

DISCLOSURE NOTICE TO SHORT TERM INSURANCE POLICY HOLDERS
Important – Please read Carefully – Disclosure and Legal requirements
[This notice does not form part of the insurance contract]

There are certain facts we are obliged in terms of legislation to ensure that you not only know about but understand. The objective of these obligations is to ensure You, our client, have full knowledge about the organisations involved in delivering the service to You as well as full understanding of the product You have purchased. Whilst every effort has been made to ensure we have achieved this objective, if at any time You feel we have not provided You with the information required or You do not understand the information we have given you, please do not hesitate to contact us in this regard.

Terminology	<p>Authorised Financial Service Provider: This is your Insurance Broker; sometimes referred to as an Intermediary. They are an authorized Financial Services Provider.</p> <p>Binder Holder: They are an agent of the Product Provider (Insurer) to manage a specific type of product on their behalf. This is due to specialist knowledge of the staff of the binder holder and their ability to deliver a very focused and cost-effective service to the broker and ultimately to the client. They are also a licensed Financial Service Providers.</p> <p>Product Provider: This is Your insurer.</p>																						
Details about REAM [Your authorised Financial Service Provider (FSP) Intermediary / Broker/ Binder Holder]	<table border="0"> <tr> <td>Company Name:</td> <td>REAM Insurance Brokers (Pty) Ltd</td> </tr> <tr> <td>Registration Number:</td> <td>2001/023867/07</td> </tr> <tr> <td>Address:</td> <td>Unit 2 86 Regency Drive, Route 21 Corporate Park, Centurion, 0178</td> </tr> <tr> <td>Postal Address:</td> <td>Postnet Suite 175, Private Bag X1, Woodhill, 0076</td> </tr> <tr> <td>Telephone Number:</td> <td>(011) 394 8235</td> </tr> <tr> <td>Fax Number:</td> <td>(011) 394 8917</td> </tr> <tr> <td>E-mail Address:</td> <td>info@tuffstuff.co.za</td> </tr> <tr> <td>Website:</td> <td>www.reambrokers.co.za</td> </tr> <tr> <td>Contact Person:</td> <td>Raymond du Plessis</td> </tr> <tr> <td>FSP Number:</td> <td>1422</td> </tr> <tr> <td>Categories of License:</td> <td>Advice and Intermediary services in respect of: Short Term Insurance – Personal Lines & Commercial Lines.</td> </tr> </table>	Company Name:	REAM Insurance Brokers (Pty) Ltd	Registration Number:	2001/023867/07	Address:	Unit 2 86 Regency Drive, Route 21 Corporate Park, Centurion, 0178	Postal Address:	Postnet Suite 175, Private Bag X1, Woodhill, 0076	Telephone Number:	(011) 394 8235	Fax Number:	(011) 394 8917	E-mail Address:	info@tuffstuff.co.za	Website:	www.reambrokers.co.za	Contact Person:	Raymond du Plessis	FSP Number:	1422	Categories of License:	Advice and Intermediary services in respect of: Short Term Insurance – Personal Lines & Commercial Lines.
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Remuneration	<p>i) REAM Insurance Brokers (Pty) Ltd act as a non-mandated intermediary and hold a Binder agreement with the insurers listed below to conduct the following services on their behalf;</p> <ol style="list-style-type: none"> a) enter into, vary or renew a policy; b) determine the policy wording/s; c) determine the premium under a policy; d) determine the value of policy benefits; e) settle claims under a policy <p>Western National Insurance Company Limited (South Africa) FSP: 9465 In terms of our Binder agreement we receive a fee from the Insurer as follows- 10.5% of the Risk premium of your policy.</p> <p>ii) In terms of our standard agency agreement we receive a commission from the Insurer with whom we place your insurances. This commission allows us to provide the following services to you.</p> <ol style="list-style-type: none"> a) Maintaining and servicing policies; b) Collecting or accounting for premiums; c) Receiving, submitting or processing claims <p>The level of these commissions vary depending upon product type and range from 15% for SASRIA, 12.5% for Motor and 20% for some others.</p> <p>iii) A broker fee is charged for additional services provided to the client. This fee is disclosed on the policy schedule and is charged monthly in order to assist us in providing the best possible service to you, and includes:</p> <ol style="list-style-type: none"> a) Procurement initiatives to improve claims experience; b) Recoveries/ Third party approaches & negotiations managed obo clients; c) Assistance re: Risk Management- post claim investigation/market trends identified etc; d) Commercial policies- on-site surveys conducted; e) Management of SASRIA Claims; f) <p>iv) Where we provide services to you in addition to the services for which we already receive a fee for, we are required to disclose these services to you and receive your written consent to the payment of these fees. Such fees can be stopped by you at any time upon your written instruction. This will however compromise the additional services we provide.</p> <p>v) Please sign below in acceptance of the broker-fee charged on your policy.</p>																						
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Policies in Place	<p>We have a complaints policy in place and a copy of this policy can be accessed from our website at https://www.reambrokers.co.za or alternatively requested from complaints@reambrokers.co.za. You can lodge your complaint by submitting details and supporting documentation to complaints@reambrokers.co.za</p>																						

