DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

Important – Please read the disclosure and other legal requirements

1 PARTICULARS OF THE ADMINISTARTOR

COMPANY	iMPAC Underwriting Managers (PTY) Ltd ('iMPAC')
COMPANY REGISTRATION NUMBER	2011/004490/07
VAT REGISTRATION NUMBER	4780266021
AUTHORISED FSP NUMBER	45245
PHYSICAL ADDRESS	Stone House, 510 Makou Street, Monumentpark, Pretoria, 0181
POSTAL ADDRESS	PostNet Suite #1109, Private Bag X10, Elarduspark, Pretoria, 0047
TELEPHONE	+27 (0) 12 010 0697
EMAIL	claims@impacuma.co.za
WEBSITE	www.impacuma.co.za
OFFICE HOURS	Mon - Friday: 08:00 - 16:30 Fridays: 08:00 - 15:30
PUBLIC HOLIDAYS	Our office is closed on weekends and public holidays.

PROFESSIONAL INDEMNITY INSURANCE

As an Underwriting Manager we qualify and make use of an exemption for Professional Indemnity Insurance.

LICENSE CATEGORIES

We are authorised to provide intermediary services on the following product categories:

- **Short-Term Insurance:** Personal Lines (Category 1.2)
- **Short-Term Insurance:** Commercial Lines (Category 1.6)
- **Short-Term Insurance:** Personal Lines A-1 (Category 1.23)

BINDER FEES

We render certain binder functions on behalf of Bryte Insurance Company Limited. For these binder functions we earn a binder fee:

- More than 30% of our income in the last calendar year was received from the insurer and we do not hold more than 10% of the insurer's shares.
- We are in possession of a mandate to act on behalf of the Insurer.

PHYSICAL ADDRESS
Stone House, 510 Makou Street, Monumentpark, Pretoria, 0181

POSTAL ADDRESS
PostNet Suite #1109, Private Bag X10, Elarduspark, Pretoria, 0047

TELEPHONE
+27 (0) 12 010 0697

EMAIL
claims@impacuma.co.za

WEBSITE
www.impacuma.co.za

OFFICE HOURS
Mon - Friday: 08:00 - 16:30
Fridays: 08:00 - 15:30
Our office is closed on weekends and public holidays.

2 CLAIMS PROCEDURE

In order to lodge a claim, contact iMPAC on the above numbers or alternatively send an email to: **claims@impacuma.co.za.**
All the details for iMPAC appear in your policy document. iMPAC must be notified within 7 days of the claim event.

If you are not satisfied with the outcome of your claim, you may email the Complaints Department at: **complaints@impacuma.co.za.** Your final recourse is to the Ombudsman for Short-Term Insurance

3 PARTICULARS OF THE INSURER

COMPANY	BRYTE Insurance Company Limited ('BRYTE')
COMPANY REGISTRATION NUMBER	1965/006764/06
VAT REGISTRATION NUMBER	4530103581
LICENSED INSURER AND AUTHORISED FSP	17703
SERVICES	Advice and Intermediary
CATEGORIES	Short Term Insurance (Personal Lines and Commercial Lines)
PHYSICAL ADDRESS	Rosebank Towers, 5th Floor, 15 Bierman Ave, Rosebank, 2196
POSTAL ADDRESS	Rosebank Towers, 5th Floor, 15 Bierman Ave, Rosebank, 2196
TELEPHONE	+27 (0) 11 088 7000
EMAIL	corporatecommunications@brytesa.com
WEBSITE	www.brytesa.com

Professional indemnity and fidelity guarantee cover is in place.

PARTICULARS OF COMPLIANCE OFFICER/DEPARTMENT	
DEPARTMENT	BRYTE Insurance Company Limited Legal and Compliance Department
POSTAL ADDRESS	Rosebank Towers, 5th Floor, 15 Bierman Ave, Rosebank, 2196
TELEPHONE	+27 (0) 11 088 7000
EMAIL	compliance@brytesa.com

4 THE DEALER (INTERMEDIARY)

If the policy was sold through a dealership, the dealer is required to make certain disclosures in terms of the FAIS Act. The dealer should provide you with the details of the premiums, commissions and any monetary obligations assumed by you directly or indirectly when buying this policy.

5 FEES AND COMMISIONS

INTERMEDIARY COMMISSION	> A **12.5%** intermediary commission is included in the premium. The commission is paid to the Intermediary / Dealership.
BINDER FEE	> Impac Underwriting Managers (Pty) Ltd renders binder functions on behalf of Bryte Insurance Company Ltd in terms of a UMA binder agreement. For these functions we earn a binder **12.5%** fee from the Insurer.

6 COMPLAINTS PROCEDURES

If you have a complaint or enquiry about the way this policy was sold to you, the disclosures that were made to you or the advice that was given by the intermediary (dealer), try to resolve it with the intermediary first, as stated in the information provided to you in your policy document.

If the matter cannot be resolved, you can submit a complaint in writing to:

CONTACT	The Complaints Officer at iMPAC
POSTAL ADDRESS	PostNet Suite #1109, Private Bag X10, Elarduspark, Pretoria, 0047
EMAIL	complaints@impacuma.co.za

If the matter is not resolved to your satisfaction by iMPAC, you may submit your complaint in writing to:

CONTACT	FAIS Ombudsman
POSTAL ADDRESS	PO Box 41, Menlyn Park, 0063
TELEPHONE	+27 (0) 12 762 5000
SHARECALL	086 066 3274
EMAIL	info@faisombud.co.za
WEBSITE	www.faisombud.co.za

CONTACT	Ombudsman for Short-term Insurance
POSTAL ADDRESS	PO Box 3234, Braamfontein, 2017
TELEPHONE	+27 (0) 11 726 8900
SHARECALL	0860 726 890
EMAIL	info@osti.co.za
WEBSITE	www.osti.co.za

CONTACT	Particulars of the Financial Sector Conduct Authority (FSCA)
POSTAL ADDRESS	PO Box 35655, Menlo Park, Pretoria, 0102
TELEPHONE	+27 (0) 12 428 8000
TOLL FREE	0860 20 37 22
WEBSITE	www.fsca.co.za

7 OTHER MATTERS OF IMPORTANCE

You must accurately, fully and properly disclose all material facts. 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. If you are not happy with the advice received, please write to:

The Compliance Officer
Practice: Moonstone (PTY) Ltd
Practice No: 188
Physical Address: 25 Quantum Street, Techno Park, Stellenbosch, 7600
Telephone: +27 (0) 21 883 8005
Website: www.moonstonecompliance.co.za

8 WARNING

- Do not sign any blank or partially completed application form(s).
- Complete all forms in ink.
- Keep all documents handed to you and make notes as to what is said to you.
- Request a letter of representation from your intermediary and do not be pressurised to buy the product.
- All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your responsibility.
- You need to be satisfied with the accuracy of any transaction submitted by your Intermediary (Dealer), on your behalf.
- Misrepresentation, incorrect information or non-disclosure by you of any material facts may influence an insurer on any claims arising from you or increase benefits or cover limits to your policy.

10 FRAUD REPORTING

If you become aware of an irregularity on any policy, you can contact the Insurer where your call will be treated in confidence at:

Freepost Address: Tip-Offs Anonymous, Freepost KZN, 138, Umhlanga Rocks, 4320

Free Call: 0800 16 74 64

Email: bryte@tip-offs.com