

Legal information about your policy

Statutory Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act, 2002, Financial Intelligence Centre Act, 2001 (Act no. 28 of 2001), as amended and Data Privacy

This document contains important information regarding Standard Bank Insurance Brokers (Proprietary) Limited (SBIB, our, we, us). As a client of SBIB, you have the right to the information in this document. When you agree to the insurance cover, it becomes a legally binding agreement between you and us. Please read it carefully and ensure that you understand its contents

About the intermediary – SBIB

Name	Standard Bank Insurance Brokers (Pty) Ltd (SBIB)
Registration number	1978/002640/07
Legal status	SBIB is a wholly owned subsidiary of The Standard Bank Financial Services Holdings (Pty) Ltd, which is a part of the Standard Bank Group (the Group). The Group has shareholding in other companies including the Liberty Group – details in this regard can be supplied on request or can be viewed at www.standardbank.co.za SBIB has no shareholding in any insurer.
VAT number	4040108880 Service fees earned include VAT at the prevailing rate
FSP license number	224
FSP license categories	Category I
Professional indemnity insurance and fidelity insurance	SBIB has professional indemnity and fidelity insurance
Physical address	4 Ellis Street, Constantia Kloof, Roodepoort, 1709 (Head office)
Postal address	PO Box 31435, Braamfontein, 2017
Telephone number	0860 123 999
Fax number	0861 113 289
FAIS – registered Compliance Officer	Jan Bezuidenhout 011 547 1171 GroupFAISComplianceofficer@standardbank.co.za
Complaints contact	If you have a complaint, please contact our Complaints Resolution Centre, which will record and acknowledge receipt of your complaint. 0860 101 101 Complaint.ResolutionCentre@standardbank.co.za A copy of the complaints handling process is available on request or can be viewed at: https://www.standardbank.co.za

Legal status of representatives	Details of SBIB representatives can be found on https://www.fsca.co.za/Fais/Search_FSP.htm . Enter licence number 224, click on the submit button and proceed to the details.
Remuneration	SBIB receives 10% of your total premium as Broker Commission
Interest	SBIB does not receive more than 30% of total remuneration from the Insurer
Waiver	SBIB will not ask or require you to waive any of your rights in terms of the FAIS Act.
Conflict of Interest Management policy	<p>The Standard Bank of South Africa Limited and Liberty Holdings Limited are subsidiaries of Standard Bank Group Limited (“SBG”). Liberty Holdings Limited in turn comprises various subsidiaries, including Liberty Group Limited and Stanlib Limited (Stanlib Collective Investments RF (Pty) Limited; Stanlib Asset Management (Pty) Limited; Stanlib Wealth Management (Pty) Limited).</p> <p>The profits from the distribution of products of Liberty Group Limited and Stanlib Limited are shared with SBG through preference shares in Liberty Group.</p> <p>We subscribe to the Standard Bank Group’s FAIS Conflict of Interest Management Policy, which can be found at www.standardbank.co.za by clicking on the FAIS Conflicts of Interest Management Policy.</p> <p>SBIB staff are salaried and are also motivated through a variety of performance-based incentives.</p>
FAIS status and products	<p>SBIB has no limitations or restrictions on its FAIS licence. A copy of the general conditions applicable to SBIB’s licence can be made available on request. SBIB’s licence is displayed at all business premises of SBIB.</p> <p>SBIB is licensed under the FAIS Act to render financial services (advice and/or intermediary services) in respect of the class of business (COB) and product categories listed below:</p> <p>COB 1 (1.2) Short-term Insurance Personal Lines</p> <p>COB 1 (1.23) Short-term Insurance Personal Lines A1</p> <p>COB 2 (1.6) Short-term Insurance Commercial Lines</p> <p>COB 3 (1.1) Long-term Insurance Subcategory A</p> <p>COB 3 (1.3) Long-term Insurance Subcategory B1</p> <p>COB 3 (1.22) Long-term Insurance Subcategory B1-A</p>
Financial Intelligence Centre Act, 2001 (Act no. 28 of 2001), as amended	<p>SBIB is an accountable institution in terms of the Financial Intelligence Centre Act, 2001 (Act No. 28 of 2001), as amended; and is required to conduct sanctions screening on all policyholders, beneficiaries and other parties involved with the policy. SBIB has the right to immediately terminate the relationship with the policyholder or refuse to pay out the proceeds of any policy, should SBIB suspect or become aware that the policyholder, beneficiary or any other party involved with the policy is a sanctioned person or entity, involved in terrorist activities, money laundering and/or any other activities which are subject to sanctions according to any applicable laws or as decided by any sanctioning body recognised by SBIB from time to time.</p>
Data protection	<p>Group</p> <p>Standard Bank Group Limited, its subsidiaries and their subsidiaries.</p> <p>Personal Information</p> <p>Information about an identifiable, natural person and where applicable, a juristic person, including information about: race; gender; sex; pregnancy; marital status;</p>

nationality; ethnic or social origin; colour; sexual orientation; age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial, criminal or employment history; any identifying number, symbol, e-mail, postal or physical address, telephone number; location; any online identifier; or other particular assignment to the person; biometric information; personal opinions, views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person