Client Signature: _____

Date: _____

	<p>We have a Conflict of Interest Policy in place and a copy of this policy can be requested in writing to raymond@tuffstuff.co.za</p> <p>We have a privacy policy in place in accordance with the Protection of personal information in terms of the Protection of Personal Information Act 4 of 2013. A copy of this policy can be requested in writing to raymond@tuffstuff.co.za</p> <p>We are committed to Treating Customers Fairly. We have a TCF policy in place which can be requested in writing from raymond@tuffstuff.co.za</p>
Conflict of Interest	<p>We do not have a shareholding in any Insurer and/or cell captive arrangement.</p> <p>We receive more than 30% of our income from one insurer [Western National].</p> <p>We do not have a financial interest in any product provider/supplier.</p> <p>We do not have a financial interest or ownership in any other FSP.</p> <p>We do not have a relationship with any Distribution Channel that provides an Ownership/Financial Interest/Support Service.</p>
Our Representatives	<p>All representatives have mandates in terms of which they perform their duties. The Company accepts liability for their actions only in relation to duties performed within the course and scope of their mandates. All representatives employed by this Company operate in strict accordance with the legal requirements regarding qualifications and supervision as set out in the FAIS act 37 of 2002 and are continually assessed to ensure ongoing fit & proper status.</p> <p>Please be informed that the representative, who has advised and assisted you in this matter, may be acting under supervision as defined in terms of the act. Should you at any time require information in this regard, please do not hesitate to request same from us.</p> <p>We confirm that none of our Staff are incentivised to give preference to any specific Insurer and/or product. Where incentives based on volumes of business are in place, these are supported by an assessment of the quality of business sold and procedures followed.</p>
Premiums	<p>i) Premium Collection is done by your Insurers.</p> <p>ii) Premium Payment Conditions</p> <p>a) Your 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.</p> <p>b) If You are paying Your premiums in anyway other than monthly: All premiums must be paid at inception or renewal date for the policy to be in force.</p> <p>c) Premium Refund: It is a condition of this policy that Insurers will not be liable to refund more that ninety (90) days premiums following any amendment to or the cancellation of this policy. Non-payment of premiums may lead to the rejection of a claim, your policy being cancelled or cover being suspended.</p>
How to lodge a claim	<p>Your policy contains the conditions that relate to the reporting requirements of potential claims and it is of utmost importance that You do not breach this responsibility.</p> <p>Please contact our offices on (011) 394 8235 as soon as possible to notify us of your claim. Full details on the claims process will be given to you.</p>
Compliance Officer	<p>Company: Omega Compliance Solutions (Pty) Ltd</p> <p>Registration number: 2019/137901/07</p> <p>Practice Number: 7375</p> <p>Tel: (011) 5685454</p> <p>E-mail: info@omegacs.co.za</p> <p>Website: www.omegacs.co.za</p>
Product Provider	<p>Company: Western National Insurance Company Limited, a juristic representative of Western Administration Services, FSP 9465</p> <p>STI Licence No: 118/001</p> <p>Registration Number: 2005/017349/06</p> <p>Physical address: Unit 209; The Cliffs; 3 Niagara Road; Tyger Waterfront; Belville; 7530</p> <p>Postal Address: PO Box 5881, Tygervalley, 536</p> <p>Telephone: 0861 937628</p> <p>Fax: (021) 914 0293</p> <p>E-mail Address: info@westnat.co.za</p> <p>Website: www.westnat.com</p> <p>Telephone number of the compliance department of the Insurer: Compliance Officer: Moonstone Compliance (Pty) Ltd Telephone: (021) 883 8000 Charmaine Terblanche: 083 280 3756 Conflict of interest: A full copy of the Insurers Conflict of Interest Management Policy can be downloaded from www.westnat.com</p>
SASRIA	<p>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:</p>

