

FINANCIAL ADVISORY INTERMEDIARY SERVICES



BRUVOS CC - NOTICE

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

PLEASE CAREFULLY READ THIS DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

1 About the intermediary (insurance broker)

a)	Name Bruvos cc	Physical address 11 Third Ave, Highlands North	Postal address P O Box 92129 Norwood, 2117	Telephone number Tel: (011) 887-7780
	Website www.bruvos.co.za		Email address info@bruvos.co.za	
b)	Legal status:		We act as short-term insurance brokers.	
c)	Our Licence to transact business as a Financial Services Provider:		FSP Licence No. 4877	
d)	Categories of Licence:		There are no conditions or restrictions on our Licence. Advice and Intermediary Services in respect of: Short-Term Insurance: Personal Lines & Commercial Lines	
e)	Whether or not in possession of professional indemnity insurance		Yes, with Aon South Africa (Pty) Ltd	
f)	Fidelity Guarantee		We are not required to hold Fidelity Guarantee insurance	
g)	How we get paid for what we do:		In terms of our standard Agency agreements we receive a commission from the Insurer with whom we place your insurances. This commission allows us to provide the following services to you: i) Selling and renewing policies ii) Maintaining and servicing policies iii) Receiving and submitting claims The level of these commissions varies depending upon product type and range from 10% for SASRIA, 12.5% for Motor and 20% for all others.	
h)	Managing conflicts of interest:		In addition, the following insurers pay us a fee directly which is calculated as a percentage of the gross premium, in accordance with legislation for the following: i) We have an Outsource agreement with Bryte Insurance whereby we issue certain policies on their behalf. ii) We receive an administration fee from Old Mutual Insure, Howdie Insurance Administrators (Holland) for ongoing servicing of policies.	
i)	Details of how to institute a complaint:		Where we provide services to you in addition to the services for which we already receive commission from Insurers as detailed above, we are required to disclose these services to you and receive your written consent to the payment of these fees. Such fees can be stopped by you at any time upon your written instruction. This will however compromise the additional services we provide.	
j)			Do we have a shareholding in any Insurer? <u>No</u> Do we receive more than 30% of our income from any insurer? <u>Yes</u> - Bryte Insurance Company Ltd.	
			A full copy of our overall Conflict of Interest Management Policy is available on our website and can be obtained from our office.	
			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. Name: Graham Bruce E-mail: graham@bruvos.co.za	
			We have a complaints policy in place, which can be provided on request and is available on our website.	
	Detail of how to institute a claim			
	Procedures for the submission of claims are detailed in the policy documents in the section headed General .			
	In the event of a claim, you must notify Bruvos cc as soon as possible; the insurers in writing within 30 days; the police within 24 hrs of theft of property or an accident. In the event of injuries, the police must be notified immediately.			
	You will be required to supply the following:			
j)	<ul style="list-style-type: none"> Details of other insurance covering the same event Written details of the event unless otherwise instructed In the event of a claim, you may become responsible for a first amount payable in respect of a claim. Details of this responsibility are shown in the policy and the amount is shown in the policy schedule. 		<ul style="list-style-type: none"> Documents or details of any communication with the claim. You must make no admission or statement of liability or make any offer to any third party. Information and proof in support of the claim You must notify Bruvos cc immediately after you become aware of any impending prosecution. 	
k)	Written mandate to act on behalf of insurer		Yes (Bryte)	

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2 About the insurer

a) Name, physical and postal address and telephone numbers	(Details as per the policy disclosure notice).
b) Telephone number of compliance department of the insurer	
c) Type of policy involved:	Refer to schedule
d) Extent of premium obligations you assume as a policyholder:	You agreed to pay the premium. Details of the amount of premium due and frequency of payment are contained in the policy schedule.

Manner of payment of premium, due date and consequences of non-payment.

The manner of premium payment and due date are reflected in the policy schedule.

