

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

FINANCIAL SERVICES PROVIDER (FSP)

Barker Insurance, a division of The Hollard Insurance Company Limited, acts as your financial services provider and provides you with advice and administers all aspects of your policy. All staff are employees of Hollard. Your FSP is also your insurer as your insurance policy is underwritten by Hollard.

PARTICULARS OF YOUR FSP AND INSURER

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|-------------------------------------|---|
| Name | Barker Insurance, A division of The Hollard Insurance Company limited |
| Trade name | Hollard |
| Hollard Company registration number | 1952/003004/06 |
| Physical address | Suite 25, 4 th Floor, Oxford and Glenhove Building 2, 114 Oxford Road, Houghton Estate |
| Postal address | PO Box 2015, Saxonwold, 2132 |
| Telephone number | 0861 227 537 |
| Fax number | 011 880 2611 |
| Email address | support@barker.co.za |
| Website | www.barker.co.za |

Compliance Officer

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| Contact details | Call (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za |
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YOUR FSP AND INSURER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

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| Licence number | 17698 |
| Specific exemptions | None |

YOUR FSP HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS

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| Professional Indemnity | Yes |
| Fidelity Guarantee | Yes |

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:

- (a) Procedures for the submission of claims are detailed in the policy wording.
- (b) You must advise us of any claim immediately, preferably in writing so we can assist you.

COMPLAINTS RESOLUTION

Should you have any complaint regarding this product or how it was sold to you, please submit a complaint in writing to Barkers Insurance, a division of Hollard

Email: support@barker.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or the National Financial Ombud Scheme of South Africa for matters relating to your policy itself, like claims, details of which appear below.

| THE NATIONAL FINANCIAL OMBUD SCHEME | | THE FAIS OMBUD | |
|-------------------------------------|--|------------------|---|
| Physical address | NFO Johannesburg office: 110 Oxford Road Johannesburg Gauteng 2198 | Physical address | Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria 0010 |
| Postal address | | Postal address | PO Box 41, Menlyn Park, 0063 |
| Telephone number | (0860) 800-900 | Telephone number | (012) 762-5000/ (012) 470-9080/ 086 066 3247 |
| Fax number | (011) 726-5501 | Fax number | (086) 764-1422/ (012) 348-3447 |
| Email address | info@nfosa.co.za | Email address | info@faisombud.co.za |
| Website | www.nfosa.co.za | Website | www.faisombud.co.za |

| FINANCIAL SECTOR CONDUCT AUTHORITY | |
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| Physical address | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081 |
| Postal address | PO Box 35655, Menlo Park, 0102 |
| Telephone number | 0800 20 37 22 |
| Fax number | (012) 346-6941 |
| Email address | info@fsca.co.za |
| Website | www.fsca.co.za |

YOUR SPECIAL RISKS INSURER

| SASRIA SOC LIMITED | | | |
|--|--|---|---|
| Postal address | PO Box 653367, Benmore, 2010 | FSP number | 39117 |
| Physical address | 36 Fricker Road, Illovo, Sandton, 2196 | Compliance Officer | Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za |
| Telephone number | (011) 214-0800/ (086) 172-7742 | Email address | info@sasria.co.za or contactus@sasria.co.za |
| Fax number | (011) 447-8630 | Website | www.sasria.co.za |
| Complaints in respect of a Broker to be addressed to | | Compliance Officer SASRIA SOC Limited, PO Box 653367, Benmore, 2010 | |
| Claims notification procedures | | In the event of a claim, all relevant documentation relating to your claim must be submitted to your broker or the insurer, the name and address of whom appears above. | |

ABOUT YOUR SASRIA COUPON/POLICY

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| Name and address of Sasria outsource administrator | Hollard acts as an outsource administrator and will issue your Sasria coupon/policy on behalf of Sasria SOC Limited, but all claims are decided on by Sasria as the insurer of these risks. Hollard earns an outsource administration fee of 10.5% of the gross written premium on Sasria and commission in respect of its services of up to a maximum of 12.5% for motor policies and up to a maximum of 20% for non-motor policies. The exact amounts are disclosed in your policy schedule. |
| Details of policy | Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA. |
| Premium amount, frequency, manner and due date for premium payments | These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy. |
| Consequences of non-payment of premium | Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations. |

KEY CONFLICT OF INTEREST DISCLOSURES

Barker Insurance is a division of Hollard and therefore Hollard accepts responsibility for any financial services provided to you. A full list of Hollard's associates which shows ownership interests, as defined in the FAIS Act, is contained in the Conflict of Interest Management Policy. We will always act in your best interest and provide you with an objective and unbiased financial service. We will only recommend products that are suitable to your needs. Your advisor is paid an incentive based on the volume of sales which are subject to quality assessment procedures.

A full copy of the Intermediary's Conflict of Interest Management policy can be obtained from:

- i) Upon written request to support@barker.co.za
- ii) www.barker.co.za

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy documentation (quotation, pre-disclosure documents, policy scheduled and policy wording) for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice and policy documentation for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, will be confirmed in writing within 31 days.
- (c) A 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.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.

- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When the FSP advises you to change your existing cover you will be supplied with a product comparison.
- (m) Where advice is provided to you, a needs analysis will be carried out and you will be provided with a record of advice.
- (n) The FSP will provide you with a document prior to rendering financial services which will set out details of the of the mandate to conduct financial services including whether the representative is under supervision.
- (o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (p) With regards to your personal information, you have the right to access any of your personal information held by the FSP to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the FSP or the information regulator.
- (q) You have the right to request recordings of any disclosures provided telephonically.
- (r) Review your cover periodically to ensure it is appropriate for your needs.
- (s) You will not be asked to waive any of your rights in terms of applicable legislation, nor will we act on any waiver requested by you.
- (t) Inform us immediately should any information that you provided us in relation to your policy has changed as it might affect your cover or premiums.
- (u) Insurance products and services are regulated by Financial Services legislation, and you are afforded statutory protections by way of the various Acts dealing with financial services. If your policy includes additional value-added products or services, which are not defined as financial or insurance products, they are not regulated under these Acts and these same protections will not be afforded to you. Examples of these value-added products would be home assist, road assist and legal advice products.