Client Signature: _____

Date: _____

	<p>Insurer: SASRIA SOC LTD Registration Number: 1979/000287/06 FSP Number: 39117 Postal Address: P.O. Box 653367, Benmore, 2010 Physical Address: 36 Fricker Road, Illovo, Sandton, 2196. Tel: (011) 214 0800 Fax: (011) 447 8630 E-mail Address: contactus@sasria.co.za ; claims@sasria.co.za Website: www.sasria.co.za Compliance Officer: Mziwoxolo Mavuso E-mail: mziwoxolom@sasria.co.za Claims notification Procedures: In order to claim, submit all relevant claim documentation to Western National Insurance Company Limited via any of the details provided in 1. or 2. above. Complaints Procedure: Submit complaint in writing to The Executive Manager: Business Operations Department, Sasria Limited, P.O. Box 7380, Johannesburg, 2000. E-mail Address: complaints@sasria.co.za</p>
Ombudsman Contact Details	<p>i) Particulars of the Short-term Ombudsman: Short-term Insurance Ombudsman P.O. Box 32334, Braamfontein, 2017. Tel: (011) 726-8900; Fax: (011) 726-5501; Email: info@osti.co.za</p> <p>ii) Particulars of the FAIS Ombudsman: FAIS Ombudsman P.O. Box 74571, Lynwood Ridge, 0040. Tel: (012) 470-9080; Fax: (012) 348-3447; E-mail: reception@faisombud.co.za</p> <p>iii) Particulars of the Registrar of Insurance: Financial Sector Conduct Authority PO BOX 35655 Menlo Park 102 Tel: (012) 428 8000; Fax: (012) 347 0221; Website: https://www.fsca.co.za</p>
Communication	<p>i) Read all documentation: It is of utmost importance that you read and ensure that you fully understand the content of any correspondence sent to you relating to your insurance arrangements. The onus lies with You and you should familiarise yourself with all policy documents, including policy wordings, contractual terms, conditions and any applicable exclusions. Should there be any uncertainty you are encouraged to contact our offices.</p> <p>ii) Written Communication: Written communication from us to you shall be sent a) By normal post to your last known postal address as reflected in your policy schedule or; b) Electronically to your last known electronic address or addresses as reflected in your policy schedule or; c) By fax to your last known fax number as reflected in your policy schedule.</p> <p>Written communication to us by you shall be sent only by any of the following means; any other form of communication such as sms, Twitter, Facebook or other form of social media platform will not be regarded as a recognized form of communication between the parties: a) By normal post to our postal address as reflected in the policy schedule; b) Electronically to our e-mail address as reflected in the policy schedule; c) By fax to our fax number as reflected in the policy schedule.</p> <p>iii) It is understood that any instructions will only be effected during working hours from 08h00 to 16h30 on any business day being any day other day than a Saturday, Sunday or public holiday.</p> <p>iv) Voice Recordings We record all telephone communications, and such communication may be used by us in the management of your insurance policy and any claim which is lodged by you under your policy.</p>
Data Protection [Privacy Statement]	<p>REAM is committed to protecting your privacy and to ensure your personal information is processed lawfully, fairly, and transparently. A copy of our Data Protection Management Framework can be requested in writing to info@reambrokers.co.za</p> <p>i) We may collect the following personal information from you: a) Title b) Name and Surname; c) Identity or Passport Number d) Contact Details</p>

