The Pavilion | Wanderers Office Park
52 Corlett Drive | Illovo | 2196
Telephone: +27 11 731 3600
www.santam.co.za
Registration number: 1918/001680/06

Additional information for policyholders

IMPORTANT CONTACT DETAILS

Santam Ltd

Registration number: 1918/001680/06

FSP licence number: 3416

VAT registration number: 4440102095

Physical address: No. 1 Sportica Crescent,
Tyger Valley, Bellville, 7530

Postal address: PO Box 3881, Tyger Valley, 7536

Telephone: (021) 915 7000

E-mail: contactus@santam.co.za

Website: www.santam.co.za

Santam Compliance Service

If you would like to lodge any complaint regarding Santam or your intermediary's duty to disclose, you can contact the compliance office:

Postal address: The Compliance Department,
PO Box 3881, Tyger Valley, 7536

E-mail: SantamGroupCompliance@santam.co.za

Santam Client Care

If you have any complaints, or compliments, you can contact our Client Care office:

Telephone: 0860 102 725

E-mail: complaints@santam.co.za

Santam Internal Arbitrator

The Internal Arbitrator (IA) is appointed to provide impartial adjudication of any complaints escalated to his/her office. Should any complaint regarding your premium, policy, or claim not be resolved to your satisfaction, please write to the Internal Arbitrator:

E-mail: internal.arbitrator@santam.co.za

Sasria SOC Ltd

FSP license number: 39117

VAT registration number: 4140119340

Postal address: PO Box 653367, Benmore, 2010

Telephone: (011) 214 0800

E-mail: contactus@sasria.co.za

Website: https://sasria.co.za/

Sasria fraudline: 0800 212 676

Santam Casualty, Accident & Health, Motor Fleets

Physical address (Johannesburg):
The Pavilion Building Wanderers Office Park,
52 Corlett Drive, Illovo, 2196

Telephone: (011) 731 3600

E-mail: Info.SpecialistCasualty@santam. co.za
Info.SpecialistA&H@santam.co.za
Info.SpecialistMotorFleets@santam.co.za

Website: www.santam.co.za

The National Financial Ombud Scheme South Africa (NFOSA)

Johannesburg

110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198

Cape Town

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

Telephone: 0860 800 900

WhatsApp: 066 473 0157

E-mail: info@nfosa.co.za

Website: https://nfosa.co.za/

The FAIS Ombudsman

Physical address: Menlyn Central Office Building,
125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010

Postal address: PO Box 41, Menlyn Park, 0063

Telephone: (012) 762 5000

Sharecall: 086 066 3274

E-mail: info@faisombud.co.za

Website: https://www.faisombud.co.za/

Financial Sector Conduct Authority

Postal address: PO Box 35655, Menlo Park, 0102

Telephone: (012) 428 8000/0800 20 37 22

Website: www.fsca.co.za

The Information Regulator (POPI)

Physical address: Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg

Telephone: (010) 023 5200

Toll free: +27 80 001 7160

E-mail: enquiries@inforegulator.org.za

Website: www.inforegulator.org.za

ADDITIONAL INFORMATION ON POLICYHOLDER RIGHTS AND OBLIGATIONS

Fraud

If you become aware of any irregularity regarding any policy (regardless of the insurer), you can call the Santam Fraudline on **0860 600 767** (South Africa) where your call will be treated in confidence.

Santam FSP licence number: 3416

Santam is authorised to provide financial advisory and intermediary services in respect of Commercial and Personal lines short-term insurance and a licensed non-life insurer and controlling company for its group companies.

Professional Indemnity Cover

Santam has professional indemnity insurance.

Conflict of Interest Management Policy

Santam has a management policy which regulates conflicts of interest when rendering financial services. For details visit our website at www.santam.co.za.

How to submit a claim

Claims against your insurance policy must be reported to your Insurer in accordance with the Claims Notification Condition contained in your policy.

Your duty of disclosure and good faith

It is your responsibility to ensure that all questions on the proposal form are completed fully and truthfully AND to disclose ALL material information which could affect the Insurer's decision to accept the risk or impose conditions for acceptance or what premium to charge.

If you fail to disclose information which is material or misrepresent information provided to the Insurer, the Insurer could declare your policy void, as of inception. If in doubt, rather err on the side of caution and disclose the information.

