

**MMI HOLDINGS LIMITED
INCORPORATING**

**"GUARDRISK GROUP LIMITED", "GUARDRISK INSURANCE COMPANY LIMITED", "GUARDRISK LIFE LIMITED", "GUARDRISK PREMIUM FINANCE (PTY) LTD", "GUARDRISK ALLIED PRODUCTS AND SERVICES (PTY) LTD", AND THE "GUARDRISK MAURITIUS OPERATIONS" INCLUDING THE FOLLOWING ASSOCIATE ENTITIES "MOMENTUM ABILITY LTD", "MOMENTUM ALTERNATIVE INSURANCE LIMITED" AND "MOMENTUM STRUCTURED INSURANCE LTD"
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- 14.** Subject to urgent and interim relief, all disputes and/or disagreements and/or damages and/or liabilities, in any manner related to the:
 - Interpretation, validity, access to and enforceability of this email legal notice;
 - Content (including message headers, links and/or attachments) of this email message;
 - The time and place this email was sent and/or delivered; and/or
 - The identity of the sender.

shall be referred to urgent and confidential arbitration in terms of the expedited rules of the Arbitration Foundation of Southern Africa and such arbitration shall be conducted in Johannesburg in English.

- 15.** The law of South Africa shall govern this message and legal notice.

- 16.** Information disclosures required by law:

Operating Subsidiaries of the Holding Company:

16.1 Full names: Guardrisk Insurance Company Limited, Guardrisk Life Limited, Guardrisk Premium Finance (Pty) Ltd, Guardrisk Allied Products and Services (Pty) Ltd and all their subsidiaries including the Guardrisk Mauritius Operations;

16.2 Company Registration Numbers:

16.2.1 Guardrisk Group Limited	:	1999/018080/06;
16.2.2 Guardrisk Insurance Company Limited	:	1992/001639/06;
16.2.3 Guardrisk Life Limited	:	1999/013922/06;
16.2.4 Guardrisk Allied Products and Services (Pty) Ltd	:	2007/016202/07;
16.2.5 Guardrisk Premium Finance (Pty) Limited	:	1987/005104/07;
16.2.6 Momentum Ability Ltd	:	1999/005364/06
16.2.7 Momentum Alternate Insurance Limited	:	2001/027786/06
16.2.8 Momentum Structured Insurance Ltd	:	1991/005238/06

16.3 VAT registration numbers:

16.3.1 Guardrisk Insurance Company Limited	:	4250138072
16.3.2 Guardrisk Life Limited	:	None
16.3.3 Guardrisk Allied Products and Services (Pty) Ltd	:	4150240036
16.3.4 Guardrisk Premium Finance (Pty) Limited	:	None
16.3.5 Momentum Ability Ltd	:	None
16.3.6 Momentum Alternate Insurance Limited	:	4150197533
16.3.7 Momentum Structured Insurance Ltd	:	4030125084

16.4 Authorised Financial Services Provider Numbers:

16.4.1 Guardrisk Insurance Company Limited	:	26/10/75;
16.4.2 Guardrisk Life Limited	:	26/10/76;
16.4.3 Guardrisk Allied Products and Services (Pty) Ltd	:	10411;
16.4.4 Guardrisk Premium Finance (Pty) Limited	:	None
16.4.5 Momentum Ability Ltd	:	1714 (lapsed)
16.4.6 Momentum Alternate Insurance Limited	:	None
16.4.7 Momentum Structured Insurance Ltd	:	None

16.5 Street address for Guardrisk's South African Operations:

102 Rivonia Road, Sandown, Sandton, South Africa.

16.6 Postal address for Guardrisk's South African Operations:

PO Box 786015, Sandton, 2146

16.7 Directors for Guardrisk's main South African Operating Companies (*The following symbols apply *Non-Executive; +Alternate; °Independent*):

16.7.1 Guardrisk Insurance Company Limited:

Nas Kruger (Chairman)*, RJ Eales (Managing Director), LJ Botha, EC De Waal, D Konar*°, VSM Lee*, FC Schaap, SH Schoeman, MZ Sibanda, MH Zilimbola*°

16.7.2 Guardrisk Life Limited:

Nas Kruger (Chairman)*, FC Schaap (Managing Director), LJ Botha, EC De Waal, D Konar*°, VSM Lee*, RJ Eales, SH Schoeman, MZ Sibanda, MH Zilimbola*°

16.7.3 Guardrisk Allied Products and Services (Pty) Ltd:

Nas Kruger (Chairman)* KB Eales (Managing Director), LJ Botha, EC De Waal*, VSM Lee*, SH Schoeman and MZ Sibanda

16.8 Company Secretaries for Guardrisk's South African Operations:

16.8.1	Guardrisk Group Limited	:	MMI Holdings Limited
16.8.2	Guardrisk Insurance Company Limited	:	MMI Holdings Limited;
16.8.3	Guardrisk Life Limited	:	MMI Holdings Limited;
16.8.4	Guardrisk Allied Products and Services (Pty) Ltd	:	MMI Holdings Limited;
16.8.5	Guardrisk Premium Finance (Pty) Limited	:	MMI Holdings Limited;
16.8.6	Momentum Ability Ltd	:	_____
16.8.7	Momentum Alternate Insurance Limited	:	_____
16.8.8	Momentum Structured Insurance Ltd	:	_____

16.9 Website Addresses: <http://www.guardrisk.com/>; <http://www.guardrisk.co.za/>

16.10 Website Terms and Conditions: [Click here to view the Guardrisk Website Terms and Conditions;](#)

17. This email legal notice shall at all times take precedence over any other email disclaimer(s) attached to return emails addressed to any person with a Guardrisk email account.

Please contact the following person should you have any questions regarding this email legal notice:
OlivierS@guardrisk.co.za