

FAIS DISCLOSURE

In complying with the FAIS legislation, I would like to bring the following information to your attention:

I, Chanel Hill am employed with **STAY SURE INSURANCE BROKERS (PTY) LTD**, an authorised financial services provider, who accepts responsibility for my activities. A copy of my letter of authority as well as the licence of **STAY SURE INSURANCE BROKERS (PTY) LTD** is available on request.

I have been providing financial advice and intermediary services since 2003 in the following areas of financial planning: **SHORT-TERM INSURANCE**

I am authorised to provide financial services on the following categories:

CATEGORY 1

1.2 SHORT-TERM INSURANCE: PERSONAL LINES

1.20 SHORT-TEM INSURANCE: COMMERCIAL LINES

STAY SURE INSURANCE BROKERS (PTY) LTD has written authority to market the products of the following product suppliers and I am accredited to market their products:

AC&E	CIA	INFINITI	MIRABILIS	SANTAM
ACU	CROSS COUNTRY	İTOO	MUA	SENATE
A&G	FIREDART	IUM	OLD MUTUAL INSURE	SHA
BEYONDA	FSP	KEU	ONE	SRU
BnB SURE	GENLIB	LEPPARD	ORACLEMED	TAX RISK
BRYTE	GPLA	LOMBARD	PALADIN	TIC
C3	HEALTH & ACCIDENT	MARINE UM	PETROSURE	TPI
CAMARGUE	HOLLARD	MERX	REGALHCV	GENOA

CONFLICT OF INTEREST:

STAY SURE INSURANCE BROKERS (PTY) LTD does not own more than 10%, either directly or indirectly, in any product supplier whose products are provided to you. We also do not receive more than 30% of our income from any one insurer mentioned. We are not an associated company of any particular insurer.

Please note that in accordance with legislation we developed and maintain a Conflict of Interest Management Policy. This policy informs you, our client of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

COMPLAINTS PROCESS:

If you are not satisfied with any aspect of the service provided by us, you should address your complaint in writing to us at the above address. A copy of our Complaints Resolution Policy is available on request.

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, on telephone number 0860 324 766 / info@faisombud.co.za

COMPLIANCE OFFICER:

Compliance with the FAIS legislation is monitored by Moonstone Compliance, a compliance practice approved by the FSCA (188). If you have any queries regarding the advice provided to you, please do not hesitate to contact Moonstone Compliance: Tel: (021)883-8000, 25 Quantum Street, Technopark, Stellenbosch, 7600.

PROFESSIONAL INDEMNITY:

We do hold professional indemnity insurance.

REMUNERATION:

We are remunerated for our services by being paid commission from the product supplier or by charging fees. Any fees we charge will be agreed upon by you. We receive a binder fee from Hollard for the administration of policies.

CONFIDENTIALITY OF INFORMATION:

All information obtained or acquired from / about you shall remain confidential unless you provide written consent, or unless we are required by law to disclose such information.

WAIVER OR RIGHTS:

We have been made aware that no provider may request or induce us in any manner to waiver any right or benefit conferred on us by, or in terms of, any provision of the FAIS Act and Code of Conduct.

COMMISSION RATE TABLE

COMPANY REGISTRATION NUMBER	95/1277/07
FSB LICENCE NUMBER	2635
KEY INDIVIDUALS	Coert Knoetze (Managing Director) Melouise Otto (Financial Director)
WEBSITE	www.staysure.co.za
CLAIMS DEPARTMENT	Melouise Otto - melouise@staysure.co.za