

## New disclosure schedule

### Disclosure Notice

#### Long-term Insurance Policyholder Protection Rules 2017 (PPRs)

#### Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003

##### The Insurer

|                             |  |
|-----------------------------|--|
| Business Name:              | Guardrisk Life Limited   |
| Registration number:        | 1999/013922/06   |
| Physical address:           | The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196             |
| Postal address:             | PO Box 786015, Sandton, 2146                                   |
| Telephone:                  | +27-11-669-1000  |
| Email:                      | <a href="mailto:info@guardrisk.co.za">info@guardrisk.co.za</a> |
| Web:                        | <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a>   |
| FAIS registration (FSP No): | FSP 76   |

In terms of the FSP license, Guardrisk Life Limited is a licensed life insurer in terms of the Insurance Act and an authorised FSP to give advice and render financial services for products under:

##### CATEGORY I:

- Long-term Insurance : Category A
- Long-term Insurance : Category B1
- Long-term Insurance : Category B1-A
- Long-term Insurance : Category B2
- Long-term Insurance : Category B2-A
- Long-term Insurance : Category C

##### Professional Indemnity and/or Fidelity Cover:

Guardrisk Life Limited has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

##### Compliance Details

|             |  |
|-------------|--|
| Telephone:  | +27-11-669-1104  |
| Fax Number: | +27-11-675-3826  |
| Email:      | <a href="mailto:compliance@guardrisk.co.za">compliance@guardrisk.co.za</a> |

#### Complaints Details

Telephone: 0860 333 361  
Email: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za)  
Website: [www.guardrisk.co.za](http://www.guardrisk.co.za)

#### Conflict of Interest :

Guardrisk Life Limited has a conflict of interest management policy in place and is available to clients on the website.

#### Cooling Off Rights

If any of the information reflected above and below 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 entitled to a period up to **31 days** from the date of receipt of the Policy within which You may cancel Your Policy in writing at no cost provided no Claim has arisen or any benefit paid. Cover will cease upon cancellation of the Policy.

All premiums paid by the Policyholder to the Insurer up to the date of receipt of the cancellation notice will be refunded to the Policyholder.

#### Processing of Personal Information

Your privacy is of utmost importance to Us. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by You or which is collected from You is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that Your Personal Information collected by Us may be used for the following reasons:

- to establish and verify Your identity in terms of the Applicable Laws;
- to enable Us to fulfil Our obligations in terms of this Policy;
- to enable Us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

We may share Your information for further processing, with the following third parties, which third parties have an obligation to keep Your Personal Information secure and confidential:

- Payment processing service providers, merchants, banks and other persons that assist with the processing of Your payment instructions;
- Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- Regulatory authorities, industry ombudsmen, governmental departments, local and international tax authorities, and other persons that We, in accordance with the Applicable Laws, are required to share Your Personal Information with;
- Credit Bureaus;

- Our service providers, agents and sub-contractors that We have contracted with, to offer and provide products and services to any Policyholder in respect of this Policy; and
- Persons to whom We cede Our rights or delegate Our authority to, in terms of this Policy.

You acknowledge that any Personal Information supplied to Us in terms of this Policy is provided according to the Applicable Laws.

Unless consented to by Yourself, We will not sell, exchange, transfer, rent or otherwise make available Your Personal Information (such as Your name, address, email address, telephone or fax number) to any other parties and You indemnify Us from any claims resulting from disclosures made with Your consent.

You understand that if We have utilised Your Personal Information contrary to the Applicable Laws, You have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should Guardrisk not resolve the complaint to Your satisfaction, You have the right to escalate the complaint to the Information Regulator.

#### **Other matters of importance**

You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above.

If We fail to resolve Your complaint satisfactorily, You may submit Your complaint to the **Ombudsman of Long-Term Insurance**.

You will always be given a reason for the repudiation of Your claim.

If the Insurer wishes to cancel Your policy, the Insurer will give you **31 days** written notice, to Your last known address.

You will always be entitled to a copy of Your policy at no extra charge.

#### **Warning**

**Do not sign any blank or partially completed application form.**

**Complete all forms in ink.**

**Keep notes of what is said to You and all documents handed to You.**

**Where applicable, call recordings will be made available to You within 7(seven) days of request.**

**Don't be pressurised to buy the product.**

**Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.**

#### **Waiver of Rights**

No **insurer and/or intermediary** may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

**Particulars of the Long-Term Insurance Ombudsman**  
(For claims/service-related matters)

Postal address: Private Bag X45, Claremont, Cape Town, 7700  
Telephone: +27-21- 657- 5000 / 0860 103 236  
Fax number: +27-21- 674- 0951  
Email address: [info@ombud.co.za](mailto:info@ombud.co.za)

**Particulars of the Financial Sector Conduct Authority**

Postal address: PO Box 35655, Menlo Park, 0102  
Telephone: +27-12- 428-8000  
Fax number: +27- 12- 347- 0221  
Email address: [info@fsca.co.za](mailto:info@fsca.co.za)

**Particulars of the FAIS Ombudsman**  
(For product/advice related matters)

Postal Address: PO Box 74571, Lynnwood Ridge, 0040  
Telephone: +27- 12- 470- 9080  
Fax number: +27- 12- 348- 3447  
Email address: [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Particulars of the Information Regulator**  
(For personal information breaches)

Postal Address: PO Box 31533, Braamfontein, Johannesburg, 2017  
Telephone: +27- 010- 023- 5200  
Cell number: +27- 082- 746- 4173  
Email address: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)