



DISCLOSURE NOTICE

Whilst we make every effort to ensure you fully understand the insurance product we have supplied, there are certain facts we are obliged in terms of legislation to ensure that you not only know about, but understand.

The most notable of these is the FINANCIAL ADVISORY AND INTERMEDIARIES SERVICES ACT (FAIS) and in the case of clients purchasing policies in their personal capacity the Policy Holder Protection Rules

The most important objective of these obligations is to ensure that YOU, our client, has full knowledge about the organisations involved in delivering the service to you; as well as a full understanding of the product you have purchased

If at any time you feel we have not provided you with information required, or if you do not understand the information we have given you, please ask us – do not assume!

Whilst this information is important, it does not form part of your actual policy wording.

THE TERMINOLOGY EXPLAINED:

FINANCIAL SERVICE PROVIDER
This is, your insurance broker, sometimes referred to as an <i>Intermediary</i>
PRODUCT PROVIDER
This is your Insurer
UNDERWRITING MANAGER
They are appointed by a Product Provider (Insurer) to manage a specific type of product on their behalf. This is due to the specialist knowledge of the staff of the Underwriting Manager and their ability to deliver a very focused and cost effective service to ourselves as insurance brokers and ultimately you, the client.
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS)
This piece of legislation was introduced to ensure there are minimum standards set within the Financial Services Sector, to ensure you, the client, receive the highest possible level of service and protection.

FAIS GOVERNS, AMONGST OTHER THINGS, THE FOLLOWING	
1.	The financial stability of the Financial Service Provider,
2.	The Honesty and Integrity of the Financial Service Provider,
3.	The ability of the Financial Service Provider to look after the client,
4.	The formal qualifications required by the key staff of any Financial Service Providers who give you advice,
5.	The methods and technical content of the advice given to you,
6.	The need for each Financial Service Provider to be licensed before they can give you advice,

7.	Standards for dealing with any complaint that you may have,
8.	Penalties for breaches of any of the regulations required in terms of the Act; these include fines, imprisonment and loss of the ability to carry on business,
9.	The need for us to have a Compliance Officer to ensure we meet all our obligations in terms of the Act.

POLICY HOLDER PROTECTION RULES

These require some additional duties to be adhered to by Insurers in respect of clients purchasing personal insurances.

These will be pointed out in this document where applicable to you.

OMBUDSMAN

The independent body created to further protect the client and deal with any disputes between insurers and clients.

THERE ARE CURRENTLY TWO SUCH OMBUDS:

The SHORT TERM INSURANCE OMBUD deals with disputes on personal insurance matters e.g. Your personal motor or household insurances.

The FAIS OMBUD deals with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act.

FINANCIAL SECTOR CONDUCT AUTHORITY

The body that administers the FAIS Act and other legislation relevant to insurance.

REGISTRAR

The body that ultimately deals with all regulation with a specific category of insurance e.g. Short Term or Long Term.

DETAILS ABOUT FRONTLINE, THE UNDERWRITING MANAGER:

Company Name:	FRONTLINE UNDERWRITING MANAGERS (PTY) LTD
Registered Address:	BCX Building, 3rd Floor Office 2 106 Park Drive, St Georges, Port Elizabeth, 6001
Telephone Number:	041 373 0445
Full physical address of our branch dealing with you:	BCX Building, 3rd Floor Office 2 106 Park Drive, St Georges, Port Elizabeth, 6001
Telephone Number:	041 373 0445
Fax Number:	041 373 0419
E-mail Address:	customercare@frontlineum.co.za
Web-site:	www.frontlineinsurance.co.za

FRONTLINE, THE UNDERWRITING MANAGER DETAILS (CONT):

Our license to transact business as a Financial Service Provider:	Reference no:	40752
	Categories of license:	Short Term Insurance Personal & Commercial lines
	Any exemptions applicable to us:	Aviation
Our Insurances in place that provides protection to our clients:	Professional Indemnity Insurer:	The Hollard Insurance Company Limited
		The Hollard Insurance Company Limited
	Fidelity Guarantee Insurer:	The Hollard Insurance Company Limited
	Intermediaries Guarantee Fund Insurer:	Not required
Our Compliance Officer:	Name:	Ms Mandy van Coller
	Company:	Moonstone Information Refinery (Pty) Ltd
	Contact details:	Tel: 041 3650160 / 021 883 8000 Email: mvancoller@moonstonecompliance.co.za
How do we get paid for what we do:	The actual premium shown on your quote, renewal or policy schedule will be paid over to ourselves. If there are any additional fees due to us or your intermediary (broker) these will be shown separately. As Underwriting Managers of Old Mutual Insure Limited we are paid a fee by them for managing your insurances on their behalf.	