Please also ensure that the information you and/or your intermediary provided to us is true and accurate as any discrepancies in the information may influence future claims.

What information would be considered as material to an insurer? Something would be material if:

- It would change the decision of the insurer on whether to insure the risk or not (whether to offer the insurance cover); or
- It would affect the terms the insurer would apply to the insurance (e.g. how much premium to charge; what first amount payable would be; what type of cover it would be prepared to give and what conditions and exclusions to apply etc.).

Information that affects the risk

You must advise us immediately of any change in the risk. Should there have been any material change in the risk, then we may amend the cover and premium from the date of the change. If you do not inform us of any material change in the risk, we will be entitled to void the policy or reject any claim that occurred after the change in the risk. In this instance the term "you" includes any person acting on your behalf.

Extent of your monetary obligations

The details regarding the premiums payable by you are included in the Quote or Policy Schedule (as the case may be) to which this Disclosure Notice is attached.

Your intermediary should provide you with a detailed statement indicating the total monetary obligation in respect of your insurance policy (once incepted), including details of any commission payable to your intermediary by the Insurer and/or any other fees that may be payable by you to your Intermediary.

Continuation of Cover and Consequence of non-payment of premium

The due date for the payment of premium is reflected in your policy schedule, certificate of cover, renewal notice or premium advice as the case may be. Should you fail to make payment on or before the due date/payment date, you will be notified of the non-payment and given a grace period of at least 15 days to pay the outstanding premium which in respect of a monthly payable policy, will be effected by way of a double debit at your next debit order date. Your policy will remain in force for a period of 15 days after that due date/payment date.

Waiver of rights

No one may request or induce you in any manner to waive any right or benefit conferred on you by or in terms of any provisions of the FAIS General Code of Conduct, or recognise, accept or act on any such waiver by you. Any such waiver is null and void.

Conflict of Interest

At quotation stage, Santam is not aware of any actual conflict of interest that may affect the rendering of the financial service to the policyholder. Where such conflict is identified it will be handled in terms of Santam's FAIS Conflict of Interest Management Policy.

Santam employees are remunerated in terms of their employment contracts with Santam.

Intermediaries are remunerated by Santam by way of commission and where applicable, intermediaries who perform binder or outsource functions on behalf of Santam, can earn additional remuneration to cover costs in terms of agreements with Santam.

Your right to privacy

Your right to privacy is a fundamental right that is included in The Constitution of the Republic of South Africa, 1996. This right is, however, restricted in certain circumstances. These circumstances include cases where the parties disclosing information and the parties who are privy to it have a legal interest in that information. This means that in terms of South African law, we may disclose and/or receive information if we intend using it to prevent fraud and to underwrite risks fairly.

Consent statement

To enable Santam to underwrite risks fairly and to combat insurance fraud, you consent that Santam may verify and share policy information. You therefore authorise us:

- to share any underwriting and claims information for any insurance policy or claim made by you or on your behalf as we regard necessary; or
- to store this information in a shared database and use it in the public interest;
- to give this information to any insurer or its agent;
- to verify and share any underwriting information with legally recognised sources or databases.

Disclosure and Processing of Personal Information

In terms of the Protection of Personal Information Act, 4 of 2013, Personal Information provided and obtained is mandatory in order to issue this policy and is collected, held and processed to improve the service provided to the insured and to provide the insured with access to the company's services and products.

The company, our authorised agents, advisors, business partners and service providers/contractors may collect Personal Information from the insured directly, from the insured's usage of the company's products and services, from the insured's engagements and interactions with the company or from public sources, shared databases and third parties. Personal Information will not be shared with service providers that may be abroad unless where necessary or where required under certain conditions and where security measures are in place to protect the Personal Information.

The company may use the insured's information or obtain information about the insured for the following purposes:

- Underwriting, assessing the risk, determining the premium and the policy terms
- Assessment, investigation and processing of claims
- Credit searches and/or verification of Personal Information
- Claims checks
- Fraud prevention and detection
- Market research, statistical analysis and surveys
- Audit and record keeping purposes
- Verification of the insured's identity
- To comply with an obligation imposed by any law on the company.

Personal Information may also be shared with service providers engaged to process such information on the company's behalf or render services to the company. The company may collect, retain, process and verify the insured's Personal Information, insurance and/or claim information.

