

## **DISCLOSURES & COMPLAINTS - REPRESENTATIVE & PROVIDER**

*In terms of the Financial Advisory and Intermediary Services (FAIS) Act no. 37 of 2002*

### **REPRESENTATIVE: AUGUSTA WENTZEL**

**Physical Address**

Collingwood Building  
Black River Park  
2 Fir Street, Observatory, 7925

**Postal Address**

PO Box 15999  
VLAEBERG  
8018

**Contact Numbers**

Tel: 021 488 6000  
Fax: 021 488 6001  
Email: [claims@goodsure.co.za](mailto:claims@goodsure.co.za)

**Legal Status**

Duly authorised **Key Individual** and **Representative** and may render advice and intermediary services in respect of:

- 1.2 Short Term Insurance Personal Lines
- 1.23 Short Term Insurance Personal Lines A1
- 1.6 Short Term Commercial Lines

Complies with Fit and Proper requirements and **does not** render services under supervision as defined.

### **PROVIDER: GOODSURE BROKERS (PTY) LTD**

**Physical Address**

Collingwood Building  
Black River Park  
2 Fir Street, Observatory, 7925

**Postal Address**

PO Box 15999  
VLAEBERG  
8018

**Contact Details**

Tel: 021 488 6000  
Email: [info@goodsure.co.za](mailto:info@goodsure.co.za)  
Website: [www.goodsure.co.za](http://www.goodsure.co.za)

**Legal Status**

GOODSURE is an independent brokerage and is duly authorised to provide advice and intermediary services on Long Term Insurance, Pension Benefits, Collective Investments, Health Benefits and Short-Term Insurance.

**Licence Conditions**

Long-Term Insurance categories authorised:

- 1.1, 1.3, 1.20, 1.21, 1.22, 1.4 Long Term Insurance Categories A, B1, B2, B2-A, B1-A & C
- 1.5, 1.7 Retail Pension Benefits and Pension Fund Benefits
- 1.14 Participatory interests in a Collective Investment Scheme (i.e. Unit Trusts)
- 1.16 Health Service Benefits (i.e. Medical Aid)

Short-Term Insurance categories authorised:

- 1.2, 1.23, 1.6 Short-Term Insurance Personal Lines and Commercial Lines

Apart from the general exemptions published, no exemptions, conditions or restrictions are applicable to the licence.

**Licence Number**

Financial Services Provider                      **Licence no. 14571**

**Professional Indemnity**

RisQ Services Africa (Pty) Ltd underwritten by Infiniti Insurance Limited.

**Product Providers**

Product Provider and Product details are shown on their official quotations.

GOODSURE has Short-Term Insurance contractual relationships with, and is accredited by:

|               |                  |                |                   |
|---------------|------------------|----------------|-------------------|
| ONE           | Animal Sure      | Auto & General | Art Insure        |
| B&B Sure      | Camargue         | CIA            | CIB               |
| Cross Country | HIC              | Hollard        | Old Mutual Insure |
| MUA           | Renasa           | Santam         | Thatch Risk       |
| Vantage       | Discovery Insure | Horizon        | Infiniti          |
| Bryte         | Leppard          | Phishield      | Mirabilis         |
| Petrosure     |                  |                |                   |

**BASIS of Remuneration**

GOODSURE is PAID by Product Providers on a Commission basis, but Fees are charged for other services as per the INDIVIDUAL POLICY SCHEDULES. Any fees we charge will be agreed upon by you. GOODSURE does not receive more than 80% of their income from, nor own more than 10% in, any one financial institution or its associated institution.

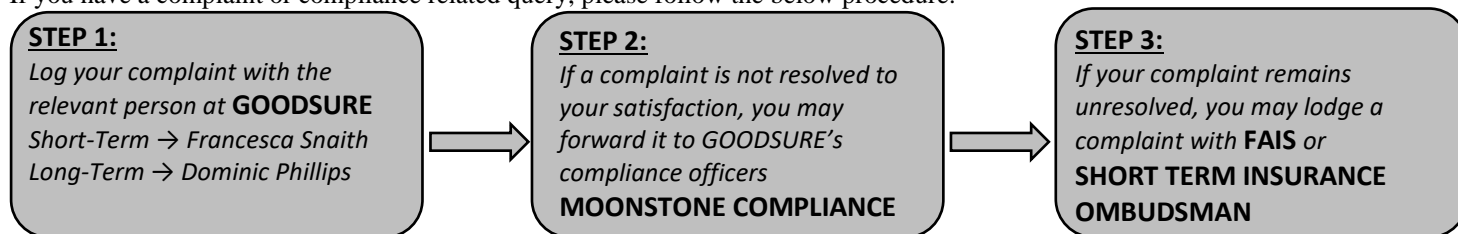
|                                |  |
|--------------------------------|--|
| <b><u>Binder Agreement</u></b> | GOODSURE acts as a Binder Holder for the Hollard Insurance Company and Infiniti Insurance Limited. Goodsure has signed Binder Agreements to this effect. In terms of this agreement, GOODSURE may enter into, varying and renew policies, determine the premiums, determine policy benefits and pay claims. GOODSURE is paid a binder fee which is calculated to be up to a maximum of 3% of the gross written premium it places with Hollard, for performing the abovementioned function on Hollard's behalf. GOODSURE is paid a binder fee which is calculated to be up to a maximum of 9% of the gross written premium it places with Infiniti, for performing the abovementioned function on Infiniti's behalf. GOODSURE may not cancel policies, this may only be done by Hollard and Infiniti. |
| <b><u>Privacy Policy</u></b>   | All information obtained or acquired from / about you shall remain confidential unless you provide written consent, or unless we are required by law to disclose such information.   |
| <b><u>Waiver of Rights</u></b> | We have been made aware that no provider may request or induce us in any manner to waive any right or benefit conferred on us by, or in terms of, any provision of the FAIS Act and Code of Conduct.   |