If you have a complaint about our service, staff or products sold to you please contact the following person in writing with full details of the problem you have encountered:

Name: **James Bonner**
Address: **Frontline Underwriting Managers (Pty) Ltd
PO Box 12084
Centrahil
6006**
E-Mail Address: customercare@frontlineum.co.za

DETAILS ABOUT YOUR INSURER AND FRONTLINE'S RELATIONSHIP WITH THEM:

Company Name:	Old Mutual Insure Limited (Ltd)	
FSP Licence No:	12	
Registered Address:	Old Mutual Insure Centre 75 Helen Joseph Street Johannesburg 2001	
Telephone Number:	011 374 9111	
Full physical address of the branch dealing with You:	Old Mutual Insure Centre 75 Helen Joseph Street Johannesburg 2001	
Web-site:	www.ominsure.co.za	
Do we own more than 10% of this insurer?	No	
Do we receive more than 30% of our income from this insurer?	Yes – we are an underwriting manager for Old Mutual Insure Limited. Binder fee paid by Old Mutual Insure Limited is 12%.	
The category of product and or services we are mandated to supply on behalf of the insurer:	Products:	All Short Term Insurance Personal and Commercial lines
	Services:	Underwriting and Claims
Their Compliance Office:	Division:	Compliance Department
	Address:	PO Box 1120 Johannesburg 2000
	Contact:	Compliance@ominsure.co.za
How they get paid for what they do:	The actual premium shown on Your quote, renewal or policy schedule will be paid over to the insurer. If there are any additional fees due to them these will be shown separately	

If you have a complaint about their service, staff or products sold to you that you have been unable to resolve with ourselves please contact the following division in writing with full details of the problem you have encountered:

Address:	Complaints Department PO Box 1120 Johannesburg 2000
Tel No:	0860 634 357
E-Mail Address:	Complaints@ominsure.co.za

If SASRIA (Riot) Insurance has been taken out by you or is included in the policy automatically you need to know the following information about SASRIA

Company Name:	SASRIA SOC Limited
Registration Number:	1979/00287/06
Registered Address:	36 Fricker Road Illovo 2196
Postal Address:	PO Box 653367, Benmore, 2010
Telephone Number:	011 214 0800 / 086 172 7742
Fax Number:	011 447 8630 / 086 172 7329
E-mail Address:	contactus@sasria.co.za
Web-site:	www.sasria.co.za
Compliance Officer:	Mr Mziwoxolo Mavuso
Complaints handling:	If you have any complaints about the Insurer regarding SASRIA cover then you may contact; SASRIA SOC Limited, PO Box 653367, Benmore, 2010
Claims:	All claims are to be directed to Your broker who must pass these onto the Insurer

ADDITIONAL RELEVANT INFORMATION:

We undertake to:

- ★ Keep all information you tell us about yourself confidential,
- ★ Not to alter any documents you provide us with when submitting it to any Insurer. Where we feel an error has been made we will advise you prior to submission thereof,
- ★ Never ask you to sign blank documents – wherever possible all documents, be they proposals or claim forms should be completed by you to ensure full details are provided,
- ★ Never to take away any rights you have in terms of any legislation that governs the way we transact business,
- ★ Supply a copy of any documents used in the preparation of your insurances, when required, free of charge.

The Old Mutual Group would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. Please sms your ID number to 30994 if you would prefer not to receive such information and/or financial services.

We may use your information or obtain information about you for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks (ASISA Life & Claims Register)
- Tracing beneficiaries
- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity

- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/infoereg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za

To view our full privacy notice and to exercise your preferences, please visit our website on www.oldmutual.co.za

Your insurer, via the Underwriting Manager, undertakes to:

- Be the one, who provides the reason for any claim that is repudiated,
- Ensure that they write to you should they wish to cancel your policy and to give you at least 30 days notice of their intention to do so.