Client Signature: _____

Date: _____

- e) Postal and Street addresses
 - f) Claims History
 - g) Details of your previous insurances held
 - h) Occupation
 - i) Financial Information (Banking details)
 - j) Browsing habits and click patterns on our websites
 - k) Any other personal information necessary to process your request for insurance
- ii) How do we collect your personal information
- a) We will always collect your personal information directly from you where possible
 - b) When you submit an online quote request, complete the website contact form, or contact us through any social media platform, you are submitting your personal information to us
 - c) We may obtain personal information about you through publicly available platforms
 - d) Where we need to obtain personal information about you from any other source, we will request your consent
- iii) Purpose of processing
- a) REAM processes Personal Information relating to both individual and juristic persons in order to carry out its business, organisational functions, in order to perform its appointed function to the service provider, to deliver services in accordance with insurance contracts entered into with clients and to fulfil our lawful obligations.
 - b) We process your personal information to provide you with the services requested by you and as contracted in terms of your policy cover and benefits associated therewith, which includes:
 - Making contact with you regarding your insurance arrangements
 - For the purposes of underwriting, fair assessment of risks and claims processing
 - To respond to your inquiries and/or complaints
 - To confirm and verify your identity or to verify that you are an authorised person for security purposes
 - To process premium payments via debit order
 - For the detection and prevention of fraud, crime, money laundering or other malpractice
 - To conduct market or customer satisfaction research or for statistical analysis;
 - For audit and record keeping purposes;
 - In connection with legal proceedings.
 - c) In addition, your personal information may be retained for legal or research purposes
- iv) What we do with your personal information:
- a) We will use your personal information only for the purpose for which it was collected and agreed by you
 - b) Your personal information will be retained for no longer than necessary for contractual, legal, and statistical purposes
 - c) Further processing of personal information will only be done if such further processing is in line with the original purpose
 - d) Destruction of personal information will be done in accordance with our information destruction policy
- v) Information Sharing
- a) To give effect to the contract entered into, we must share certain personal information with third parties such as tracking companies; roadside assistance, your product provider and all other service suppliers
 - b) We may share your personal information with other Insurance Companies or their agents
 - c) We may share your personal information with third parties located outside of the RSA to give effect to certain policy benefits, e.g., Repatriation or medical evacuation etc.
 - d) We may also share your personal information in circumstances where we have a duty or a right to disclose in terms of law or industry codes, or where we believe it is necessary to protect our rights
 - e) When we must share your personal information with a third party, we impose appropriate security, privacy and confidentiality obligations on them to ensure your information is kept secure
- vi) Information Security
- a) We are legally obliged to provide adequate protection for the personal information we hold and to avoid unauthorised access and use of personal information
 - b) We process your personal information in a proper manner and will take appropriate security measures to prevent loss of, damage of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data.
 - c) We will store all the personal information in secured environments, for example on secured servers in a protected data centre.
 - d) We review our security controls on an ongoing basis to ensure your information remains secure
 - e) Our security controls cover:
 - Physical Security
 - Computer and network security
 - Access to personal information

