

**FAIS DISCLOSURE NOTICE
DISCLOSURES REQUIRED IN TERMS OF THE
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002**

1. YOUR INTERMEDIARY

1	Company name:	Eqstra Financial Services (Pty) Ltd		
	Physical Address:	12 Corobrik Road, Meadowdale, 1610	Postal Address:	P O Box 1590, Bedfordview, 2008
	Telephone Number:	0860 111 820	E-Mail Address:	customerservices@efm.co.za
	Customer Services Number:	0860 111 820	Switchboard Number:	011 458 7555
2	Eqstra Financial Services (Pty) Ltd does not own 10% of the insurer and did not derive more than 30% of its total remuneration over the preceding 12 months from the insurer, as stated below			
3	Eqstra Financial Services (Pty) Ltd has been appointed by the insurer to act as a Non-Mandated Intermediary in terms of a Binder Agreement and is remunerated a fee of 12% of the premium for services rendered on behalf of the insurer			
4	Eqstra Financial Services (Pty) Ltd has Professional Indemnity Insurance Cover in force			
5	Financial Advisory and Intermediary Services (FAIS) Registration Number: 46229			
6	Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Eqstra Financial Services (Pty) Ltd accepts responsibility for the lawful actions of their Representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering financial services within the course and scope of their employment.			
7	Claims Procedure:	Completed claims forms and all required documents to be submitted to Eqstra Financial Services (Pty) Ltd Insurance Call Centre Claims No: 0861 377 872 - VAPS Warranty Call Centre Claims No: 0861 378 324		
8	Complaints Procedure:	Complaints relating to any advice given to you by your intermediary may be notified in writing to: Moonstone Compliance (Pty) Ltd - ghancke@moonstonecompliance.co.za		
9	Compliance Officer:	Geta Hancke ghancke@moonstonecompliance.co.za – Practice Number: 188		
10	Key Individual:	Emmerentia Geldenhuys – emmerentia@connectmefs.co.za		
11	Policy Wording:	A copy of the policy wording can be obtained from Eqstra Financial Services (Pty) Ltd or Guardrisk Insurance Company		

2. YOUR INSURER

2.1 ABOUT THE INSURER (INSURER'S CONTACT DETAILS)

Name:	Guardrisk Insurance Company Limited ("Guardrisk") Co. Reg No. 1992/001639/06		
Physical Address:	102 Rivonia Road, Sandown Sandton, 2196	Postal Address:	PO Box 786015, Sandton, 2146
Telephone Number:	+27-11-669-1000	Facsimile Number:	+27-11-669-1931/2
Legal Status	Guardrisk is an Authorised Financial Services Provider in terms of FAIS. Its FAIS registration number is 75		
FAIS Registration:	In terms of the FSP license, Guardrisk is authorised to render financial services for product category 1: Personal Lines and Commercial Lines		
PI and FG Cover	Guardrisk has Professional Indemnity Cover and a Fidelity Guarantee Cover in place		
Compliance Officer:	The Compliance Manager: Tel: +27-11-669-1039, Fax: +27-11-669-2792, e-mail : compliance@guardrisk.co.za		
Complaints	You can access Our Complaints Resolution Policy at: www.guardrisk.co.za or e-mail : complaints@guardrisk.co.za		

3. PREMIUMS (DETAILS OF THE PREMIUMS PAYABLE)

Refer to the premium breakdown as specified in the insurance policy schedule or the VAPS warranty transaction schedule provided to you in respect of which this declaration is being made.

Due Date of Payment:	The Full premium is payable on policy purchase and is due within 15 days of policy purchase (Due Date)
Consequence of Non-Payment:	If the premium is not received by the 15 th day after policy purchase, then the policy shall be deemed to have been cancelled by midnight of the Due Date.
Method of Payment:	Premiums may be Paid by Debit Order or Electronic Funds Transfer (EFT) on or before the Due Date.

4. OTHER MATTERS OF IMPORTANCE

i	You will be informed of any material changes to the information about the intermediary and or insurer provided above.
ii	If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period of up to 30 days within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
iii	If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman of Short-Term Insurance.
iv	You will always be given a reason for the repudiation of your claim.
v	If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.
vi	You will always be entitled to a copy of your policy at no extra charge.
vii	This policy is issued on the basis that Eqstra Financial Services does not provide advice to and that its Brokers, Agents or Dealers have full responsibility to provide its customers with advice in terms of this policy.

5. WARNING

i	Do not sign any blank or partially completed application form.
ii	Complete all forms in ink.
iii	Keep notes of what is said to you and all documents handed to you.
iv	Don't be pressurised to buy the product.
v	If you fail to disclose facts relevant to your insurance, this may influence the assessment of a claim by the insurer.

5. PARTICULARS OF THE SHORT-TERM INSURANCE OMBUDSMAN

Postal Address:	P O Box 32334 Braamfontein, 2017
Telephone Number:	+27-11- 726- 8900
Facsimile Number:	+27-11- 726- 5501
The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and Insurer.	

6. PARTICULARS OF THE FAIS OMBUDSMAN

Postal Address:	Financial Advisory and Intermediary Services PO Box 74571, Lynnwood Ridge, 0040
Telephone Number:	+27 12 470 9080
Facsimile Number:	+27 12 348 3447
If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the FAIS Ombudsman.	

EQSTRA PRIVACY COMMITMENT

Your information will be held by Eqstra Financial Services (Pty) Ltd in accordance with applicable data protection legislation. Information we hold about you may be used to contact you with relevant offers, invitations or information about products or services, or for research and analysis. This includes contact by email, if you provide an email address. To access or update your information, please call Eqstra Financial Services (Pty) Ltd on: 0860 111 820