



**FRONTLINE**<sup>TM</sup>  
UNDERWRITING MANAGERS (PTY) LTD

**STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICY HOLDERS**  
**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-policy holder, or prospective policy holder, you have the right to the following information.**

STATUTORY NOTICE	INFORMATION
<p><b>1. Information required from the intermediary (insurance broker):</b></p> <ul style="list-style-type: none"> <li>(a) The broker's name, physical address, postal address and telephone number</li> <li>(b) The broker's legal status and a disclosure of any interest held by the broker in the insurer</li> <li>(c) Information on the broker's possession of professional indemnity insurance</li> <li>(d) Detail on how to institute a claim</li> <li>(e) The rand amount of fees and commission payable</li> <li>(f) The broker's written mandate to act on behalf of the insurer</li> </ul>	<p>This information must be provided to you by your insurance advisor/broker. If your advisor does not provide this information when requested, please contact us directly.</p>
<p><b>2. Information required from the insurer:</b></p> <ul style="list-style-type: none"> <li>(a) Name, physical address, postal address and telephone number</li> <li>(b) The telephone number of the insurer's compliance department</li> <li>(c) Details on how to institute a claim and/or complaint</li> <li>(d) The type of policy involved</li> <li>(e) The extent of premium obligations you assume as the policy holder</li> <li>(f) The manner of payment of your premium, the due date of premiums and the consequences of non-payment</li> </ul>	<p><b>Contact Details:</b></p> <p><b>New National Assurance Company Limited</b> P.O. Box 1610 Durban 4000</p> <p>5th Floor Field House 25 Field Street Durban</p>
<p><b>3. Other matters of importance</b></p> <ul style="list-style-type: none"> <li>(a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.</li> <li>(b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</li> <li>(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.</li> <li>(d) 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 a claim.</li> <li>(e) If the premium is paid by debit order: <ul style="list-style-type: none"> <li>(i) It may only be in favour of one person and may not be transferred without approval; and</li> <li>(ii) the insurer must inform you in writing at least 3 days before the cancellation thereof of the intention to cancel such debit order.</li> </ul> </li> <li>(f) The insurer and not the intermediary must give reasons for repudiating your claim.</li> <li>(g) 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.</li> <li>(h) You are entitled to a copy of the policy free of charge.</li> </ul>	<p>Tel: (031) 334 2000 Fax: (031) 301 1166 e-mail: <a href="mailto:newnational@nnac.co.za">newnational@nnac.co.za</a></p> <p><u>Our Compliance Officer is:</u></p> <p>Mr G.J. Pillay P.O. Box 1610 Durban 4000</p> <p>Tel: (031) 334 2000 Fax: (031) 301 1166</p> <p>Should you have any complaints about the availability or adequacy of information provided herein, please bring this to the attention of the compliance officer.</p> <p>Your policy document contains the name, class and type of policy as well as the details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance advisor or nearest New National office for assistance.</p>

STATUTORY NOTICE	INFORMATION
<p><b>4. Warnings</b></p> <p>(a) Do not sign any blank or partially completed application form.            (b) Complete all forms in ink.            (c) Keep all documents handed to you.            (d) Make note of what is said to you.            (e) Do not be pressurised to buy the product.            (f) Your incorrect or non-disclosure of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p>	
<p><b>5. The particulars of the 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:</b></p>	<p>P.O Box 32334            Braamfontein            2017</p> <p>Tel: (011) 726 8900            Fax: (011) 726 5501            Web: <a href="http://www.osti.co.za">www.osti.co.za</a>            e-mail: info@osti.co.za</p>
<p><b>6. The particulars of the Registrar of Short-Term Insurance Financial Service Board:</b></p>	<p>P.O. Box 35655            Menlo Park            0102</p> <p>Tel: (012) 428 8000            Fax: (012) 346 6941            e-mail: info@fsb.co.za</p>

(You may be required to sign a copy of this document.)

Other important information	
<p><b>Premiums and your monetary obligations</b></p>	<p>You agreed to pay the premium. The amount due, the frequency of payment and the date on which payment is due are contained in the schedule. If you do not pay the premium within 15 days of the due date cover will be cancelled from midnight on the day before the due date. Where the premium is payable monthly by bank debit order or by transmission account this 15 day extension will apply from the second month after your policy is issued.</p>
<p><b>Claims</b></p>	<p>Procedures for the submission of claims are detailed in the policy document in the section headed GENERAL. In the event of a possible claim you must notify a New National office most convenient to you within 30 days. The contact details of your controlling New National office is listed in all letters to you. In the event of a claim you will be required to supply the following:</p> <ol style="list-style-type: none"> <li>1. Details of other insurance covering the same event</li> <li>2. Written details of the event, unless otherwise instructed</li> <li>3. Information and proof in support of the claim</li> <li>4. Documents or details of any communication in connection with the claim</li> </ol> <p>You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the police. You must notify New National immediately you become aware of any impending prosecution. In the event of a claim, you may become responsible for a first amount payable in respect of the claim. Details of any such responsibility is shown in the policy schedule.</p>
<p><b>General</b></p>	<p>The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures or your responsibility to pay premiums, please contact your insurance advisor or your controlling New National office.</p>