

**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 :****PLEASE NOTE: AON South Africa (Pty) Ltd and Biddulphs Removals and Storage SA (Pty) Ltd are registered Financial Service Providers**  
FSB Licence number 20555 (AON) FSB Licence Number 9432 (Biddulphs Removals & Storage SA (Pty) Ltd**1. About the intermediary (insurance broker)****(a) Name, physical address and postal address and telephone number****HEAD OFFICE**Aon South Africa (Pty) Ltd.  
P O Box 1874, Parklands, 2121  
Telephone Number : (011) 944 7000  
Fax Number: (011)**COMPLIANCE OFFICER**The Compliance Officer - AON  
Private Bag X36, Sunninghill, 2157  
Telephone nr: (011)797-4456  
Fax Number: (011)209-4456**SERVICE OFFICE****Aon South Africa (Pty) Ltd | Aon Pretoria**  
189 Rooiberg Street | N4 Gateway, Willow Park Manor Ext 65  
PO Box 11236 | Silverlakes | 0054  
t +27 12 803 0245 | f +27 86 719 2930[Yolandie.hartmann@aon.co.za](mailto:Yolandie.hartmann@aon.co.za) | [www.aon.co.za](http://www.aon.co.za)**(b) Legal status and any interest in the insurer.**

We are a Proprietary Limited Company. We have no financial interest in the insurer being proposed

**(c) Whether or not in possession of professional indemnity insurance**

We have professional indemnity insurance.

**(d) Detail of how to institute a claim.**

Goods in Transit Policy – Southern African moves – Claims must be notified to your nearest Biddulphs branch within 7 days of the loss occurring.

Marine Policy – Overseas moves – claims must be notified to the service office listed above within 15 days of the loss occurring.

**(e) Rand amount of fees and commission payable**

R200 per R1,000

**Written mandate to act on behalf of insurer.**

We have the appropriate mandate from the insurer and act without supervision.

**2. About the insurer****(a) Name, physical and postal address and telephone numbers.**

See schedule below.

**(b) Telephone number of compliance department of the insurer.**

See schedule below

**(c) Details of how to institute a claim and/or complaint.**

Claims should be instituted as stated above. To lodge a complaint you may contact the Compliance Officer of the relevant insurer shown in the Schedule of Insurers reflected below.

**(d) Type of policy involved.**

Goods in Transit/Marine

**(e) Extent of premium obligations you assume as a policyholder.**

You agree to pay the premium. The amount of the premium is shown in the quotation to you.

**(f) Manner of payment of premium, due date of premiums and consequences of non-payment.**

Payment is required prior to the move commencing. Non payment of the premium will result in goods being held in 'storage until payment is made.

**3. Other matters of importance**

(a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.

(b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.

(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.

(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 the claim.

(e) If premium is paid by debit order:

- it may only be in favour of one person and may not be transferred without your approval.
- the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

(f) If premium is paid by debit order:

- it may only be in favour of one person and may not be transferred without your approval.

(f) 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.

(g) You are entitled to a copy of the policy free of charge.

**4. 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.

**5. 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.**

PO Box 32334, Braamfontein, 2017

Telephone: (011) 726-8900 Fax number: (011) 726-5501

Email: [info@osti.co.za](mailto:info@osti.co.za)Web Site: [www.osti.co.za](http://www.osti.co.za)

Please note the Ombudsman only deals with complaints in respect of policies entered into by natural persons not acting in the course of a business.

**6. Particulars of Registrar of Short-term Insurance**

Financial Sector Conduct Authority

PO Box 35655, Menlo Park, 0102

Telephone: (012) 428-8000

Fax: (012) 346-6941

**6. Particulars of FAIS Ombud**

P O Box 74571, Lynwood Ridge, 0040

Telephone: (012)470-9080

Fax number: (012)348-3447

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)Web Site: [www.faisombud.co.za](http://www.faisombud.co.za)**SCHEDULE OF INSURERS (HEAD OFFICE'S), where applicable****1. Guardrisk Insurance Company Limited** – where applicable – see policy schedulePhysical Address Alexander Forbes Place.  
90 Rivonia Road, Sandton  
Johannesburg, 2001

Postal address P O Box 786015, Sandton, 2146

Tel nr (011)669-3706 (Includes the Compliance Department)

**2. AIG South Africa Ltd** – where applicable – see policy schedulePhysical Address Sandown Mews West, 88 Stella Street,  
Sandown Mews, 2196Postal address Private Bag X27, Northlands, 2116  
South Africa

Tel nr (011)912 8229 (Includes the Compliance Department)

**3. Santam** – where applicable – see policy schedulePhysical Address Santam Building, 2<sup>nd</sup> Floor, 11 Alice Lane,  
Sandton, 2196, South Africa X27, Northlands,  
2116, South Africa

Postal address P O Box 27, Northlands, 2116, South Africa

Telephone Number: (011)408-5000 (Includes the Compliance Department)

**4. SASRIA Limited** – where applicable – see policy schedulePhysical Address 36 Fricker Road, Illovo, Sandton,  
Johannesburg, 2196

Postal address P O Box 353367, Benmore, 2010

Telephone Number: (011) 214 0800

Fax Number: (011)447 8630 (Includes the Compliance Department)

Email: [info@sasria.co.za](mailto:info@sasria.co.za)Website: [www.sasria.co.za](http://www.sasria.co.za)**FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (NO 37 OF 2002)****General Information**

The Financial Advisory and Intermediary Services Act (FAIS) requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct and was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill, care and diligence and in your interests and the integrity of the financial services industry.