Process

Any operation or activity, automated or not, concerning Personal Information, including: alteration, blocking, collation, collection, consultation, degradation, destruction, dissemination by means of transmission, distribution or making available in any other form, erasure, linking, merging, organisation, receipt, recording, retrieval, storage, updating, modification, or use. Processing and Processed will have a similar meaning.

We, us, our

The Standard Bank of South Africa Limited; Standard Bank Insurance Brokers (Proprietary) Limited and Standard Insurance Limited (where Standard Insurance Limited is the insurer), its successors and assigns.

1. You consent to SBIB collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud prevention and compliance purposes, as well as the purposes set out below.
2. You acknowledge and agree that it may be necessary for SBIB to share your Personal Information from time to time with certain industry bodies (such as the South African Insurance Association), regulatory bodies (such as the Financial Sector Conduct Authority or the South African Reserve Bank), insurers and/or reinsurers, service providers (such as a panel-beater), agents and internal and external assessors (such as a car assessor) and that SBIB will only do this when appropriate or necessary, in order to provide the products and/or services to you and to comply with the laws and SBIB policies and procedures. You expressly consent to our providing your Personal Information to the above third parties for these purposes
3. You confirm that, if you give SBIB Personal Information about or on behalf of another person (including, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and from the country where the products or services are provided; and (c) receive any privacy notices on their behalf.
4. You consent to SBIB processing your Personal Information:
 - for the purpose of providing products and services to you in terms of this agreement and providing any other products and services for which you may apply.
 - for the purpose of carrying out statistical and other analyses to identify potential markets and trends and evaluate and improve SBIB business

	<p>(which includes improving existing and developing new products and services).</p> <ul style="list-style-type: none"> in countries outside the country where the products or services are provided. These countries may not have the same data protection laws as the country where the products or services are provided. Where possible, SBIB will ask the receiving party to agree to our privacy policies. by sharing your Personal Information with the insurers, service providers and any other third parties, where necessary, so that SBIB can provide the products and services to you, locally and outside the country where the products or services are normally provided. As far as possible, SBIB ask people who provide services to them to agree to our privacy policies if they need access to any Personal Information to be able to provide their services. within the Group. <p>5. You will find SBIB processing practices in the Group’s and our privacy statements. These statements are available on the Group’s websites or on request. If you are unsure about your tax or legal position because your Personal Information is processed in countries other than where you live, you should get independent advice or ask your consultant to guide you on how you can get independent advice.</p>		
Product suppliers	<p>SBIB has contractual relationships with various product suppliers. We are authorised in respect of products offered by the product suppliers listed below:</p> <table border="1" data-bbox="528 1043 1469 1532"> <tr> <td data-bbox="528 1043 1027 1532"> AIG South Africa Limited Allianz Global Corporate and Speciality South Africa Ltd Auto and General Insurance Co. Ltd Bryte Insurance Company Ltd Centriq Insurance Company Ltd Chubb Insurance South Africa Ltd Coface South Africa Insurance Co. Ltd Compass Insurance Co. Ltd Constantia Insurance Co. Ltd Generic Insurance Co. Ltd Guardrisk Insurance Co. Ltd Factory and Industrial Risk Managers (Pty) Ltd, coverholder for Lloyd’s South Africa (Pty) Ltd </td> <td data-bbox="1027 1043 1469 1532"> Hollard Insurance Co. Ltd Hollard Specialist Insurance Ltd (previously Regent Insurance Co. Ltd) Land Bank Insurance SOC Ltd Lombard Insurance Co. Ltd Mutual and Federal Risk Financing Ltd New National Assurance Co. Ltd Old Mutual Insure Ltd Renasa Insurance Co. Ltd Santam Ltd Santam Structured Insurance Ltd SASRIA SOC Ltd Standard Insurance Ltd </td> </tr> </table> <p>Further to this, a list of which can be found at www.standardbank.co.za.</p>	AIG South Africa Limited Allianz Global Corporate and Speciality South Africa Ltd Auto and General Insurance Co. Ltd Bryte Insurance Company Ltd Centriq Insurance Company Ltd Chubb Insurance South Africa Ltd Coface South Africa Insurance Co. Ltd Compass Insurance Co. Ltd Constantia Insurance Co. Ltd Generic Insurance Co. Ltd Guardrisk Insurance Co. Ltd Factory and Industrial Risk Managers (Pty) Ltd, coverholder for Lloyd’s South Africa (Pty) Ltd	Hollard Insurance Co. Ltd Hollard Specialist Insurance Ltd (previously Regent Insurance Co. Ltd) Land Bank Insurance SOC Ltd Lombard Insurance Co. Ltd Mutual and Federal Risk Financing Ltd New National Assurance Co. Ltd Old Mutual Insure Ltd Renasa Insurance Co. Ltd Santam Ltd Santam Structured Insurance Ltd SASRIA SOC Ltd Standard Insurance Ltd
AIG South Africa Limited Allianz Global Corporate and Speciality South Africa Ltd Auto and General Insurance Co. Ltd Bryte Insurance Company Ltd Centriq Insurance Company Ltd Chubb Insurance South Africa Ltd Coface South Africa Insurance Co. Ltd Compass Insurance Co. Ltd Constantia Insurance Co. Ltd Generic Insurance Co. Ltd Guardrisk Insurance Co. Ltd Factory and Industrial Risk Managers (Pty) Ltd, coverholder for Lloyd’s South Africa (Pty) Ltd	Hollard Insurance Co. Ltd Hollard Specialist Insurance Ltd (previously Regent Insurance Co. Ltd) Land Bank Insurance SOC Ltd Lombard Insurance Co. Ltd Mutual and Federal Risk Financing Ltd New National Assurance Co. Ltd Old Mutual Insure Ltd Renasa Insurance Co. Ltd Santam Ltd Santam Structured Insurance Ltd SASRIA SOC Ltd Standard Insurance Ltd		

