

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

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 being 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.

Details about ourselves:

Company Name: BnB SURE (Pty) Ltd

Registered Address: P.O.Box 4047
RANDBURG
2125

Telephone Number: 0861 262 7873 (BnB Sure)

Fax Number: 011 326 3613

Full physical address: JOHANNESBURG : VVM Plaza, 272 Pretoria Avenue, Randburg, Gauteng.
DURBAN : Suite 6 Essenview Strathmore Park 305 Musgrave Road Berea
CAPE TOWN : 12th Floor Sanbel Building, Voortrekker Street, Bellville
PORT ELIZABETH : 16 3rd Avenue Walmer Port Elizabeth
BLOEMFONTEIN : 41B President Reitz Street, Bloemfontein
NELSPRUIT: 20 Ferreira Street, Nelspruit

E-mail Address: info@bnbsure.co.za

Web-site: www.bnbsure.co.za

IGF: We are not required to hold these guarantees as we do not handle client funds.

Our license to transact business as a Financial Service Provider:

Reference number: 9854

Categories of license: Short term Personal. Short term Commercial. Long term CatA

Any exemptions applicable to us: NONE

Our Insurances in place that provide protection to our clients:

Professional Indemnity Insurer : Leppard & Associates (Pty) Ltd

Fidelity Gaurantee Insurer: Leppard & Associates (Pty) Ltd

Our Compliance Officer:

Name: Trevor Laubscher

Company: Moonstone (Pty) Ltd

Contact details: 021 883 8000

E-mail Address: TLaubscher@moonstonecompliance.co.za

How do we get paid for what we do:

We receive a fee from the Insurer with whom we place your insurances for the management of your insurances. In addition we have a vested interest in this transaction by virtue of profit share between ourselves and one of the underwriters

Do we receive more than 30% of our income from any insurer?

YES - ZURICH INSURANCE COMPANY SOUTH AFRICA LIMITED

The category of product and or services we are mandated to supply on behalf of the insurer

Products: Short term Personal and/or Short term Commercial and /or Long Term Category A

Services: Policy and claims management and premium collection

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:

Debbie van Wyk

E-mail Address:

debbie@bnbsure.co.za

Details about your Insurers and our relationship with them:

The product you have purchased is underwritten by a number of different insurers some of which are placed via other underwriting managers. The major portion of your policy is placed with one insurer the details of which follow. All other insurers are either registered locally in South Africa or through Lloyds of London and where we utilise other underwriting managers these are all locally based and correctly licenced in terms of FAIS legislation. Should you require details of any of these insurers, these will be supplied on request or details are available on our website at www.bnbsure.co.za

Company Name: ZURICH INSURANCE COMPANY SOUTH AFRICA LIMITED

Registered address: P.O.BOX 61489
MARSHALLTOWN
2107

Telephone Number: 011 370 9716
Fax Number: 011 370 9910
E-mail Address: fais@zurich.co.za
Web-site: www.zurich.co.za

Do we own more than 10% of this Insurer? NO

Their Compliance Officer: **Name:** THE COMPLIANCE OFFICER
Company: ZURICH INSURANCE COMPANY SOUTH AFRICA LIMITED
Telephone: 011 370 9716

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 person in writing with full details of the problem you have encountered:

Name: THE COMPLIANCE OFFICER
Address: ZURICH INSURANCE COMPANY SOUTH AFRICA LIMITED
P.O.BOX 61489
MARSHALLTOWN 2107
E-mail Address: fais@zurich.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 Limited
Registered address: 47 Wierda Road West; Wierda Valley; Sandton; 2196
Postal Address: PO Box 7380, Johannesburg, 2000
E-Mail address: info@sasria.co.za Web Site address: www.sasria.co.za
Telephone Number: 011 881 1300 Fax Number: 011 86 172 7742
Compliance Officer: Mrs W P Lopes
Complaints handling: All complaints are to be forwarded to SASRIA's Compliance Officer at the Postal address provided
Claims: All claims are to be directed to your broker who must pass these onto ourselves

FAIS Ombudsman

PO Box 74571
Lynwoodridge
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Telephone number: 012 470-9080
Fax number: 012 348-3447
email: reception@faisombud.co.za