



IMPORTANT INFORMATION – PLEASE READ CAREFULLY

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Policy or any other document)

1. YOUR INTERMEDIARY

- i **Company name:** FedEx Express South Africa (Pty) Ltd
Physical Address: 1- 7 Romeo Road
Hughes
Boksburg
1459
Postal Address: Private Bag X10029
Edenvale
1610
- ii FedEx Express South Africa (Pty) Ltd has been appointed by the insurer to act as a non-mandated intermediary.
- iii FedEx Express South Africa (Pty) Ltd has Fidelity Insurance Cover in place.
- iv Financial Advisory and Intermediary Services (FAIS) Registration Number is: **FSP45088, Category 1, Short-term Insurance: Commercial Lines and Personal Lines, Intermediary services only.**
- v Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, **FedEx Express South Africa (Pty) Ltd** accepts responsibility for the lawful actions of their Representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering intermediary financial services within the course and scope of their employment.
- vi **Claims Procedure:** Completed claims forms and all required documents to be submitted to southafrica@fedex.com
- vii **Complaints Procedure:** If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a written complaint to southafrica@fedex.com. A copy of the Complaints Policy and Conflict of Interest Management Policy is available at our offices on request.
- viii **Compliance Officer:** Salomy Schoeman, Moonstone Compliance (Pty) Ltd, Tel: +27 21 883 8000, Fax: +27 21 883 8005; Email: sschoeman@moonstonecompliance.co.za
- ix **Policy Wording:** A copy of the policy wording can be obtained from southafrica@fedex.com

2. YOUR INSURER

- Name:** Guardrisk Insurance Company Limited (“Guardrisk”) Reg No. 1992/001639/06
- Physical Address:** The Marc, Tower 2, 129 Rivonia Road
Sandown,
Sandton
2196
Postal Address: PO Box 786015,
Sandton,
2146
- Telephone Number:** +27 11 669 1000
Facsimile Number: +27 11 669 1931/2
- Legal Status:** Guardrisk is an Authorized Financial Services Provider in terms of the FAIS Act. FAIS registration number is: **75**
- FAIS Registration:** In terms of the FSP license, Guardrisk is authorized to give advice and render financial services for product CATEGORY I:
Short-term Insurance : Personal Lines
Short-term Insurance : Commercial Lines
- PI and FG Cover:** Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.
- Compliance Officer:** The Compliance Officer: Tel: +27 11 669 1039, Fax: +27 11 669 2792, e-mail: compliance@guardrisk.co.za
- Complaints:** You can access our Complaints Resolution Policy at : www.guardrisk.co.za or e-mail: complaints@guardrisk.co.za
- Conflict of Interest:** You can access our Conflict of Interest Management Policy at : www.guardrisk.co.za

2.1 Premiums

Premiums are calculated at 1.5% of total sending. A maximum of 20% commission is received of which 8% is payable to the appointed Insurance Brokers, Marsh (Pty) Ltd.

3. YOUR UNDERWRITING MANAGER

Name: Guardrisk Insurance Company Limited ("Guardrisk") Reg No. 1992/001639/06
Physical Address: 3rd Floor, 102 Rivonia Road **Postal Address:** PO Box 786015
Sandown Sandton
Sandton 2146
2196
Telephone Number: +27 11 669 1000 **Facsimile Number:** +27 11 669 1931/2

Legal Status: Guardrisk Insurance Company is an Authorized Financial Services Provider in terms of FAIS.
FAIS registration number is: 75

FAIS Registration: In terms of the FSP license, Guardrisk is authorized to give advice and render financial services for product CATEGORY I:
Short-term Insurance : Personal Lines
Short-term Insurance : Commercial Lines

PI and FG Cover: Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

Compliance Officer: The Compliance Officer: **Tel:** +27 11 669 1039: **Fax:** +27 11 669 2792: **e-mail:** compliance@guardrisk.co.za

Complaints: You can access the Guardrisk Complaints Resolution Policy at : www.guardrisk.co.za or e-mail : complaints@guardrisk.co.za.

Conflict of Interest: You can access the Guardrisk Conflict of Interest Management Policy at : www.guardrisk.co.za

4. OTHER MATTERS OF IMPORTANCE

- i You will be informed of any material changes to the information about the intermediary, insurer and or underwriter provided above.
- ii If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are to cancel the policy before shipments are moved.
- iii If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short-Term Insurance.
- iv You will always be given a reason for the repudiation of your claim.
- v If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.
- vi You will always be entitled to a copy of your policy at no extra charge.
- vii The FSP does not hold more than 10% of issued shares or equivalent financial interest in any of the above product suppliers.

5. WARNING

- i Do not sign any blank or partially completed application form.
- ii Complete all forms in ink.
- iii Keep notes of what is said to you and all documents handed to you.
- iv Don't be pressurized to buy the product.
- v Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

6. WAIVER OF RIGHTS

The FAIS General Code of Conduct stipulates that no Financial Services Provider may request or induce, in any manner, a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognize, accept or act on any such waiver by a client. Any such waiver is null and void.

7. PARTICULARS OF THE NFO (NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA)

NFO Johannesburg

Address: 110 Oxford Road
Houghton Estate
Johannesburg
Gauteng
2198

NFO Cape Town

Address: Claremont Central Building
6th Floor
6 Vineyard Road, Claremont
Western Province
7700

Telephone Number 0860-800-900
Whats App +27 (0) 66 473 0157
Email: info@nfosa.co.za

8. PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE

Postal Address: PO Box 35655
Menlo Park
0102

Telephone Number: +27 12 428 8000
Facsimile Number: +27 12 347 0221

9. PARTICULARS OF THE FAIS OMBUDSMAN

Postal Address: PO Box 74571
Lynnwood Ridge
0040
Telephone Number: +27 12 470 9080
Facsimile Number: +27 12 348 3447

10. CELL CAPTIVE ARRANGEMENTS

Please note that this Policy is subject to a cell captive relationship between Guardrisk and FedEx Express South Africa (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk and FedEx Express South Africa (Pty) Ltd, whereby FedEx Express South Africa (Pty) Ltd is entitled to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of its Board of Directors, to FedEx Express South Africa (Pty) Ltd during the existence of the Policy. This will not have an impact on your premium.

Therefore, this is an arrangement whereby Guardrisk shares equity with FedEx Express South Africa (Pty) Ltd through a shareholding arrangement and provides FedEx Express South Africa (Pty) Ltd a vehicle through which to write the FedEx Express South Africa (Pty) Ltd insurance risks.