



FAIS DISCLOSURE DOCUMENT

In terms of the General Code of Conduct of the FAIS Act, Coface South Africa Insurance Company (Registration number **2005/13754/06**) is required to disclose the information in this document to you.

You are entitled to a copy of this document for your own records.

Our policy wordings have been specifically developed to be easily read and understood to ensure that our clients fully understand the insurance product(s) we have supplied. Nevertheless there is additional information we would like to provide so that there can be no confusion as to the responsibilities and obligations imposed on every organisation involved in delivering this insurance service to you.

Coface South Africa Insurance Company is an authorised financial services provider (FSP number 44160) in terms of Section 8 of the FAIS Act.

All representatives, which render a service, are registered with the FSCA. A copy of our list is available on request. Any Representative appointed under supervision, will disclose this to you in the appropriate manner and time.

A copy of our license certificate is available on request.

1. AUTHORISED FINANCIAL SERVICES PROVIDER

FSP Name	Coface South Africa Insurance Company
Registration Number	2005/13754/06
Postal Address	PO Box 71787, Bryanston, 2021
Physical Address	3021 Winnie Mandela Drive, Bryanston
Office Telephone Number	011 244 9444
Contact Person	Roger Peixinho
E-mail	roger.peixinho@coface.com



2. FAIS COMPLIANCE OFFICER

Name	Omega Compliance Solutions
Postal Address	PO Box 3368, Pinegowrie, 2123
Physical Address	19 Kangnussie Road, Blairgowrie, Johannesburg, 2194
Contact Person	Bryan Thomas
Contact number	011 568 5454
E-mail	info@omegacs.co.za

3. FINANCIAL SERVICES AND PRODUCTS

Category Description	Advice Non-automated	Intermediary Other
CATEGORY I		
Short-Term Insurance Commercial Lines	x	x

4. CONFLICT OF INTEREST MANAGEMENT POLICY

The conflict of interest management policy is published on the website of Coface South Africa Insurance Company Ltd at www.cofaceza.com.

5. COMPLAINTS

Should you wish to pursue a complaint against a key individual or representative of Coface South Africa Insurance Company kindly submit the complaint in writing:

- Via e-mail to complaint.southafrica@coface.com
- Via our web portal
- Delivered to our offices, addressed to "The Compliance Officer".

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, at info@faisombud.co.za or telephone number 012 470 9080 or you can contact the FSCA, on complaints@fsca.co.za or on the FSCA website.

6. SOUTH AFRICAN INSURANCE ASSOCIATION (SAIA)

Coface South Africa Insurance Company is a member of the South African Insurance Association (SAIA) and is subject to the SAIA Code of Conduct, which may be viewed on the SAIA website.



Complaints may be lodged with the SAIA Code Complaints Committee when it is directly related to noncompliance of the SAIA Code, or when:

- a complaint has not been resolved through Coface South Africa's internal processes;
- the complaint does not fall under the jurisdiction of an established Ombudsman; or
- the facilitation and mediation process followed by the SAIA to resolve the issue fails to address the matter.

SAIA Complaints can be sent to:



P.O. Box 5098, Weltevredenpark, 1715



Telephone: 011 726 5381



E-mail: code@saia.co.za

7. CLAIMS PROCEDURE

For the purpose of initiating a claim, you need to lodge the claim either via CofaNet portal or obtain a form from the website; you must complete the respective claim form taking note of documentary requirements in the document.

Submission of an incomplete claim or omission of copies of the documents required in support of your claim will not constitute the lodging of a claim in terms of the policy. Claims must be made in accordance with the terms and conditions set out in your policy document.

8. INSURANCE BROKER

It is the responsibility of your insurance broker to provide you with sound financial advice and products tailored to your individual needs after having established all relevant facts. The insurance policy that we are now providing should be the result of an in-depth analysis undertaken by your broker.

If you believe that you have not received professional advice or you have not been provided with sufficient detail of the product to enable you to arrive at an informed decision to buy, please contact your insurance broker immediately.

Not only is it the responsibility of your insurance broker to provide quality advice, but in addition your broker is obliged to supply you with the following information about the broker's organization:

- Its business and trade names, registration number and all contact details;
- Its legal and contractual status with us;
- Whether the representative that you dealt with is rendering services under supervision;



- Whether it holds more than 10% of our shares;
- Whether more than 30% of its total remuneration is received from us;
- Whether or not professional indemnity and fidelity insurance is held;
- Details of its complaints procedure and compliance arrangements;
- All commissions and fees that it earned by providing you with this policy;
- Concise details of any binder or administrative function that your broker handles on our behalf;
- Any conflicts of interest which may have a bearing on your decision to buy;
- How you are able to access your broker's conflict of interest management policy.

Remember, at no time is your insurance broker allowed to ask you to waive any of your rights in terms of the Financial Advisory and Intermediary Services Act.

Your broker may appoint another broker or administrator to carry out some of its obligations. In these circumstances, your broker must disclose to you exactly the responsibilities of its outsourced partners, as well as the remuneration involved. This includes any outsourced premium collection agency.

Do not deal with any party or organisation if you have not been provided with their full details and the responsibilities they have.

In the event that the above information is not provided by your broker please contact us

9. WARNING

- Do not sign any blank or partially completed application form;
- Complete all forms in ink;
- Keep all documents handed to you and make notes of what is said;
- Ask for a service level agreement from your advisor and do not be pressurized into buying any 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 broker on your behalf;
- Misrepresentation, incorrect or non- disclosure by you of any material facts or circumstances may impact negatively on any claims arising under your insurance contract.

10. OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information provided above;
- If the premium is paid by debit order, the debit order must be in favour of us. It



may not be transferred without your approval;

- We must give you 30 days' notice in writing of our intention to cancel your debit order;
- We may not cancel your insurance by merely informing your broker. We have an obligation to make sure that the notice has been sent to you;
- You are entitled to a copy of the policy free of charge

COFACE

P O BOX 71787, BRYANSTON, 2021
3021 WILLIAM NICOL DRIVE, BRYANSTON, JOHANNESBURG, SOUTH AFRICA 2191
T. (+27) 11 244 9444

www.cofaceza.com
info.za@coface.com

COFACE SOUTH AFRICA INSURANCE COMPANY LIMITED - REGISTRATION NUMBER 2005/013754/06 - VAT NUMBER 4230222202
Coface South Africa Insurance Company Limited is an Authorised Financial Service Provider - FSP 44160