

# Disclosure notice to short-term insurance policy holders



medical insurance for your pets

Reg No. 1991/007261/07 - PetSure (Pty) Ltd, 24 Wellington Rd, Parktown, 2193

**IMPORTANT - PLEASE READ CAREFULLY DISCLOSURES AND OTHER LEGAL REQUIREMENTS.**

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

**As a short-term insurance policy holder, or prospective policy holder, you have the right to the following information:**

## 1. Details about ourselves the Underwriting Manager

### a) Company Name

Petsure (Pty) Ltd  
PO Box 87419, Houghton, 2041  
Tel: 0860 738 787, Fax: 086 661 0992,  
Email: [info@petsure.co.za](mailto:info@petsure.co.za), [www.petsure.co.za](http://www.petsure.co.za)

### b) Our license to transact business as a Financial Service Provider:

License No. 9846 (Short term Personal Lines) – No exemption applicable to PetSure.

### c) 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.

### d) Our Compliance Officer

Craig Ormrod  
Pretium Services, PO Box 9655, Devon Valley, 1715  
Tel: (0861 2 266759)

### e) How do we get paid for what we do

The actual premium shown on your brochure, renewal policy schedule will be paid over to Hollard. If there are any additional fees due to us or Hollard these will be shown separately. As Underwriting Managers of The Hollard Insurance Company Limited we are paid a fee by them for managing your insurances on their behalf and administering the scheme. In addition we do have a vested interest in this transaction by virtue of a profit share between ourselves and Hollard.

### f) Complaints

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.

Clive Berman, 24 Wellington Rd, Parktown, 2193  
Email: [info@petsure.co.za](mailto:info@petsure.co.za)

### g) Conflict of Interest

Petsure (Pty) Ltd is committed to complying with the regulatory requirements governing Conflict of Interest under the FAIS General Code of Conduct and ensuring that conflicts of interest are appropriately managed. A full Copy of our overall Conflict of Interest Management Policy can be obtained from our offices upon written request to [info@petsure.co.za](mailto:info@petsure.co.za)

## 2. Details about your Insurer and our Relationship with them

### a) Company Name

The Hollard Insurance Company Ltd,  
PO Box 87419, Houghton, 2041  
Tel: (011) 351-1000, Fax: (011) 351-5001  
Email: [customerqueries@hollard.co.za](mailto:customerqueries@hollard.co.za), [www.hollard.co.za](http://www.hollard.co.za)

### b) Do we own more than 10% of this Insurer? No

### c) Do we receive more than 30% of our income from this insurer?

Yes, more than 30% of our income is derived from Hollard.

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

PetSure act as independent intermediary for The Hollard Insurance Company Limited in terms of an agreement under Section 48(2) of the Short Term Insurance Act, 1998.

### e) Our Compliance Officer

Legal Compliance Dept. - Tel: (011) 351-1457

### f) Complaints

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.

Justin McCabe, 22 Oxford Road, Parktown,  
Email: [justinmc@hollard.co.za](mailto:justinmc@hollard.co.za)

## 3. What else should you know?

- We undertake to keep all information you tell us about yourself confidential.
- Not to alter any documents you provide us with when submitting to any insurer. Where we feel an error has been made we will advise you prior to submission.
- Never to take away any rights you have in terms of any legislation that governs the way we transact business.
- If any of the information you gave us changes, you must advise us immediately, policy cover, premiums and terms are based on what you tell the insurer, we need to advise them of any changes that could affect their view of you and your policy.
- You will be informed of any material changes to the information referred to in paragraph 1 and 2.
- If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.
- The insurer and not the intermediary must give reasons for repudiating your claim.
- Polygraph or any lie detector test is not obligatory in the event of a claim and the failure 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; and the insurer must inform you at least one calendar month before the cancellation thereof, in writing, of its intention to cancel such debit order.
- You are entitled to a 15 days grace period in which to pay the premium (other than in the first month of insurance).
- Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
- If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.
- You are entitled to a copy of the policy free of charge.
- A percentage of the premium (a commission/fee of up to 10%) may be paid to the party who has introduced you to us or assisted us in arranging your insurance.

## 4. Warning

- λ Do not sign any blank or partially completed application form.
- λ Complete all forms in ink.
- λ Keep all documents handed to you.
- λ Make note as to what is said to you.
- λ Don't be pressurised to buy the product.
- λ Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.

## 5. 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 insurance intermediary and/or the insurer.

PO Box 32334, Braamfontein, 2017  
Tel: (011) 726-8900, Fax: (011) 726-5501

**Underwriter's Agent and Administrator**  
**PetSure (Pty) Ltd**  
("PetSure")  
Reg. No. 1991/007261/07  
**Authorised Financial Services Provider**  
Licence Number 9846

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[www.petsure.co.za](http://www.petsure.co.za)

**The Hollard Insurance Company Ltd**  
Reg.No. 1952/003004/06  
PO Box 87419, Houghton, 2041  
Tel: (011) 351 1000  
Fax: (011) 351 5001  
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**Underwritten by the Hollard Insurance Company Ltd**  
  
**(Reg No 1952/003004/06)**