Period of Grace for premium payment -

If you are paying for personal/domestic insurances you are entitled to a period of 15 days from the premium due date in which to pay your premium. If you do not pay the premium within 15 days of the due date, cover will be cancelled from midnight the day before due date. Where the premium is payable monthly, this 15 day extension only applies from the 2nd month after your policy is issued.

e) If you have a commercial policy and the greater of your total annual turnover or total assets is **less** than R2 000 000 the Policyholder Protection Rules will still apply to you and you are entitled to a period of 15 days from the premium due date in which to pay your premium. If you do not pay the premium within 15 days of the due date, cover will be cancelled from midnight the day before due date. Where the premium is payable monthly, this 15 day extension only applies from the 2nd month after your policy is issued.

If you have a commercial policy and the greater of your total annual turnover or total assets is **greater** than R2 000 000 the Policyholder Protection Rules might not apply to you and you will need to refer to the specific insurers wording/schedule for how they treat non-payment of premiums.

Stop payment of premium - If the premium is not paid on the date that it was due to be paid as a result of having been stopped by you, cover will be cancelled from midnight on the day before due date.

3 Other matters of importance

a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.

b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.

c) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the relevant ombudsman.

d) Polygraph/lie detector test is not obligatory in the event of a claim & the failure thereof may not be the sole reason for repudiating a claim. If premium is paid by debit order:

e) i) it may only be in favour of one person and may not be transferred without your approval; and

ii) the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

f) The insurer and not the intermediary must give reasons for repudiating your claim.

g) Insurers may not cancel your insurance merely by informing your intermediary. There is an obligation to send the notice to you.

h) You are entitled to a copy of the policy free of charge.

4 Warning

a) Do not sign any blank or partially completed application form.

b) Complete all forms in ink.

c) Keep all documents handed to you.

d) Make note as to what is said to you.

e) Don't be pressurised to buy the product.

f) Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5 Particulars of the National Financial Ombud Scheme

Provides a free dispute resolution service, mediating between subscribing insurers and policyholders regarding insurance contracts, e.g. your personal motor or household insurances.	Email: info@nfosa.co.za
	Tel: 0860-800-900
	Website: www.nfosa.co.za
Physical address: Johannesburg	110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198
Cape Town	Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700

6 Particulars of the FAIS Ombud

Independent and impartial, dealing with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act, for example, the way a policy was sold or how a service was provided.	Email: info@faisombud.co.za
	Tel: 012 762 5000 / Share call: 086 066 3274
	Website: www.faisombud.co.za
Physical address: Pretoria	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010
Postal address: Pretoria	PO Box 41, Menlyn Park, 0063

7 Particulars of the Financial Sector Conduct Authority

a) The market conduct regulator of financial institutions that provide financial products and financial services.	E-mail: info@fsca.co.za / Web: www.fsca.co.za
	Tel: (012) 428 8000 Fax: (012) 346 6941
Physical address: Pretoria	PO Box 35655, Menlo Park, 0102
Postal address: Pretoria	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002

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8 Other important information

- a) Premiums and your monetary obligations - see 2 (e)
- b) Claims - see 1 (j)
- c) Our compliance officer is Associated Compliance (Pty) Ltd and can be contacted at – 011 678 2533

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy please contact us.

9 Any information received by you will not be divulged to a third party outside of the normal operation of our business without your written consent, unless we are required to do so under any law.

