

**STATUTORY DISCLOSURES - INTRODUCTORY LETTER AND SECTION 13 CERTIFICATION**

an authorised financial services provider

**DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002**

<b>Status of Financial Services Provider in terms of the FAIS Act</b>	
NFS Insure (Pty) Ltd is an authorised Financial Service Provider, Company Registration number 2011./001998/07, FAIS License number 44145 Manish Nicha and Engel Nyathela are a key individuals of the FSP, and as such participate in the decision making and management of the organisation. Madembe Muvhulawa (SUS), Manish Nicha and Engel Nyathela (SUS) are employed/mandated as representatives of the FSP by virtue of a written agreement.	
<b>Remuneration</b>	
In line with our conflict of interest policy representatives receive a salary only	
<b>FSP Office Contact Particulars</b>	
Physical Address: 42 Ilkey road Lynwood Glen Postal Address: PO Box 36461 Menlo Park 0102	Telephone No: 012 361 9127 Facsimile No: 012 3614763 E-mail: insurance@nerpo.org.za
Total Experience in the Financial Services Industry (insurance): since 2010	
<b>Independent Status of (FSP) and Professional Indemnity Insurance</b>	
FSP has agreements with most of the major product providers being: Mutual and Federal/ MSLife and our representatives are authorised to place business with any of them. In the past 12 months this business earned more than 30% of its income from our product providers. The FSP has no financial interest in any product supplier. We do carry professional indemnity insurance."	
<b>Authorisation</b>	
The FSP accepts responsibility for the actions of the above mentioned representatives acting within the mandates listed below. Our representatives are authorised to give advice and render intermediary services on the products below, however we do not provide advice as a matter of course, but rather provide information. The financial services provider will not be held liable in terms of any prejudice in respect of services or advice provided by any representative which falls outside the scope of this authorisation, and any complaint in respect of any product which falls outside the definition of financial product of the FAIS Act, cannot be forwarded to the FAIS Ombud	
Long term insurance category A (assistance business less that R18 000), B1( pure risk business over R18 000) and short term personal and commercial	
<b>Complaints Procedures</b>	
If you have a complaint, please contact the FSP head office. The complaints officer will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose detail appear below, but in particular with the FAIS Ombud. If you wish to learn more about our complaints policy and procedure, please contact our complaints officer Manish Nicha AT THE OFFICE NUMBER ABOVE. A copy of our conflict of interest policy is available from our offices on request.	
<b>FSP Compliance Officer's Details</b>	
Name: Dawn Julyan Email: dawn@legal1.co.za	Telephone No: 012 998 7938 Facsimile No: 086 636 5217
<b>FAIS Ombud Details for all FAIS advice related complaints</b>	
Noluntu Bam The Customer Contact Division The FAIS Ombud Celtis House Eastwood Office Park Lynnwood, Pretoria	PO Box 74571 Lynnwood Ridge 0040  Telephone No: 0860 FAISOM (0860 324 766) E-mail: info@faisombud.co.za
<b>Long term Ombud details for all Long term insurance complaints</b>	
3 <sup>rd</sup> Floor Sanclare Building 21 Dreyer Street Claremont 7700	Telephone No: (021) 657 5000 Facsimile No: (021) 674 0951 E-mail: info@ombud.co.za Private Bag X 45, Claremont, 7735
<b>Short term Ombud details for all short term insurance complaints</b>	