  
**FSB License Number** : **10868**  
Physical address : 9 Tradewinds, Shelly Beach Business Park, 786 Marine Drive, Shelly Beach  
Postal address : PO Box 437, Shelly Beach, 4265  
E-mail address : trish@rsib.co.za  
Telephone : 039 - 3155905 Fax : 039 - 3155901  
**Compliance Officer** : Jodi Coxwell Email Address : jcoxwell@polka.co.za  
Address : 45 Romsey Grove, Durban North, 4051  
Practice Number : 4465

The FSP is licensed in terms of the Financial Advisory & Intermediary Services Act 2002 and is authorized to provide financial services in respect of Short Term Insurance, namely Short Term Insurance – Personal and Commercial Lines. The FSP accepts responsibility for the financial services rendered by its **representatives\*** performed within the scope of their employment.

The FSP is a Close Corporation with limited liability and no direct financial interest in the insurer, and is in possession of professional indemnity cover provided by **AIG SA Limited**. The FSP may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. Specific details are recorded and will be provided on request.

**MANDATES TO TRANSACT WITH BUSINESS PARTNERS/INSURERS:**

This certifies that the FSP is an Independent Agent/Broker and that various insurers/underwriting managers and brokerages have granted the FSP **mandates/sub-agencies** to transact with them on your behalf:

Auto & General Insurance Co. Ltd including 1 <sup>st</sup> For Women
Beyonda Group (Pty) Ltd
Bryte Insurance Company Limited / BnB Sure (previously Zurich)
Camargue Underwriting Managers
CIB (Pty) Ltd
Commercial & Industrial Acceptances
Cross Country Insurance Consultants
Cyclesure Underwriting Managers (Pty) Ltd
Discovery INSURE
Factory And Industrial Risk Managers (Pty) Ltd
Hollard
Hospitality Industry Underwriting Consultants (Pty) Ltd
King Price Insurance Company Limited
Mirabilis Engineering Underwriting Managers
MUA Insurance Acceptances (Pty) Ltd
Old Mutual Insure (previously Mutual and Federal)
One Insurance Underwriting Managers (Pty) Ltd
Santam Limited including Santam Real Estate
Thatch Risk Acceptances
Vanguard Underwriting Managers
i Too Special Risks (Pty) Ltd

## **ABOUT YOUR INSURER**

These details will be found in the insurer's disclosure notice incorporated within your policy schedule.

## **FEES AND REMUNERATION**

This FSP receives more than 30% of its total commission from the following Insurer:

- Mutual and Federal Insurance Company

### **Personal Lines Policy Administration – Old Mutual Insurance Limited:**

This FSP receives a fee of 3% of gross written premium for outsourced services rendered by the FSP on behalf of **Old Mutual Insurance Limited** in respect of Personal Lines policy administration. This fee does not increase the cost of your insurance.

## **DETAILS OF HOW TO INSTITUTE A CLAIM**

You are advised to make yourself aware of any specific policy obligations or requirements which are generally found under the 'General Conditions' of a policy.

In particular, **you must not delay** in informing our office, or your insurer, **immediately** following an incident which may give rise to a claim, whether for own loss or damage, or a potential liability claim against you. Some policies contain a 30 days' notice provision, and you could seriously prejudice your position if you fail to comply.

The following are general rules that apply. Please note that these do ***not*** override any specific policy or legal requirement:

### **Time of loss**

1. Take all necessary and reasonable steps to minimise the loss and to protect insurers interests;
2. If other parties are involved, take down personal details for future reference by insurers, and provide them with your own. In the event of a motor vehicle accident it is imperative to obtain full details of the OWNER as well as the driver if they are not one and the same person;
3. Never admit liability, no matter how the circumstances may look at the time. Merely inform the other party that your insurance company will be dealing with the matter;
4. In the event of a motor vehicle accident, loss of valuables or money, or burglary, or loss by malicious damage, please report this to your nearest police station and insist on a case reference number;

### **Immediately after**

1. Report the claim to our office and arrange to complete the claims documentation with us as soon as possible;
2. Advise our office of any other policy of insurance you think may cover the same event;
3. Obtain any other documents, such as repair or replacement quotations, which may be requested.
4. Retain any salvage or damaged items for upliftment or inspection by insurers should they so choose;
5. Any demand made on you by any other partie/s, or their insurer/s, should be forwarded to us immediately they come to be in your possession so that we can action this on your behalf.

