



FRESHFIELDS

Insurance Brokers

DISCLOSURES REQUIREMENT IN TERMS OF SECTION 4 TO 7 OF THE GENERAL CODE OF CONDUCT OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT, No 37 OF 2002

IMPORTANT INFORMATION FOR ALL FRESHFIELDS INSURANCE BROKERS (PTY) LTD CLIENTS

Full Company Name:	FRESHFIELDS INSURANCE BROKERS (PTY) LTD
Registered Address:	Unit 7, Stellenberg, 363 Pretoria Avenue, Randburg, 2195
Telephone Number:	011 326 1230/1/2
Fax Number:	011 326 1235
Email:	info@freshfieldsib.co.za
Our Licence to transact as a Financial Services Provider (FSP):	FSP Number: 3503 Category: 1.2 Short-Term Insurance (Act 53 of 1998) Personal Lines 1.6 Short-Term Insurance (Act 53 of 1998) Commercial Lines Mandates: We have a written mandate to represent various Insurers and will only present terms to you where we have such an agreement.
Insurances we have in place which provides protection for our clients:	Professional Indemnity: R1 500 000.00. Fidelity Guarantee: Included in the policy above. Intermediary Guarantee Facility not required as we do not handle client funds.
Compliance Officer:	Name: Natassja Jooste, Company: Moonstone Compliance Company (Pty) Ltd Contact: 021 883 8000 Fax: 086 601 9872 Email: njooste@moonstonecompliance.co.za, 25 Quantum Street, Technopark, Stellenbosch, 7600
Key Individuals:	Debbie Mackay-Moeng
Representatives:	Debbie Mackay-Moeng
Representatives under Supervision:	Isabel Broodryk, Senzo Mdletshe, Megan du Plessis

As a client, should you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint.

Should you have a complaint about our service, staff or products sold to you, please contact the following person in writing with full details of the problem you have encountered (Note that a copy of our complaints process is available upon request):

Name: Mrs D Mackay-Moeng
Address: Unit 7, Stellenberg, 363 Pretoria Avenue, Randburg, 2195
E-mail: debbiem@freshfieldsib.co.za

Remuneration:

Freshfields Insurance Brokers (Pty) Ltd receives commission, when the policy is accepted and the premium paid. The level of these commissions vary depending upon product type, with a maximum of 20% of the premium for non-motor business and 12.5% of the premium for motor business, as defined in the Short-Term Insurance Act [No 53 of 1998].

We make every effort to ensure that at all times, we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you.

From time to time FIB may receive some form of indirect consideration from a product provider, Insurer or the like. A Gift Register is available for inspection upon request.

For our service, in terms of section 8.5 of the Short Term Insurance Act, we charge a broker fee. The Insurer collects the broker fee on our behalf. This fee is substance for the following services which we provide:

- visit you at your risk address to assist with Risk Assessment, should you request this service;
- assist with policy underwriting;
- issue you with a monthly brokerage newsletter regarding an important subject matter;
- assist you in negotiating with the Insurer in the event of a claim.

Any fees due by you to us will be pointed out to you when we provide you with a quote or renewal terms and will also be shown on your schedule.

What else should you know?

We are an FSP and act as your broker/intermediary. We currently receive more than 30% of our total remuneration from Constantia Insurance Company Ltd (CICL).

Your insurer:

- must be the one who provides the reason for any claim that is repudiated.
- must ensure that it writes to you should it wish to cancel your policy and to give you at least 30 days' notice of its intention to do so.

We undertake:

- to keep all information you tell us about yourself confidential.
- not to alter any documents you provide us with when submitting them to any Insurer. Where we feel an error has been made we shall advise you prior to submission.
- to never ask you to sign blank documents. All documents, be they proposals or claim forms, should be completed by you to ensure full and correct details.
- to supply you with a copy of any documents used in the preparation of your insurances, when required, free of charge.

If you are paying your premiums by debit order:

- your Insurer must provide you with 30 days' notice of cancellation of the debit order.
- if you are paying for personal insurances you are entitled to a period of 15 days grace in which to pay the premium (other than in the first month of insurance).