About the insurer – Hollard

The insurer of this product is The Hollard Insurance Company Ltd (Hollard). Hollard is a Licenced Non-life Insurer and Authorised Financial Services Provider.

FSP name	The Hollard Insurance Company Limited
Registration number	1952/003004/06
FSP license number	17698

FSP license categories	Category I
Financial products	Short-term insurance
Professional indemnity insurance and fidelity insurance	Hollard has professional indemnity and fidelity insurance.
Physical address	Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193
Postal address	Hollard Partner Solutions, PO Box 87428, Houghton, 2041
Telephone number	011 351 5000
Fax number	011 351 3012
Website and email address	www.hollard.co.za sbcommercialcyber@hollard.co.za
Compliance contact	compliance@hollard.co.za 0860 666 675
Complaints contact	hpscomplaints@hollard.co.za 011 351 4150
Conflict of Interest Management policy	A copy of the Hollard Conflict of Interest policy is available on www.hollard.co.za .

About the administrator and binder holder – ITOO

Hollard has appointed ITOO Special Risks (Pty) Ltd (ITOO) to perform binder functions and other services on behalf of Hollard. As the Underwriting Manager, ITOO is mandated to enter into, vary and renew policies as well as determine policy benefits, policy wordings and premiums and settling claims on Hollard's behalf.

FSP name	ITOO Special Risks (Pty) Ltd
Registration number	2016/281463/07
FSP license number	47230
FSP license categories	Category I
Financial products	Short Term Insurance
Professional indemnity insurance and fidelity insurance	ITOO has professional indemnity and fidelity insurance.
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	011 351 5000
Fax number	011 351 8015

Email address and website	info@itoo.co.za www.itoo.co.za
Compliance contact	Associated Compliance craig@associatedcompliance.co.za 011 678 2533
Complaints contact	Warwick Goldie ITOOComplaints@itoo.co.za
Legal status of representatives	Any representatives that do not meet the fit and proper requirements will be rendering services under supervision.
Remuneration	ITOO shares in the profits of the underwriting scheme. No binder fee applies to this policy.
Shareholding and interest	ITOO receives more than 30% of total remuneration from the Insurer ITOO does not have a shareholding in any insurer ITOO does not have a relationship with any insurer that provides a financial interest other than ownership ITOO does not have a relationship with any broker that provides an ownership or financial interest ITOO does not have a relationship with any distribution channel that provides an ownership, financial interest or support service The Hollard Group has an equity interest in ITOO Special Risks (Pty) Ltd and has appointed a non-executive director to the board of this UMA ITOO has relationships with other persons that provide an ownership or financial interest Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these
Conflict of Interest Management policy	ITOO has a Conflict of Interest Management policy (COIMP) in place. A copy is available on www.itoo.co.za

How to claim for the benefits

To submit a claim on your policy, you can follow any of the following steps:

- Log onto the insurance portal through which you applied for the policy and follow the options to report your claim
- Phone 0861 767 778
- Send an email including your policy number and contact details to cyber_claims@itoo.co.za

How to complain

We hope that you never have reason to complain, but if you do, we will do our best to work with you to resolve it. While you may contact the Ombudsman at any time or take legal action against us within 270 days of a claims decision, we encourage you to contact the intermediary or Hollard first, as detailed in the five-step process below.