## DETAILS OF HOW TO INSTITUTE A COMPLAINT

Complaints can be referred to the client service department at the FSP's address, by phone, fax or alternatively by emailing [info@rsib.co.za](mailto:info@rsib.co.za). (Contact details as provided on page 1 of this document)

### Collection of Premium and consequences of non-payment:

Premiums on monthly policies are paid by debit order through your bank account and on annual policies by cheque or EFT. Premiums for monthly paid policies are due on the first working day of the month. Cover will cease automatically 15 days from the date of non-payment. In the event of a claim arising during the 15-day grace period, the full amount due will be deducted from the amount due to the policyholder, from such claim.

### Contact details of the Ombudsman for Short Term Insurance

Physical Address : 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg, 2196  
Postal Address : PO Box 32334, Braamfontein, 2017  
Email : [info@osti.co.za](mailto:info@osti.co.za)  
Toll : 0860 726 890  
Telephone : 011 -726 8900  
Fax : 011 -726 5501

### Contact Details of the FAIS Ombudsman

Physical Address : Kasteel Park Office Park, Orange Building 2<sup>nd</sup> Floor,  
C/O Nossob & Jochemus Street, Erasmus Kloof, Pretoria, 0081  
Postal Address : PO Box 74571, Lynnwood Ridge, 0040  
E-mail : [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Telephone : 012 - 762 5000 / 012 - 470 9080  
Fax : 012 - 348 3447 / 012 - 470 9097 / 086 7641422

### Contact Details of the Registrar of Short-term Insurance

Physical Address : 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002  
Postal Address : Financial Services Conduct Authority, P.O. Box 35655, Menlopark, 0102  
Email : [info@fsca.co.za](mailto:info@fsca.co.za)  
Toll : 0800 203 722  
Telephone : 012 - 428 8000  
Fax : 012 - 346 6941

### SASRIA COVER (Riot including political riot cover):

In the event that this policy extends to include SASRIA cover, the details of the Insurer providing this cover is SASRIA Ltd.

Compliance Officer : Mr MS Mavuso  
Physical Address : 36 Fricker Road, Illovo, Sandton, 2196  
Postal Address : PO Box 653367, Benmore, 2010  
Email : [contactus@sasria.co.za](mailto:contactus@sasria.co.za)  
Telephone : 011 - 214 0800

## CONFIRMATION OF AUTHORISATION TO RENDER FINANCIAL SERVICES

In terms of section 13(1)(b) of the FAIS Act, no person may act as a representative of an authorised financial services provider unless such person is able to provide confirmation to a client, certified by the FSP, that a service contract or other mandatory agreement to represent the FSP exists, and the FSP accepts responsibility for the activities performed within the scope of such contract or mandate.

It is therefore confirmed that:

1. Risk Sure Insurance Brokers is an authorised financial services provider.
2. A service contract exists between the below mentioned representatives and Risk Sure Insurance Brokers in terms of which they may act as a representative on behalf of Risk Sure Insurance Brokers.
3. In terms of the information they provide they must comply with the fit and proper requirements prescribed by the FAIS Act to render financial advice and/or intermediary services to clients on the financial products as mentioned in clause 6 below.
4. Risk Sure Insurance Brokers accepts full responsibility for those actions performed within the scope of, and in the course of implementing the duties in terms of their service contract/mandatory agreement.
5. This authorisation is limited to the broker contracts which Risk Sure Insurance Brokers has concluded with specific product suppliers which they have familiarised themselves with the terms and conditions of such broker contracts.
6. The financial products in terms of which they are authorised to provide advice and /or intermediary services, including whether or not such services are to be provided under supervision, are listed below.
7. You will be notified in writing should any material changes occur in respect of the above.

### **\*Representatives – Fully Qualified - FSB Approved (www.fsca.co.za)**

Name	ID Number	License Category	Short Term Insurance Sub-Categories	Advice	Intermediary Service
JA Naylor	660331 5017 082	I	1.2 (P/Lines) & 1.6 (C/Lines)	✓	✓
PC Naylor	710529 0005 081	I	1.2 (P/Lines)	✓	✓
VA Davidson	810825 0025 080	I	1.2 (P/Lines) 1.6 (C/Lines) Under Supervision	✓	✓
AM Donval	551229 0130 086	I	1.2 (P/Lines) & 1.6 (C/Lines)	✓	✓
NL Caple	710923 0161 087	I	1.2 (P/Lines) & 1.6 (C/Lines)	✓	✓

### **\*Representatives Under Supervision (www.fsca.co.za)**

Name	ID Number	License Category	Short Term Insurance Sub-Categories	Advice	Intermediary Service
GM Du Plessis	840621 0244 084	I	1.2 (P/Lines)	✓	✓
VA Davidson	810825 0025 080	I	1.6 (C/Lines)	✓	✓

### **FSP Key Individuals – FSB Approved (www.fsca.co.za)**

Name	ID Number
JA Naylor	660331 5017 082
PC Naylor	710529 0005 081