

## DISCLOSURE NOTICE

Please read carefully and keep with your policy documents for your future reference

### 1. Your Obligations

- a. You must check your policy schedule to ensure that the items insured, their description and values are those you gave to us
- b. You must advise any change to the description, use or value of the item insured as soon as reasonably possible to ensure that you are correctly insured
- c. Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance
- d. If you are not sure about, or do not understand any part of your policy, please contact us

### 2. Information on your claim

In order to facilitate faster processing of your claim, please ensure that you contact the correct claims company for your claim  
Any Domestic or commercial claims call **0861 467 775**

- a. All losses/accident must be reported to the SAPS within 24 Hours
- b. Claim forms can be downloaded at [www.affinityum.co.za](http://www.affinityum.co.za), or contact us on [claims@affinityum.co.za](mailto:claims@affinityum.co.za) or call 0861 467 775, completed claim forms and documentation must be submitted within 30 days of loss to Affinity Underwriters
- c. Details of witnesses and third parties must be noted and submitted, including any third party correspondence.
- d. Towing and Storage costs are covered as per policy wording, please ensure you use the **correct towing company by dialling 0861 446 320** for the correct towing. Any additional costs over the policy limit of R 2500.00 will be for your cost, this includes storage costs
- e. Type of policy involved: Motor, Household, All Risks, Personal Liability, Special Risks, Excess Buyback & Pothole protection(Where applicable)
- f. Extent of premium obligations you assume as policyholder is the gross premium as reflected on your schedule
- g. Premiums and your monetary obligations: You agree to pay the premium. The amount of premium due, the frequency and date on which payment is due are contained in the schedule. If you do not pay the premium within 15 days of the due date cover will be cancelled from midnight on the day before the due date. Where premium is payable monthly by bank debit order or by transmission account this 15 day extension only applies from the second month after your policy is issued.

### 3. About the Administrator

<b>Affinity Underwriting Managers (Pty) Ltd (FSP no 40832)</b>	
Physical Address	: 11 VISCOUNT ROAD, BEDFORDVIEW, 2007
Postal Address	: PO Box 8651, Edenglen, 1613
Telephone	: 0861 997 271
Facsimile	: 086 568 0475
Email	: <a href="mailto:clientservices@affinityum.co.za">clientservices@affinityum.co.za</a>

- a. Affinity Underwriters are authorised to provide advice and render intermediary services in the financial product sub-categories;  
Short Term Personal Lines  
Short Term Commercial Insurance  
Long Term Insurance Category A
- b. Affinity ensures its representatives are qualified and competent and we accept responsibility for their actions in the course and scope of their mandate with us.
- c. Agreements are held with the following insurers; New National Insurance Company; Hollard Insurance Company; Guardrisk Insurance Company and ABSA Risk Management
- d. Affinity Underwriters do not own an interest in any Insurance Company, nor does any Insurance Company own an interest in Affinity Underwriters
- e. Professional Indemnity Cover is in force.
- f. Commission is payable at the rates prescribed in the Insurance Acts Regulations and is shown on your policy documents
- g. A written mandate to act on behalf of the Insurer is available at the offices of Affinity Underwriters on request.
- h. Affinity Underwriters have Binder agreements with New National and Hollard Insurance Companies who pay the fees for the work done
- i. Affinity Underwriters has Outsource agreements with New National and Hollard Insurance Companies who pay the fees for the work done.
- j. More than 30% annual remuneration is received from New National Insurance Company.
- k. We will inform you of any material change in the information given to you.
- l. We will ensure that you are notified of any change in these details, in writing, within 30 days
- m. Affinity Underwriters have committed to a Conflict of Interest Policy to ensure that your interests come first. The policy is available for your perusal on our website and in our offices during business hours.