10 About the insurer - Short term

No	Insurance company	Physical address	Underwritten by	Contact number
1	Auto Trade Underwriting Managers	1st Floor, Gateview House Block A2 Constantia Office Park , Cnr. Hendrik Potgieter & 14th Ave, Constantia Kloof, 1709	Bryte Insurance	011-764-3839
2	Beyonda	Unit 5, 8 Osborne Lane, Bedfordview, 2007	Centriq Insurance	011-023-6561
3	Bryte Insurance Co Ltd	Rosebank Towers, Fifth Floor, 15 Biermann Avenue, Rosebank, 2196	Bryte Insurance	011-088-7000
4	Camargue	Camargue House, Conr 33 Glenhove Rd & 4 Venus Street, Melrose Estate	Bryte Insurance	011-778-9140
5	Discovery Insure	155 West Street, Sandton	Discovery Insure	011-529-2980
6	Echelon	Design Quarter Business, Centre Building 1, 1st Floor, South Wing, Nicol Grove Office Park, Fourways Nicol Grove Office Park, Fourways	Santam	011-023-2215
7	Envirosure Underwriting Managers (Pty) Ltd	Suite 14, Vista Place, S2 To S3 Vorster Ave, Glenanda, Johannesburg, 2091	Centriq; Leppard & OMI	031-205-4918
8	Hollard	220 Oxford Road, Parktown, 2097	Hollard	011-351-5000
9	Howdie Insurance Administrators	24 Concorde Road West, Bedfordview	Various	011-601-8800
10	ITOO	Villa Arcadia, 22 Oxford Road, Parktown, 2193	Hollard	086-100-4866
11	Motor Underwriting Agencies (Pty) Ltd	Travers House, Boundary, Terraces, 1 Mariendahl Ln, Newlands	Compass	011-768-6244
12	Natsure	Park Lane West Building, 194 Bancore Ave, Menlyn Maine, Pretoria, 0181	Lloyds & Compass	086-147-7752
13	Old Mutual Insure Co Ltd	75 President Street, Johannesburg	Old Mutual Insure	011-374-9111
14	Phishield	Fourways View Office Park, Block C, 1210 Sunset Boulevard Fourways, 2055	Bryte Insurance	010-312-5257
15	Santam Insurance Co Ltd	Sportica Crescent, Tyger Valley, Bellville	Santam	021-915 7000
16	Sapphire Marine	Rosebank Towers, Fifth Floor, 15 Biermann Avenue, Rosebank, 2196	Bryte Insurance	083-677-3707
17	SASRIA	36 Fricker Road, Illovo, Sandton, 2196	SASRIA	011-2140-0800
18	SHA	The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	Santam	011-731-3805

We have written mandates to represent various product suppliers, including others not listed above. We will only present terms to you where we have such an agreement in place.

PROTECTION OF PERSONAL INFORMATION

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The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose information we obtain from you as well as the reason this information is required. In the process of obtaining a quotation, placing you on cover and providing advice we have collected information from you with your knowledge and consent. This information will be shared with insurers and other institutions for the purpose of underwriting your profile and which will include obtaining previous claims you have suffered. You also acknowledge that insurers will access your credit information as this will have a bearing on your premium.

1 Bruvos cc - who we are:

We specialise in short term insurance solutions, offering an extensive array of products backed by multiple insurers. Our utmost dedication lies in securing the most competitive premiums for you while consistently delivering high levels of service and expert guidance.

2 What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to you

The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.

With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us.

When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3 How we use your information

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested.
- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches or verification
- Confirming and verifying your identity.
- For credit assessment and credit management.
- For purposes of claims history
- Providing you with communications from Bruvos cc and regulatory matters that may affect you.
- For the detection and prevention of fraud, crime, money laundering or other malpractice.
- Conducting market or customer satisfaction research.
- For audit and record keeping purposes.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you.
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.
- In connection with legal proceedings.

4 Disclosure of your information

We may disclose your personal information to your providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above. We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5 Safeguarding your information

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

6 Your rights to access and correction of your personal information

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details for your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like.

• Information officer	: Graham Bruce	• Physical address	: 11 Third Ave, Highlands North
• Telephone numbers	: 011 887 7780	• Email address	: bruvos@iafrica.com
• Postal address	: P.O. Box 92129, Norwood, 2117	• Website	: www.bruvos.co.za

7 Retaining your information

Should you decide to cancel your policy Bruvos cc will only retain your information in line with the legally permitted retention period.

8 Changes to this notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this Notice.