Client Signature: _____

Date: _____

	<ul style="list-style-type: none"> • Sharing of personal information • Monitoring access and use of personal information • Information Destruction Policy • Reviewing of security control procedures • Investigating and reacting to security incidents <p>vii) Your rights</p> <ol style="list-style-type: none"> a) You have the right to request details on the personal information we hold about you b) You have the right to request a copy of the personal information we hold about you which may be subject to a legally allowable fee c) You have the right to request updating, correction, or deletion of your personal information, except where such information is held in terms of law d) You have the right to withdraw consent or object to the processing of your personal information at any time e) You have the right to submit a complaint to the Regulator alleging interference with the protection of the personal information of a data subject. <p>viii) Consent</p> <ol style="list-style-type: none"> a) We must obtain your consent prior to processing your personal information. b) By signing of this document, you understand the implication and agree that, where appropriate, the Company Representative and FSP may process your personal information under the above conditions and within the purpose specified c) By signing of this document you hereby agree to the processing of your personal information held or that is provided by another person on your behalf in respect of any insurance policy or claim made or lodged by you. d) By the signing of this document you further agree to the sharing of your personal information for the purposes set out above e) You acknowledge that the personal information may be verified against legally recognised sources or databases. <p>ix) Complaints</p> <p style="padding-left: 40px;">INFORMATION REGULATOR You have the right to complain to the Information Regulator, whose contact details are: Tel: 012 406 4818 Fax: 086 500 3351 Email: info@justice.gov.za</p> <p>x) Contact us</p> <ol style="list-style-type: none"> a) This Privacy Notice applies to REAM Insurance Brokers (Pty) Ltd, and where applicable, incorporating all its operating entities. b) Should you wish to exercise any rights as outlined in vii) above, or if you have any questions, complaints or concerns regarding this privacy notice, data privacy and our treatment of your Personal Information, please contact us at: info@reambrokers.co.za c) Please note that in exercising of your rights as outlined in vii) above, we will request verification of your identity before any request is processed
Other Matters of Importance	<p>i) General:</p> <ol style="list-style-type: none"> a) You must be informed of any material changes to the information provided above. b) If the information above was given to you verbally, it must be confirmed to you in writing within 31 days. c) You must follow the correct procedures when instituting a complaint. If any complaint to the Insurer or Broker is not resolved to your satisfaction, you may submit your complaint to the Registrar of Short-Term Insurance or to the FAIS Ombudsman (details provided above) 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: and the Insurer must inform you at least 31 days before the cancellation thereof, in writing, of its intention to cancel such debit order. f) The Insurer and not the Broker/ Intermediary must give reasons for repudiating your claim. g) The Insurer may not cancel your insurance merely by informing your Broker/Intermediary. There is an obligation to make sure the notice has been sent to you. h) You are entitled to a copy of your policy free of charge. <p>ii) Warning:</p> <ol style="list-style-type: none"> 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 and keep notes of discussions relative to your insurance arrangements. e) Don't be pressurized into buying an Insurance product you don't need. f) All material facts must be accurately and properly disclosed to your FSP and Product Supplier. The accuracy and completeness of all answers, statements or other information provided by you or on

Client Signature: _____

Date: _____

	<p>your behalf are your own responsibility. Any misrepresentation or non-disclosure of a material fact, or the inclusion of incorrect information, could result in the cancellation of the policy or the non-payment of a benefit by the product supplier.</p> <p>g) You must advise us immediately of any changes. 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</p>
<p>Undertaking</p>	<p>i) Our undertaking:</p> <ul style="list-style-type: none"> a) To keep all information You tell us about Yourself confidential; b) Not to alter any documents You provide us with when submitting to any insurer. Where we feel an error has been made we will advise You prior to submission; c) To 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 detail; d) Never to take away any rights You have in terms of any legislation that governs the way we transact business; e) To supply a copy of any documents used in the preparation of Your insurances, when required, free of charge. f) We further undertake to ensure that all staff delivering a financial service to or on behalf of the Financial Service Provider are all authorised representatives and meet the required Fit and Proper standards and that we check these at least on an annual basis. <p>ii) Your Insurer, via the binder holder, undertakes:</p> <ul style="list-style-type: none"> a) To be the one who provides the reason for any claim that is repudiated; b) To ensure that they write to You should they wish to cancel Your policy and to give You at least 31 days' notice of their intention to do so.

Client Signature: _____

Date: _____