If you are paying your premiums by debit order:

- ♦ The debit order may only be in favour of one person / entity,
- ♦ It may not be transferred without your approval.
- ♦ You are entitled to 30 days notice of cancellation of the debit order,
- ♦ If you are paying for personal insurances:
- ♦ You are entitled to a period of 15 days grace in which to pay the premium (other than in the first month of insurance).

If you are paying your premiums in any way other than monthly:

You are only entitled to a 15 day grace period if the insurances are in respect of your personal insurances, otherwise;

All premiums must be paid at inception or renewal date for the policy to be in force.

If you have a claim or are involved in an incident that could lead to a claim:








You must advise us immediately, preferably in writing.

Your policy will contain conditions that relate to the early reporting of potential claims and it is important that you do not breach this responsibility.

If any of the information you gave us changes:

You must advise us immediately – policy cover, premiums and terms are based on what you told the insurer, we need to advise them of any changes that could affect their view of you and your policy.

OTHER CONTACT DETAILS:

SHORT TERM OMBUDSMAN	FAIS OMBUDSMAN	REGISTRAR OF INSURANCE
PO Box 32334 Braamfontein 2017	PO Box 74571 Lynwood Ridge 0040	Financial Sector Conduct Authority PO Box 35655 Menlo Park 0102
 011 726 8900	 012 470 9080 / 012 762 5000 086 764 1422 /	 012 428 8000
 011 726 5501 web www.osti.co.za	 012 348 3447 web www.faisombud.co.za	 012 347 0221
 info@osti.co.za	 info@faisombud.co.za	 Info@fsca.co.za

IMPORTANT ADDITIONAL INFORMATION FOR ALL OUR CLIENTS

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you.

In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties.

There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below:

Underwriting Manager / Administrator	We are appointed by the Product Provider (Insurer) to manage a specific type of product on their behalf. We are a licenced Financial Service Provider.
Financial Service Providers	They act as your broker / intermediary. They are also a Financial Service Provider (FSP). There may be circumstances they have a relationship with another broker (FSP) that you need to be made aware of and should be advised of such by your broker.
Product Provider	This is Your insurer.
	Each of the above may well have companies that are associated with them with whom we have a relationship. These could be subsidiary or holding companies or certain natural persons such as spouse, children or parent. Where these relationships exist, you need to be made aware of them.
Distribution Channel	These are arrangements with any of the above or combination of these that provide support or services to us in our role of providing a financial service to you.
Any other person	If there are any other persons that provide us with a financial interest as part of the delivery of the financial service.

What represents an Ownership or financial interest?

Ownership	Actual equity that was paid for.
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Financial	Cash, or its equivalent, vouchers, gift service, advantage, benefit, discount domestic or foreign travel, hospitality, accommodation, sponsorship, other incentive or valuable consideration.
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Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

We also confirm that no staff are incentivised to give preference to any specific insurer and/or product and where incentives based on volume of business are in place these are supported by an assessment of the quality of the business sold and procedures followed.

We further undertake that no financial interest exceeding R1, 000 per calendar year, will be received by any of our representatives or provided to any representative of the above listed entities.

How do we get paid for what we do?

The actual premium shown on your quote, renewal or policy schedule will be paid over to Old Mutual Insure Limited. If there are any additional fees due to us or Old Mutual Insure Limited, these will be shown separately.

As Underwriting Managers of Old Mutual Insure Limited we are paid a fee by them for managing your insurances on their behalf.

Do we own more than 10% of any Insurer?
No


Do we receive more than 30% of our income from any insurer?
Yes, we receive more than 30% of our income derived from Old Mutual Insure Limited. Binder fee paid by Old Mutual Insure Limited is 12%.

Do we have a relationship with any product provider that provides an Ownership or Financial Interest?
No

Do we have a relationship with any Distribution channel that provides an Ownership, financial interest or support service?
No

Do we have a relationship with any other Person that provides an Ownership or financial interest?
No

A full copy of our overall Conflict of Interest Management Policy can be obtained from;

OUR WEBSITE	OUR OFFICES
web www.frontlineinsurance.co.za	Upon written request to:  james_b@frontlineum.co.za