### **Conflict of Interest Management Policy**

GOODSURE does not own more than 10%, either directly or indirectly, in any product supplier whose products are provided to you. We also do not receive more than 30% of our income from any one insurer mentioned. We are not an associated company of any particular insurer. We have adopted and implemented a Conflict of Interest Management Policy that complies with the provisions of the FAIS Act. The Conflict of Interest Management Policy is available for perusal at our business premises. Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client, of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

### **Complaints or Compliance Related Procedure**

If you have a complaint or compliance related query, please follow the below procedure:



You will need to show that you have already attempted to resolve the matter directly with GOODSURE, and with Moonstone Compliance, before you lodge a complaint against GOODSURE with the FAIS or the SHORT-TERM Insurance Ombudsman.

|                | <b><u>SHORT-TERM DEPARTMENT</u></b>                                  | <b><u>LONG-TERM DEPARTMENT</u></b>                               | <b><u>MOONSTONE COMPLIANCE</u></b>   |
|----------------|--|--|--|
| <b>Name</b>    | FK Snaith ("Francesca Snaith")                                       | DN Phillips ("Dominic Phillips")                                 | Moonstone Compliance c/o Herman Hesse  |
| <b>Address</b> | PO Box 15999, VLAEBERG, 8018   | PO Box 15999, VLAEBERG, 8018                                     | 25 Quantum Street, Technopark, STELLENBOSCH, 7600                                      |
| <b>Tel</b>     | 021 488 6000   | 021 488 6000   | 021 883 8000   |
| <b>Fax</b>     | 021 488 6001   | 021 488 6001   | 026 605 9970   |
| <b>Email</b>   | <a href="mailto:francesca@godsure.co.za">francesca@godsure.co.za</a> | <a href="mailto:dominic@godsure.co.za">dominic@godsure.co.za</a> | <a href="mailto:hhesse@moonstonecompliance.co.za">hhesse@moonstonecompliance.co.za</a> |

|                | <b><u>FAIS OMBUDSMAN</u></b>                                   | <b><u>SHORT TERM INSURANCE OMBUDSMAN</u></b>         | <b><u>FINANCIAL SECTOR CONDUCT AUTHORITY</u></b>   |
|----------------|--|--|--|
| <b>Name</b>    | The FAIS Ombudsman   | SHORT TERM Insurance Ombudsman                       | Financial Sector Conduct Authority ("FSCA")        |
| <b>Address</b> | PO Box 74571, LYNNWOOD RIDGE, 0040                             | PO Box 32334, BRAAMFONTEIN, 2017                     | PO Box 35655, MENLO PARK, 0102                     |
| <b>Tel</b>     | 012 470 9080 / 012 762 5000                                    | 011 726 8900   | 012 428 8000 / 0800 11 04 43                       |
| <b>Fax</b>     | 012 348 3447 / 012 470 9097                                    | 011 726 5501   | 012 347 0221                                       |
| <b>Email</b>   | <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> | <a href="mailto:info@osti.co.za">info@osti.co.za</a> | <a href="mailto:info@fsc.co.za">info@fsc.co.za</a> |

### **IMPORTANT INFORMATION**

- Do not sign any blank or partially completed application forms and do not leave any blank spaces.
- Keep, read, and file all documents handed to you.
- In terms of the FICA (Financial Intelligence Centre) Act, GOODSURE is obliged to report any suspicious or unusual transactions that may facilitate money laundering, and to record & retain all FICA requirements obtained from you.
- In terms of the FAIS (Financial Advisory and Intermediary Services) Act, GOODSURE is obliged to record and retain all information obtained from you, and advice given to you. It is also obliged to provide you with a Record of Advice ("ROA") on completion of the transaction/s. Ideally, you need to sign this ROA, although FAIS only requires reasonable proof that it was sent to you e.g. by email.
- It is important you are sure the recommended product meets your needs and that you are satisfied you have all the information you need before making any decision.