If you have a claim, or are involved in an incident that could lead to a claim:

- you must advise us immediately, preferably in writing. Your policy will contain conditions that relate to the early reporting of potential claims and it is important that you do not breach this responsibility.

Your obligations:

- Ensure that you provide true and complete information. For example: State your correct previous insurance history or provide the correct details of the regular driver of your vehicle.
- Inform us immediately of any risk change on your policy. For example: Tell us when your sums insured increase, when your risk address changes or when you replace your vehicle.

Contact details of the Insurers we have a written mandate with whom we deal with:

Complaints must be in writing and submitted with supporting documentation to the Compliance Officer.

If you are not satisfied with the way your complaint is handled, you have the right to ask the FAIS ombudsman to review your case.

Particulars of the Short-Term Insurance Ombudsman

Postal Address : P.O. Box 32334, BRAAMFONTEIN, 2017
 Telephone Number : (011) 726 8900
 Facsimile Number : (011) 726 5501

INSURER/UNDERWRITING MANAGER NAME	ADDRESS	CONTACT	COMPLIANCE OFFICER	COMPLAINTS OFFICER
1 st for Women Insurance Company FSP: 15261	Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191	011 489 4000	Contact: Compliance Officer ☎0860 999 954	Contact: Complaints Officer ☎0860 10 90 59 ✉disputeresolution@firstforwomen.co.za
Auto and General Insurance Company Ltd FSP: 16354	First Floor, Empire Road, Parktown, 2193	011 489 4000	Contact: Compliance Officer ☎011 710 0429	Contact: Elan Krug ☎0860 109 190 ✉elank@telesure.co.za
AIG South Africa Ltd. FSP: 15805	10 Queens Road, Parktown, 2193	011 551 8000	Contact: Compliance Officer ☎011 551 8358	Contact: Complaints Officer ☎011 551 8188 ✉sacomplaints@aig.com
ABSA Plus 9, underwritten by Absa Insurance Company and administered by FSP Solutions FSP: 8030	180 Commissioner Street, Johannesburg, 2000	011 350 4000	Contact Compliance Officer ☎0860 111 665	Contact: Complaints Officer ☎011 350 4000 ✉aiscomplaints@absa.co.za
Admin + FSP: 36841	23 rd Floor, Atterbury House, 9 Riebeeck Street, Cape Town, 8000	086 111 8765	Contact: Compliance Officer Associated Compliance (Pty) Ltd ☎011 678 2533	Contact: Complaints Officer ☎011 686 4200 ✉complaints@adminplus.co.za
Camargue Underwriting Managers (Pty) Ltd - Written mandate to act on behalf of the Insurer, Mutual and Federal Company Ltd. FSP: 6344	Camargue House, 33 Glenhove Road, Melrose Estate, 2196	011 778 9140	Contact: Mr C Ormod PS Compliance Warehouse (Pty) Ltd ☎086 122 6759	Contact: Mr P Downham ☎011 778 9140 ✉peter@camargueum.co.za
CIA (Commercial and Industrial Acceptances (Pty) Ltd) FSP: 13890	PO Box 615, Bedfordview, 2008	0861 242 777	Contact: Adel Walker Compass Insurance Company Limited ☎011 745 8333	Contact: Complaints Officer ☎011 086 172 7742 ✉complaints@cia.co.za
Consort Technical Underwriting Managers (Pty) Ltd FSP: 2273	Unit 29, Consort House, Waterford Office Park, Waterford Drive, Fourways, 2055	011 658 1156	Contact: Compliance Officer Associated Compliance (Pty) Ltd ☎011 678 2533	Contact: P Charlton ☎011 658 1156 ✉peter@consort.co.za
Discovery Insure Limited FSP: 43065	155 West Street, Sandton, 2146	011 658 1156	Contact: Surina Meintjies ☎011 529 2980	Contact: Complaints Officer ☎0860 751 751 ✉insurecomplaints@discovery.co.za
Integritas Risk Solutions FSP: 43638	Building 3, Midrand Business Park 563 Old Pretoria Main Road Midrand 1685	086 144 4462	Contact: Compliance Officer ☎086 144 4462	Contact: Complaints Officer ☎010 595 1387 ✉claims@integritasrisk.co.za
HIC Underwriting Managers (Pty) Ltd FSP: 5072	P O Box 2253, Bedfordview, 2008	011 455 5271	Contact: Compliance Officer ☎011 669 1039	Contact: Complaints Officer ☎011 669 1000 ✉info@hicsa.co.za
ITOO underwritten by The Hollard Insurance Company Ltd. FSP: 47230	22 Oxford Road, Parktown, Johannesburg, Gauteng, 2000	011 351 5000	Contact: Compliance Officer Associated Compliance (Pty) Ltd ☎011 678 2533	Contact: Complaints Officer ☎011 351 5000 ✉warwickg@itoo.co.za
King Price Insurance Company Limited FSP: 43862	Block A, 3rd Floor, Menlyn Corporate Park 175 Corobay Avenue Waterkloof Glen ext 11, 0181	0860 210 000	Contact: Mrs N Jooste Moonstone Compliance ☎021 883 8000	Contact: Complaints Officer ☎0860 210 000 ✉claims@integritasrisk.co.za
Leppard and Associates (Pty) Ltd Lombard Insurance Company Limited FSP: 1596	22 Wellington, Road, Parktown, 2193	011 484 8313	Contact: Mr C Ormod PS Compliance Warehouse (Pty) Ltd ☎086 122 6759	Contact: Charles Mowbray ☎011 484 8131 ✉leppard@global.co.za