### 4. About the Insurer(s)

Insurer(s) with whom your policy is held (where applicable):

<b>Insurer with whom your Personal Lines, Commercial and Basic Excess Buyback Products are held;</b>	
<b>New National Assurance Company Limited.</b>	
Physical Address	: 5th Floor, Field House, 25 Field Street, Durban, 4000
Postal Address	: P.O. Box 1610, Durban, 4000
Telephone Number	: (031) 334 - 2000
Facsimile	: (031) 301 - 1166
FSP No	: 2603
Compliance Officer	: Mr. Gonny Pillay <a href="mailto:newnational@nnac.co.za">newnational@nnac.co.za</a>
Compliance Telephone	: (031) 334 2000

<b>Insurer with whom your SASRIA cover is held:</b>	
<b>SASRIA Limited</b>	
Physical Address	: 47 Wierda Road West, Wierda Valley, Sandton, 2196
Postal Address	: PO Box 7380, Johannesburg, 2000
Telephone Number	: 011 887 1300
Facsimile	: 011 783 0781
FSP no	: 39117
A Full Policy wording is available on request from your insurer	
Compliance Officer	: Ms N Wabanie
Compliance Telephone	: 011 881 1300

**Insurer with whom your Full Excess Buyback Policy is held;**  
ABSA Insurance Risk Management Services (Pty)Ltd  
Physical Address : 3<sup>rd</sup> Floor ABSA Towers north, 180 Commissioner  
Street, Johannesburg, 2001  
Telephone : 011 5620302  
FSP No : 10313  
Compliance Officer : Mr SD Poongan  
Compliance Telephone : 011 448 5026

## 5. Compliance and Complaints

A complaint is when a client was not correctly informed of relevant aspects of their policy (excesses, policy terms and conditions) or if the cover is not appropriate to their needs (no car hire, cover not included etc.) We are committed to ensuring that your interests are our priority. However, should you have a complaint please address it to us in writing to [complaints@affinityum.co.za](mailto:complaints@affinityum.co.za) or fax to 086 568 0475 address and we will attend to it immediately. Where required, we will make our facilities available to you to assist with the submitting of the complaint.

- We will confirm receipt of the complaint
- You will be kept advised of the progress of the complaint
- You will be advised in writing of the resolution of the complaint

### What procedure needs to be followed?

- Send complaint to [complaints@affinityum.co.za](mailto:complaints@affinityum.co.za)
- Complaint is captured into complaint register.
- Relevant Department / manager will investigate the cause and nature of the complaint and discuss the steps to be taken to resolve the complaint with client / complainant.
- If the problem is caused by insurer / supplier, complaint must be forwarded to relevant person and followed up until completion.
- Manager above must advise client, minimum of once a day, of progress and when a resolution or answer can be expected and must be noted in the register.
- Daily follow up is required, record of which MUST be noted in the register.
- If no resolution within 5 working days noted to [complaints@affinityum.co.za](mailto:complaints@affinityum.co.za), issue will be escalated to department Director / Key Individual.
- If Complaint not resolved within 6 weeks OR if the client is not happy with the resolution the client MUST be informed by the manager that they may approach the Ombudsman and has 6 months to do so.
- In the event you are dissatisfied with the handling of a complaint you may contact the Compliance Officer of the insurer whose details are on your policy schedule. The Compliance Officer for Affinity Underwriters is;

**SDK COMPLIANCE CONSULTANTS Practice No: 5739**

Postal Address : PO Box 131459, Northmead, 1511  
Telephone : 011 425 4603  
Facsimile : 0866 706 265  
Email : [suel@mweb.co.za](mailto:suel@mweb.co.za)

- In the event that you are dissatisfied with the handling of a claim, you may contact the Short Term Insurance Ombudsman for advice. The contact details are as follows;



## THE OMBUDSMAN For Short-Term Insurance

### OMBUDSMAN FOR SHORT-TERM INSURANCE

The Office of the Ombudsman for Short-Term Insurance provides consumers with a free, efficient and fair dispute resolution mechanism. It offers consumers a "no risk" mechanism to resolve disputes with insurers/FSP's in short-term insurance claims related problems which are not resolved to your satisfaction.

Telephone Number : 0860 726 890  
Facsimile : 011 726 5501  
email : [info@osti.co.za](mailto:info@osti.co.za)  
Website : [www.osti.co.za](http://www.osti.co.za)

- In the event that a complaint can not be resolved within 6 weeks or the resolution was not to your satisfaction, you have the right to then approach the Financial Services (FAIS) Ombud at the following address;

FAIS OMBUDSMAN



You may submit complaints to the FAIS Ombudsman, if the intermediary/insurer/FSP was not able to resolve your complaint about a financial Services product purchased, varied, replaced or terminated after 30 September 2004

Telephone Number : 012 470 9080 or  
0860 32 47 66  
Facsimile : 012 348 3447  
email : [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website : [faisombud.co.za](http://faisombud.co.za)