Step 1: General policy and claim queries or complaints

Please contact SBIB with general queries or complaints.

Tel: 0860 101 101 Email: Complaints.ResolutionCentre@standardbank.co.za

Step 2: Unresolved complaints – contact Hollard Complaints

If SBIB cannot resolve your concerns, please contact Hollard.

Tel: 011 351 4150 Email: hpscomplaints@hollard.co.za

Step 3: Complain to Hollard’s Internal Adjudicator

If you are still unhappy after you have contacted SBIB and Hollard’s Complaints Resolution Centre, you may email Hollard’s Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently.

Tel: 011 351 5652 Fax: 011 351 0801 Email: uia@hollard.co.za

Step 4: Complain to the Ombudsman

Depending on the nature of your complaint, you may contact the FAIS Ombud or the Ombudsman for Short-term Insurance at any time, but we encourage you to first follow the complaints process above.

Complaints about how this policy was sold to you

You may contact the Office of the Ombud for Financial Services Providers (FAIS Ombud) at the following details if you are unhappy about this policy, the selling process or if your complaint was not resolved within six weeks.

Address	Telephone and fax	Email and Web addresses
Physical: Kasteel Park Office Park Orange Building 2 nd Floor Cnr. Nossob and Jochemus Street Erasmus Kloof Pretoria 0048 Postal: The FAIS Ombud PO Box 74571 Lynnwood Ridge 0040	Tel: 012 762 5000 Fax: 086 764 1422	Email: info@faisombud.co.za Web: www.faisombud.co.za

You need to refer the dispute to the Ombud within six months of the issue remaining unresolved.

Complaints about anything else

The Ombudsman for Short-term Insurance provides free complaints resolution support and you may send your complaint to:

Address	Telephone and fax	Email and Web addresses
Physical: 1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank Postal: The Ombudsman for Short-term Insurance PO Box 32334 Braamfontein 2017	Tel: 0860 726 890/011 726 8900 Fax: 011 726 5501	Email: info@osti.co.za Web: www.osti.co.za

Step 5: Taking legal action if you disagree with a claims decision

If you are not satisfied with the outcome of a claim, you may take legal action against Hollard. You need to instruct a lawyer to serve a summons on Hollard within 180 days of receiving Hollard's claims outcome notification.

You may also choose to take legal action against Hollard without first requesting Hollard to review their decision or to contact the Ombudsman for Short-term Insurance. If you decide to do this, summons must be served on Hollard within 270 days of the date that you receive Hollard's claims outcome notification. If you take legal action against Hollard before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against Hollard.

If you do not take legal action against Hollard within the times given above, you may lose your right to take legal action against Hollard.

Matters of importance

- You must accurately, fully and properly tell us all material facts. All information provided by you or on your behalf is your responsibility. You need to be satisfied with the accuracy of any and all transactions submitted by anyone on your behalf.
- Please remember to read through everything and make sure that the information we have on record for you is correct. If anything changes or needs to be amended, please contact us to ensure that you are not affected at claims stage.
- Misrepresentation, incorrect information or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
- You are entitled to a copy of the document that represents our contract with you, or a policy summary, within 31 days from the date of entering into or changing the policy. You are also entitled to a full copy of the policy upon request.
- If you have not received these documents, or you feel that the policy does not meet legal requirements, please send your complaint in writing to us on the details given above.
- You must be informed of any material changes to the information provided above.
- Keep all documents provided to you and make notes of what is said to you.
- You must not sign any incomplete or blank documents. No person may request or insist that you do so.
- You must not be persuaded to give up any right or benefit.
- You may cancel this policy at any time by logging onto the insurance portal through which you applied for the policy and following the menu options to request cancellation with effect from any future date. Your cancellation will be effective from the date you specify and that date will become the end of the Policy Period. The Insurer will retain the pro-rata proportion of premiums paid relating to the period for which you enjoyed cover, and will refund premiums paid for the period beyond the date on which your

cancellation becomes effective. No premium will be refunded where any Claims or circumstances that may lead to a claim have been notified under this policy.

Report and prevent fraud