Oakhurst Insurance Company Limited FSP: 39925	Hurteria Building, 127 A York Street, George, 6530	044 805 3700	Contact: H C Honck Moonstone Compliance (Pty) Ltd ☎021 883 8000	Contact: Complaints Officer ☎0861 001 041 ✉info@oakhurstins.co.za
Stalker Hutchison Admiral (Pty) Ltd Written mandate to act on behalf of the Insurer, Santam Limited: FSP: 2167	The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	011 731 3600	Contact: M Mpakanyane ☎011 731 3705	Contact: Riaan van Wyk ☎021 915 7000 ✉riaan@sh-a.co.za
The Hollard Insurance Company Limited FSP: 17698	Hollard Villa Arcadia, 22 Oxford Road, Parktown, Gauteng, 2193	011 351 5000	Contact: Compliance Officer ☎011 351 5000	Contact: Complaints Officer ☎011 351 2200 ✉easycomplaints@hollard.co.za
Tradesure Underwriting Specialists (Pty) Ltd Written mandate to act on behalf of the Insurer, Centriq Insurance Company Ltd FSP:17607	Unit1 Bentley Office Block, 76 Wessels Road, Rivonia, 2128	0861 112 838	Contact: Compliance Officer Keycomply CC ☎082 601 5794	Contact: The Manager ☎0861 112838 ✉wayne@tradesure.co.za
Discovery Business Insure FSP: 43064	1 Discovery Place, Sandhurst, Sandton, 2196	011 529 6620	Contact: Compliance Officer ☎011 529 2980	Contact: Complaints Officer ☎0860 751 751 insurecomplaints@discovery.co.za
Santam Ltd FSP: 3416	No. 1 Sportica Crescent, Tyger Valley, 75360	021 915 7000	Contact: Compliance Officer ☎021 915 7149	Contact: Client Care Officer ☎0860 102 725 or 021 915 7434 coplaints@santam.co.za

Freshfields Insurance Brokers (Pty) Ltd. Registration Number: 1997/020226/07.
Directors: R L Shaw (Chairman), D E Mackay-Moeng, B A Shaw, J D D Shaw, M Sibisi, M Shibambu
Company Secretary: Wide Range Consultants (Pty) Ltd.
Registration Number: 1999/008374/07

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U: FIB/Compliance/disclosure notices/FIB disclosures/2019