

**STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(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:

CLAIMS

1. Claims must be reported as soon as possible, no later than 31 days of the event which give rise to a claim, and full details thereof must be submitted:
 - online at <https://cia.co.za/lodge-a-claim/> or
 - through your broker or by calling 0861 242 777; or
 - for a Geysers Emergency call 0861 242 911.
 - all reasonable steps to prevent further damage or loss should be taken.
 - Notify the SAPS within 24 hours of any loss or theft of property. The police report number should be forwarded to your broker.

THE UNDERWRITING MANAGER

- 2.1 Name, physical address, postal address and telephone number
Company: COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD
Registration No: 2000/019340/07
Postal address: PO Box 615 Bedfordview 2008
Physical address: 13E Riley Road Bedfordview 2008
Telephone: 0861-242-777
Fax: 086 613 6684
e-mail: mail@cia.co.za web: www.cia.co.za
FSP Licence No: 13890
Categories of Licence: Short Term Commercial / Personal Lines
COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD has Professional Indemnity and Fidelity cover
Conflict of Interest Policy: www.cia.co.za
Compliance Company: AC Compliance (Pty) Ltd
Practice No: 6377
Telephone: 011 678 2533
Address: Constanctia Park, Cnr Hendrik Potgieter Road & 14th Ave, Weltevredenpark 1709
e-mail: info@associatedcompliance.co.za
- 2.2 Commercial & Industrial Acceptances (Pty) Ltd acts as an Underwriting Manager on behalf of Compass Insurance Company Limited in terms of a Binder Agreement.
- 2.3 Your Intermediary and/or Underwriting Manager noted above should always be your first point of contact in the event that you have a query, claim or complaint.
- 2.4 Commercial & Industrial Acceptances (Pty) Ltd is paid a binder fee by Compass Insurance Company Limited and may also receive a profit commission from Compass Insurance Company.
- 2.5 Type of policy: Property Owner
- 2.6 In respect of Annual policies, the premium as specified in the attached schedule must be paid on or before the inception/renewal date.
In respect of Monthly policies, the premium as specified in the attached schedule will be collected by debit order either on the 1st working day of the month or the 15th, as selected by you.
- 2.7 Details of how to institute a claim or complaint:
 - Complaints can be referred either to the complaints department on complaints@cia.co.za or to the compliance officer as shown above.
 - The Complaints Procedure can be found on www.cia.co.za under 'legal'.
 - If any complaint to the Insurer or Intermediary is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short-Term Insurance or to the FAIS Ombudsman.

OTHER MATTERS OF IMPORTANCE

3. General
- 3.1 Your Insurer may cancel your insurance policy or impose special terms merely by informing your Intermediary.
- 3.2 You must check your policy schedule to ensure that the items insured, their description and values are those you gave to us.
- 3.3 You must advise any change to the description, use, occupation or value of the item insured as soon as reasonably possible to ensure that you are correctly insured.
- 3.4 Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.
- 3.5 You must at all times comply with the National Building Regulations and Building Standards Act as failure to do so may impact on any claims arising from your contract of insurance.
- 3.6 If you are not sure about, or do not understand any part of your policy, please contact the Intermediary at the above address.

THE INSURER

4. Name, physical address, postal address and telephone number
Company: COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148
Physical address: 5th Floor 90 Rivonia Road Sandton, Gauteng 2196
Postal address: P.O. Box 37226 Birnam Park Johannesburg 2015
Telephone: 011 745 8333

Fax: 011 745 8444
FSP No: 12148
Categories of Licence: Short Term Commercial/Personal Lines
Compliance Officer: Adel Walker
Telephone: 011 745 8333
Fax: 011 745 8444
e-mail: adel.walker@compass.co.za

Company: Sasria SOC Limited
Registration No: 1979/00287/06
Physical address: 36 Fricker Road, Illovo, Sandton, 2196
Postal address: P.O. Box 653367, Benmore, 2010
Telephone: (011) 214 0800
Fax: (011) 447 8630
FSP: 39117
e-mail: contactus@sasria.co.za
Compliance Officer: Mr Mziwoxolo Mavuso
Address: Sasria SOC Limited, P O Box 653367, Benmore
Telephone: (011) 214 0800
Compliance e-mail: mziwoxolom@sasria.co.za

THE INTERMEDIARY (BROKER)

- 1.1 Name, physical address, postal address and telephone number
Broker: DIRECT - JOHANNESBURG
Physical address: VOLTEX HOUSE 3 RIVER ROAD BEDFORDVIEW 2008
Postal address: P O BOX 615 BEDFORDVIEW 2008
Telephone: 0861-242-777
Fax: 086-613-6684
e-mail: estelle@cia.co.za
FSP No: 13890
- 1.2 Legal status and any interest in the Insurer
You, as our client, have the right to the following information from your intermediary:
- Legal status of the intermediary.
 - Whether your intermediary has a shareholding in excess of 10% with any Insurer.
 - Whether the intermediary has placed business in excess of 30% with any Insurer in the preceding year.
 - Detail as to whether the intermediary is an associated Company of the Insurer.
- 1.3 Your intermediary must advise you whether they have Professional Indemnity insurance in force.
1.4 The intermediary Complaints Policy and Conflict of Interest Policy must be obtained from the broker.
1.5 Any information provided verbally must be confirmed in writing within 31 days.
1.6 Commission on the premium payable to your intermediary of R 3,432.00 per annum and Sasria Commission is R 74.94 per annum and intermediary Management Fee is R 0.00
5. 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 information or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance.
6. Particulars of the Ombudsman for Short-term Insurance who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance Intermediary and/or the Insurer:
Ombudsman for Short-term Insurance
P.O. Box 32334, BRAAMFONTEIN, 2017
Tel: (011) 726-8900
Fax: (011) 726-5501
e-mail: info@osti.co.za
website: www.osti.co.za
7. Particulars of the Financial Advisory and Intermediary Services Ombudsman:
FAIS Ombudsman
P.O. Box 74571, LYNWOODRIF, 0040
Tel: 012 470 9080
Fax: 012 346 6941
e-mail: info@faisombud.co.za
website: www.faisombud.co.za
8. Particulars of the Financial Sector Conduct Authority (FSCA)
P.O. Box 35655, MENLO PARK, 0102
Tel: (012) 428-8000