

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

| FINANCIAL SERVICES PROVIDER (FSP) | |
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| <p>Petsure, a division of The Hollard Insurance Company Limited, hereafter referred to as Petsure, acts as your financial services provider in relation to the sale of your policy and administers all aspects of your policy. The website through which you purchased your policy is owned by Hollard, as the domain registrant. Your FSP is also your insurer as your insurance policy is underwritten by Hollard.</p> | |

| PARTICULARS OF YOUR FSP AND INSURER | |
|--|---|
| Name | Petsure, a division of The Hollard Insurance Company Limited. |
| Trade name | Hollard |
| Hollard Company registration number | 1952/003004/06 |
| Physical address: | 22 Oxford Road, Parktown, 2193 |
| Postal address | PO Box 87419, Houghton, 2041 |
| Telephone number | 0860 738 787 |
| Fax number | 086 661 0992 |
| Email address | info@petsure.co.za |
| Website | www.petsure.co.za |
| Compliance Officer | |
| Contact Details: | Call (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za |

| YOUR FSP AND INSURER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS | |
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| Licence number | 17698 |
| Specific exemptions | None |

| YOUR FSP HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS | |
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| Professional Indemnity | Yes |
| Fidelity Guarantee | Yes |

| SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING: |
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| (a) Procedures for the submission of claims are detailed in the policy wording. |
| (b) You must advise us of any claim immediately, preferably in writing, so we can assist you. |

| COMPLAINTS RESOLUTION |
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| <p>Should you have any complaint regarding this product or how it was sold to you, please submit a complaint in writing to</p> <p>Email: Hollardinsurecomplaints@hollard.co.za</p> <p>Post: PO Box 87419, Houghton, 2041</p> |
| <p>If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your FSP; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.</p> |

| THE OMBUDSMAN FOR SHORT-TERM INSURANCE | | THE FAIS OMBUD | |
|--|--|------------------|--|
| Physical address | 1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank | Physical address | Kasteel Park Office Park Orange Building, 2 nd Floor Cnr of Nossob and Jochemus Street, Erasmuskloof Pretoria, 0181 |
| Postal address | PO Box 32334, Braamfontein, 2017 | Postal address | PO Box 74571, Lynnwood Ridge, 0040 |
| Telephone number | (0860) 726-890/ (011) 726-8900 | Telephone number | (012) 762-5000/ (012) 470-9080 |
| Fax number | (011) 726-5501 | Fax number | (012) 470 9097/ (012) 348-3447 |
| Email address | info@osti.co.za | Email address | info@faisombud.co.za |
| Website | www.osti.co.za | Website | www.faisombud.co.za |
| FINANCIAL SECTOR CONDUCT AUTHORITY | | | |
| Physical address | 41 Matroosberg Road Ashlea Gardens, Pretoria, 0002 | | |
| Postal address | PO Box 35655, Menlo Park, 0102 | | |
| Telephone number | 0800 20 37 22 | | |
| Fax number | (012) 346-6941 | | |
| Email address | info@fsca.co.za | | |
| Website | www.fsca.co.za | | |

KEY CONFLICT OF INTEREST DISCLOSURES

Petsure is a division of Hollard and therefore Hollard accepts responsibility for any financial services provided to you. A full list of Hollard's associates which shows ownership interests, as defined in the FAIS Act, is contained in the Conflict of Interest Management Policy. We will always act in your best interest and provide you with an objective and unbiased financial service. If applicable, the brand partner name associated with your policy is paid a lead fee.

A full copy of the Conflict of Interest Management policy can be obtained:

- i) Upon written request to info@petsure.co.za
- ii) From www.hollard.co.za

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy documentation (policy application, policy wording, certificate of Insurance and any disclosure documents) for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

This is a pet medical insurance policy. Please refer to your policy documentation for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it will be confirmed in writing within 30 days.
- (c) A 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 the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) If applicable, complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (m) With regards to your personal information, you have the right to access any of your personal information held by the FSP to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the FSP or the information regulator.
- (n) You have the right to request recordings of any disclosures provided telephonically.
- (o) Review your cover periodically to ensure it is appropriate for your needs.
- (p) You will not be asked to waive any of your rights in terms of applicable legislation, nor will we act on any waiver requested by you.
- (q) Inform us immediately should any information that you provided us in relation to your policy have changed, as it might affect your cover or premiums.
- (r) Recordings of any telephone discussions between you and Petsure can be made available to you upon request

NON ADVICE NOTICE

This policy was sold to you on a non-advice basis. This means that no express or implied recommendation, guidance or proposal was provided to you and you entered into the policy on your own free will. Factual information relating to the product, its features, benefits, exclusions and limitations was made available to you to assist in your assessment of the product and purchasing decision. Please take particular care to consider, whether the product is appropriate to your needs, taking into account your objectives and financial situation. Should you need financial advice please contact a financial advisor who is appropriately licensed in terms of the FAIS Act. If you are uncertain on any aspect of the policy, please contact Petsure.