

Regal Pet Insurance

Disclosure Notice to short-term insurance policy holders



1. ABOUT THE FINANCIAL SERVICES PROVIDER AND PRODUCT SUPPLIER (FSP and insurer)

This policy is marketed and underwritten by The Hollard Insurance Company Limited (Hollard). Hollard is an authorised FSP and a registered insurer and is licensed to provide financial services in respect of personal and commercial insurance.

Hollard's company registration number is 1952/003004/06

a) Hollard's contact details are:

22 Oxford Road (entrance in Federation Road),
Parktown, 2193
PO Box 87419, Houghton, 2041
Tel: 011 351 5000
www.hollard.co.za

b) Complaints

If you have a complaint about the service you have received, please write to:
Graeme Young, 22 Oxford Road, Parktown,
Email: info@hollard.co.za

You can also complain via our website www.hollard.co.za by clicking on the "Contact Us" tab at the top of the page.

c) Hollard is both the product supplier and the FSP; therefore Hollard has a 100% financial interest in this transaction.

d) Hollard has Professional Indemnity as well as Fidelity Insurance.

e) The compliance department's contact details are:
Tel: 011 351 5000.

f) Hollard's conflict of interest management policy is available on www.hollard.co.za

Hollard has a 40% (forty percent) share in PetSure.

2. ABOUT THE UNDERWRITING MANAGER

PetSure (Pty) Ltd (PetSure) acts as an underwriting manager for Hollard in terms of a binder agreement. In terms of this agreement, PetSure may perform the following functions on Hollard's behalf:

1. determine premiums;
2. determine policy benefits;
3. determine policy wordings;
4. settle claims.

PetSure is paid a binder fee of 15% (fifteen percent) for performing the abovementioned functions as well as a share in the profits of the scheme.

PetSure is an authorised FSP. Their contact details for claims are:
Email: claims@petsure.co.za
24 Wellington Road, Parktown, 2193
PO Box 87419, Houghton, 2041

Our insurances in place

We are in possession of professional indemnity insurance as well as fidelity guarantee insurance, however PetSure is not required to have IGF insurance.

Our Compliance Officer

Craig Ormrod
Associated Compliance, PO Box 9655, Devon Valley, 1715
Tel: 011 678 2533

Complaints

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

Clive Berman, 24 Wellington Rd, Parktown, 2193
Email: info@petsure.co.za

3. ABOUT THE SERVICE

- a) This is a pet medical insurance policy
- b) Please refer to the **Regal Pet Insurance** Policy Document for:
 - Your monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium.
 - Details of special conditions, exclusions, excesses or restrictions.
- c) Recordings of any telephone discussions between you and Hollard can be made available to you on request.

4. MATTERS OF IMPORTANCE

- a) If you have a dispute regarding a claim that is not resolved by Hollard to your satisfaction, you may submit the complaint to the Ombudsman for Short-term Insurance, contact details below.
- b) All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf.
- c) Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
- d) The application, certificate of insurance and the policy wording must be read as one document.

5. WHAT ELSE SHOULD YOU KNOW?

- a) If any of the information you gave us changes, you must advise us immediately.
- b) You are entitled to a 15 days grace period in which to pay the premium (other than in the first month of insurance).

6. 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 may impact on any claims arising from your contract of insurance.

7. 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 underwriting manager and/or the insurer.

PO Box 32334, Braamfontein, 2017
Tel: (011) 726-8900, Fax: (011) 726-5501
www.osti.co.za

Administered by



DEC 2016

Underwriting Manager and Administrator
PetSure (Pty) Ltd ("PetSure")
Reg. No. 1991/007261/07
Authorised Financial Services Provider
Licence Number 9846
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Hollard.