

# Notice to Short-Term Insurance Policyholders

## DISCLOSURE AND OTHER LEGAL REQUIREMENTS

### Important – please read carefully

(This notice does not form part of the Insurance Contract or any other document)

As a Short-term Insurance policyholder, or prospective policyholder, you have the right to the following information:

Statutory notice	Information
<ol style="list-style-type: none"> <li>1. About the intermediary (insurance broker or representative)                             <ol style="list-style-type: none"> <li>a. Name, physical address and postal address and telephone number.</li> <li>b. Legal status and any interest in the insurer.</li> <li>c. Whether or not in possession of professional indemnity insurance.</li> <li>d. Detail of how to institute a claim.</li> <li>e. Rand amount of fees and commission payable.</li> <li>f. Written mandate to act on behalf of insurer.</li> </ol> </li> </ol>	<p>Your insurance advisor should provide this information to you when you are provided with a quotation or take out a policy. If your advisor does not do so after you have requested it please contact Chubb Insurance South Africa Limited who will assist in obtaining it.</p>
<ol style="list-style-type: none"> <li>2. About the insurer                             <ol style="list-style-type: none"> <li>a. Name, physical and postal address and telephone numbers.</li> <li>b. Telephone number of compliance department of the insurer.</li> <li>c. Details of how to institute a claim and/or complaint.</li> <li>d. Type of policy: refer to your policy schedule.</li> <li>e. Extent of premium obligations, manner of payment of premium, due date of premiums and consequences of non-payment: refer to policy schedule.</li> <li>f. Fees: The premium displayed on your quote, policy schedule or renewal will be payable.</li> <li>g. Complaints procedure: visit our website <a href="http://www.chubb.com/za">www.chubb.com/za</a></li> </ol> </li> </ol>	<p><b>Contact Details:</b>                      Chubb Insurance South Africa Limited                      Reg No: 1973/008933/06                      PO Box 1192, Saxonwold, 2132</p> <p><b>Located at:</b>                      Ground Floor, The Bridle,                      Hunts End Office Park,                      38 Wierda Road West,                      Wierda Valley,                      Sandton                      Tel: 011 722 5700                      FSP No: 27176</p> <p><b>Compliance Officer:</b>                      PO Box 1192                      Saxonwold                      2132                      Tel: 011 722 5700                      Fax: 011 783 0812</p>
<ol style="list-style-type: none"> <li>3. Other matters of importance                             <ol style="list-style-type: none"> <li>a. You must be informed of any material changes to the information referred to in paragraph 1 and 2.</li> <li>b. If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</li> <li>c. If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.</li> <li>d. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.</li> <li>e. If premium is paid by debit order:                                     <ol style="list-style-type: none"> <li>i. it may only be in favour of one person and may not be transferred without your approval; and</li> <li>ii. the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.</li> </ol> </li> <li>f. The insurer and not the intermediary must give reasons for repudiating your claim.</li> <li>g. Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.</li> <li>h. You are entitled to a copy of the policy free of charge.</li> <li>i. Where premium is payable monthly by bank debit order, an extension within which to pay the premium due of 15 days applies from the second month after the policy is issued.</li> </ol> </li> </ol>	

Should you have any complaints about the availability or adequacy of information herein, or about our claims or underwriting service, please bring this to the attention of our compliance officer.

Our Complaints resolution procedure can be viewed at our website: [www.chubb.com/za](http://www.chubb.com/za)

Your policy document contains the details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance advisor or Chubb Insurance South Africa Limited for assistance.

<p>4. Particulars of Short term Insurance Ombudsman who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer.</p>	<p>PO Box 32334 BRAAMFONTEIN, 2017 Tel: (011) 726-8900 Fax: (011) 726-5501 info@osti.co.za</p>
<p>5. Particulars of Registrar of Short-term Insurance. Financial Service Board</p>	<p>PO Box 35655 MENLO PARK, 0102 Tel: (012) 428-8000 Fax: (012) 347-0221</p>
<p>6. Particulars of the FAIS Ombud</p>	<p>PO Box 74571 LYNWOOD RIDGE, 0040 Tel: (012) 470 9080 Fax: (012) 348 3447</p>
<p>7. Particulars of SASRIA</p>	<p>Sasria Soc Limited Reg No: 1979/000287/06 FSP: 39117 36 Fricker Road, Illovo PO Box 653367, Benmore, 2010 Tel: (011) 214 0800 Fax: (011) 447 8630</p>

(You may be required to sign a copy of this document)

**Warning**

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

**Other important information**

**Claims** Procedures for the submission of claims and your responsibilities are detailed in the policy document in the section of the policy headed GENERAL CONDITIONS. In the event of a possible claim you must notify your advisor or Chubb Insurance South Africa Limited as soon as reasonably possible and submit a completed claim form as soon as practicable but within 30 days. When we are dealing with any claim you must give us any information and help we reasonably ask for.

**General** The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable [excesses], claims procedures or your responsibility to pay premiums, please contact your insurance advisor or Chubb Insurance South Africa Limited.

Should you at any time suspect fraudulent dealings on the part of the Insurer or any other person dealing with your insurance claim, please contact the Insurer on 011 722 5700 or the Insurance Fraudline on 0860 002526.