



Welcome to "business peace of mind" arranged by **Mobility Insurance Underwriting Managers (Pty) Ltd (Mobility)** underwritten by **Regent Insurance Company Ltd (Regent)**.

The information that follows forms part of the contract of Insurance (Policy) and contains such information pertaining to the Financial Advisory and Intermediary Act 37 of 2002, as amended (FAIS Act).

It is crucial that You understand the full terms and conditions of this Policy and must make every endeavour to do so.

INTRODUCTION

The FAIS Act was introduced primarily to protect consumer rights and makes provision for, inter alia:

- Compulsory registration of Brokers, also known to as Intermediaries/Financial Advisors/Financial Services Providers (FSP) in some instances.
- Compliance conditions by these parties which include "fit and proper" requirements, academic qualifications, professionalism, experience, honesty, competency, operational ability and solvency.

KEY DISCLOSURE

Please take note of the contact details for each party that may assist in the effective operation of this Policy.

Underwriting Manager

1. Status and Contact Details

Name:	Mobility Insurance Underwriting Managers (Pty) Ltd (Mobility)
Legal Status:	Underwriting Managers on behalf of Regent Insurance Company (Pty) Ltd. Mobility has no direct financial interest in the Insurer but receives more than 30% of its total remuneration from the Insurer.
Physical Address:	Woodmead Business Park Unit N-W First Floor, Building 17, Maple Place South Western Service Road Woodmead, 2191
Postal Address:	Postnet Suite 705 Private Bag X29 Gallo Manor, 2052
Telephone:	087 135 0381
Fax:	086 551 3748 / 086 551 5669
E-Mail:	info@mobilityins.co.za
Website:	www.mobilityins.co.za

2. Binding Authority & Remuneration

Mobility's mandate is contained in a binder agreement concluded with Regent and may perform the following functions on Regent's behalf:

1. Enter into, vary and renew policies
2. Determine premiums



3. Determine policy benefits

4. Determine policy wordings

5. Negotiate and settle claims

Mobility is paid a binder fee of 10% for performing the abovementioned functions and shares in underwriting profits for designated business.

The actual premium shown on your quote, renewal or policy schedule will be paid over to Regent. Any fees for services arising from an outsourced agreement between Regent and Mobility, which services do not form part of the binder functions and/or activities incidental thereto, will be shown separately.

3. FAIS Licence Information

Services:

Although Mobility is authorised for advice and intermediary services, it is, in terms of the binder agreement with Regent, not allowed to directly deal with the public, i.e. provide advice and therefore only allowed to provide the binder functions as indicated above.

Categories:

CAT I Short Term Insurance: Personal and Commercial Lines, Long Term Insurance CAT B1

FSP number:

44738

Email address:

info@mobilityins.co.za

Complaints:

complaints@mobilityins.co.za

Claims:

claims@mobilityins.co.za

Professional Indemnity:

Placed with Leppard and Associates (Pty) Ltd on behalf of Lombard Insurance Company, FSP no 274.

4. Compliance

Compliance Practice:

Moonstone Compliance (Pty) Ltd

Practice Number:

188

Compliance Officer:

Trevor Laubscher

Email:

TLaubscher@moonstonecompliance.co.za

Contact Number:

+2721-883 8000

Fax:

+2786-615 1145

5. Conflict of Interest

We have a conflict of interest policy in place. You are welcome to contact us for further information in this regard.



Insurer

1. Status and Contact Details

Name: Regent Insurance Company Limited

Legal Status: Regent Insurance is a public company, a registered short-term insurer and an authorized financial services provider for personal and commercial lines business.

Physical Address: 146 Boeing Road East Elma Park Edenvale

FSP Number: 25511

Postal Address: P.O. Box 674 Edenvale 1610

Telephone: 0860 734 368

Email: clientservices@regent.co.za

2. FAIS Licence Information

Service: Advice and Intermediary

Categories: Personal and Commercial Lines

FSP number: 25511

Compliance Email address: compliance.st@regent.co.za

Complaints: complaints@regent.co.za

Professional Indemnity: Policy underwritten by Etana Insurance Company

SASRIA

Name: SASRIA Limited

Physical address: 47 Wierda Road West, Wierda Valley Sandton

Postal address: PO Box 7380 Johannesburg 2000

Telephone: 011-214 0800

Fax: +27861727742

Compliance Officer: Miss N Wabani

Email address: info@sasria.co.za

CLAIMS PROCEDURE

Please familiarise yourself with the General Conditions of the Policy pertaining to the actions required on the occurrence of an Incident. In addition, please note as follows:

1. If a claim has been rejected or any amounts disputed then you are entitled to reasons for such action by the Insurer. Furthermore, you have 90 days after receipt of the Insurer's rejection letter to make representations to the Insurer in respect of such decision.
2. After the expiry of the 90 days referred to above you have a further 6 months to start legal action against the Insurer.
3. If you do not institute legal proceedings within this time period, then you will no longer be entitled to claim the benefit under the Policy.

COMPLAINTS PROCEDURE

Should you wish to lodge a complaint about the policy first try to resolve it with Mobility [complaints@mobilityins.co.za] or Regent Insurance [complaints@regent.co.za]. If the matter cannot be resolved you can submit a complaint in writing to:

The Ombudsman for Short-Term Insurance:

The procedure for lodging a complaint may be found on the website for the Ombudsman for Short-Term Insurance (www.osti.co.za/lodge a complaint) or may be obtained from the Ombudsman (telephone 011 726 8900; fax 011 726 5501 or email info@osti.co.za; physical address Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown [Long-term insurers must substitute details of the Ombudsman for Long-Term Insurance])

FAIS Ombud:

If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the broker or intermediary, you must lodge a complaint with the FAIS Ombud. Download a complaints registration form from the FAIS Ombudsman's website (www.faisombud.co.za/how to complain) or obtain from the FAIS Ombudsman (telephone 012 4709080; fax 012 3483447 or email info@faisombud.co.za; physical address Eastwood Office Park, Baobab House, Ground Floor, Corner Lynnwood Road & Jacobson Drive, Lynnwood Ridge, 0081).

You must read the forms carefully, gather the necessary information, complete the form, sign the form and return the form to the appropriate Ombudsman's office including supporting documents (for instance, correspondence, policy documents, application forms and contact details).

It is important that you are quite sure that the Policy meets your needs and that you feel that you have all the information you need to make a decision. Feel free to make notes regarding verbal information and ask for written confirmation or copies of documents. Disclose all material facts accurately, fully and properly. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. Do not sign any incomplete or blank documents. No person may insist that you do. Nobody may ask or require you to waive a right that you have as a policy holder.