The insured acknowledges that any Personal Information collected may be stored in a shared database and used for any decision pertaining to the continuance of this policy or any claim submitted.

The insured acknowledges and understands that any Personal Information may be given to any insurer or its agent and the company's authorized agents, advisors, business partners and service providers/contractors. The Insured acknowledges that the information may be verified against legally recognised sources or databases.

The company will retain the Personal Information for so long as required or entitled by law, after the termination of this policy and as such, this consent clause will remain in force even after this policy has been terminated. The insured may request details of their Personal Information that is held by the company and the insured may also request that any errors be corrected. To view the company's full privacy statement, please visit the company's website on www.santam.co.za

DISCLOSURE NOTICE: IMPORTANT INFO FOR POLICYHOLDERS

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following:

- All contact details of your Insurer are disclosed in this document and your intermediary's contact details should be disclosed by your Intermediary.
- You are entitled to a copy of the policy free of charge.
- Subject to the application of this cooling-off right, if this policy has a duration of 31 days or more, no benefit has yet been claimed or paid, and an event insured against has not yet occurred, you have the right to cancel this policy, via written notification, within 14 days after the receipt of this policy or from a reasonable date on which it can be deemed that you received this policy. Santam will refund all premiums or moneys paid by the premium-payer, minus any cost of any risk cover enjoyed by yourself. Santam will comply with your request for cancellation within 31 days after Santam receives your cancellation notice.
- Any excesses/deductibles for which you will be responsible in the event of a claim are indicated in your quote and your policy schedule along with an explanation of when the excess may be payable and what the consequences of nonpayment may be (if any).
- You must be informed of any material changes to the information relating to the Insurer and the intermediary.
- If any information was given orally, it must be confirmed in writing within 31 days.
- If any complaint to your intermediary or your Insurer is not resolved to your satisfaction, you may submit the complaint to the Financial Sector Conduct Authority.
- Your Insurer may not require you, as Policyholder, to take a Polygraph or any lie detector test in the event of a claim and the results thereof may not be the sole reason for repudiating a claim.
- If premium is paid by debit order, it may only be in favour of one person and may not be transferred without your approval.
- The Insurer and not the intermediary must give reasons for repudiating your claim.
- Your Insurer may not cancel/terminate your insurance merely by informing your intermediary. There is an obligation to make sure that the notice has been sent to you.
- If disclosures have been made or instructions provided by means of a call centre either at Santam or your Insurance Intermediary (or any other telephonic discussion that may have been recorded), then in the event of a dispute, you do have the right to request any telephonic recordings that Santam may be relying upon in any claims or other dispute with you.
- Any forms that Santam may require to be completed in connection with the insurance must be fully completed by the policyholder. A policyholder must not sign a blank or uncompleted form and let the Intermediary or Santam complete the form in whole or in part.

Complaints procedure

A policyholder has the right to complain should any part of the interaction with Santam (or any party contracted to Santam) be unsatisfactory, be it a service issue, an insurance policy issue or a claims issue. Whilst Santam does strive to deliver a service in the first instance that delivers customer satisfaction, the reality is that with any business there can come a time when a customer may not be entirely satisfied.

Santam takes complaints received very seriously and a dedicated complaints handling mechanism has been set up through our "Client Care department" to ensure the fair, unbiased hearing and treatment of complaints received. Besides solving the immediate complaint we use the opportunity to investigate where service, processes and staff training can be further improved.

HOW TO COMPLAIN:

Step 1: Contact our Client Care team to report your complaint (or compliment – it is good to hear about good service and outcomes too and these opportunities are used to thank our staff and motivate them further). All complaints are thoroughly investigated by the team with the aim of resolving the matter speedily and fairly.

Step 2: If you are still unhappy after the outcome of our Client Care team's investigations and intervention then we have set up an Internal Arbitrator as an added client care and protection mechanism. Our well qualified and experienced Internal Arbitrator acts independently and impartially to solve customer complaints where in the customer's opinion, the original complaint has not been satisfactorily resolved.

Step 3: If you are still not satisfied you may contact the National Financial Ombud Scheme South Africa (NFOSA). The FAIS Ombudsman can also be contacted for complaints relating to appropriateness of advice received or intermediary services rendered. Details of the contact information for all of the above can be found on the page headed ***"Additional information for policyholders".***