

NOTICE TO ALL POLICYHOLDERS
DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

1. Your intermediary (Insurance Broker)

- Name: ESB Insurance Brokers (Pty) Ltd (Registration No 2014/253910/07)
- Physical Address: 152 Barry Hertzog Avenue, Greenside, Johannesburg, 2193.
- Postal Address: P.O. Box 42764, Fordsburg, 2033.
- Telephone Number: 087 808 6238
- E-mail: esbins@esbins.co.za
- We are an Authorised Financial Service Provider in Terms of the FAIS Act. (Licence No. 46070)
- License Categories – Non-Life Insurance - Commercial Lines and Personal Lines (Advice and Intermediary Services applicable to both).
- We are in possession of Professional Indemnity Insurance as per Policy No B/AIB/15/1067a (Annual Renewal date 1 February) and Fidelity Guarantee Insurance (Zurich 100%) as per Policy No SACOM4519806 (Annual Renewal date 9 September)
- We at ESB Insurance Brokers (Pty) Ltd make every effort to ensure at all times we act in your best interest and in no way our own interests potential or actual, to influence our objective, we want to ensure you fully understand the various interests we have, be they ownership, financial or relationship with Third parties.
- We also confirm that no staff is incentivised to give reference to any specific insurer and/or product. Broker commission is earned on all policies and details of the amount are on the quotation or transaction.
- We have a written mandate to represent various Insurers and will only present terms to you where we have such a mandate.
- Broker Commission is earned on all policies as follows:
Motor Insurance 12.5% of premium Non-Motor Insurance 20% of premium
- A Broker Service fee of R40.00 on monthly policies and R300.00 on annual policies is levied for Risk management advice at your request, telephonic access to us after hours and visits at your request. The services will continue indefinitely, and your annual renewal documentation will reiterate the existence of same. Should you however not require these services then please inform ESB Insurance Brokers (Pty) Ltd accordingly in writing.
- We do not possess any shareholding in any insurer or company.
- A Full copy of our overall conflict of Interest Management policy can be obtained from our office by written request to esbins@esbins.co.za

2. Other matters of importance

- If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Financial Sector Conduct Authority.
- Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
- If premium is paid by debit order:
It may only be in favour of one person and may not be transferred without your approval;
The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- We do not have a relationship with any product/supplier that provides a financial interest other than ownership. The insurer and not the intermediary must give reasons for repudiating a claim.
- Your insurer may not cancel your insurance merely by informing your intermediary as there is an obligation to make sure that the notice has been sent to you.
- You are entitled to a copy of the policy free of charge.

3. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Do not be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

4. Particulars of our Compliance Officer, Craig Ormrod

- Associated Compliance
- Telephone No: 011 678 2533
- E-mail: craig@associatedcompliance.co.za

5. Useful Information

- The policy wording and the Policy schedule must be read as one document. If you need advice on any aspect of your policy, please contact your Insurance Advisor or nearest Insurers' office.
- The postal and physical address of the Insurers Head Office is detailed in the disclosure document provided on behalf of the insurer by the intermediary.

6. Claims Procedure

On the happening of any event, which may result in a claim under the policy, please notify our Claims Department.

Contact:

o Shashi Chhiba or Naeela Bhana: Tel No: 087-808-6238 E-mail: esbclaims@esbins.co.za

7. ESB has established a complaints management framework in order to ensure the effective and transparent resolution of

complaints, and the fair treatment of our clients and/or persons who are dissatisfied with our service, staff, or the products we

offer. Should you need to submit a written complaint please contact the following person:

Name: Eusuf Bhana E-mail: eusuf@esbins.co.za Tel: 087-808-6238

We have a complaints policy in place, which can be provided on request by contacting the above-mentioned person.

8. Particulars of the FAIS Ombudsman who is able to advise you in the event of advice & intermediary services which

are not satisfactorily resolved by the Insurance Intermediary and/or the Insurer.

o Postal Address: P.O. Box 41, Menlyn Park, 0063

o Telephone No: 012-762-5000

o Fax No: 012-348-3447

o Email: info@faisombud.co.za

9. Particulars of the National Financial Ombud (NFO) who is able to advise you in the event of policy interpretation problems

which are not satisfactorily resolved by the Insurance Intermediary and/or the Insurer.

o Website: www.nfosa.co.za

o Email: info@nfosa.co.za

o Telephone Number: 0860-800-900

10. Particulars of the Financial Sector Conduct Authority

o Postal Address: P.O. Box 356655, Menlo Park, 0102

o Telephone No: 012-428-8000

o Fax No: 012-346-6941

o Email: info@fsca.co.za

11. Sasria cover is provided in respect of the following sections if covered by the underlying policy. The sections that

may attract Sasria covers are:

- Personal Policies: Householders, Homeowners, All Risks, Motor/Vehicle, Personal Computers.
- Commercial Policies: Fire, Business Interruption, Buildings, Motor, Glass, Money and/or Goods in Transit. These details, if applicable, are reflected in the quotation/policy schedule and in the Statutory Notice forming part of disclosure for the underlying policy.

- Cover will cease in the event of the policyholder failing to pay the premium. Please refer to this Disclosure document which

provides further details as to premium and monetary obligations.

- Particulars of South African Special Risks Insurance Association (SASRIA)

o Postal Address: P.O. Box 653367, Benmore, 2010.

o Telephone No: (011) 214 0800/0861 727 742

o Fax No: 011-447-8630

o Email: contactus@sasria.co.za

Client Signature: _____ Date: _____

SEPTEMBER 2024