



## IMPORTANT INFORMATION – PLEASE READ CAREFULLY

### DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

#### DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Policy or any other document)

#### 1. YOUR INTERMEDIARY

- i **Company name:** FedEx South Africa (Pty) Ltd  
**Physical Address:** 1- 7 Romeo Road  
Hughes  
Boksburg  
1459  
**Postal Address:** Private Bag X10029  
Edenvale  
1610
- ii FedEx South Africa (Pty) Ltd has been appointed by the insurer to act as a non-mandated intermediary.
- iii FedEx South Africa (Pty) Ltd has Fidelity Insurance Cover in place.
- iv Financial Advisory and Intermediary Services (FAIS) Registration Number is: **FSP45088, Category 1, Short-term Insurance: Commercial Lines and Personal Lines, Intermediary services only.**
- v Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, **FedEx South Africa (Pty) Ltd** accepts responsibility for the lawful actions of their Representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering intermediary financial services within the course and scope of their employment.
- vi **Claims Procedure:** Completed claims forms and all required documents to be submitted to [southafrica@fedex.com](mailto:southafrica@fedex.com)
- vii **Complaints: Procedure:** If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a written complaint to [southafrica@fedex.com](mailto:southafrica@fedex.com). A copy of the Complaints Policy and Conflict of Interest Management Policy is available at our offices on request.
- viii **Compliance Officer:** Salomy Schoeman, Moonstone Compliance (Pty) Ltd, Tel: +27 21 883 8000, Fax: +27 21 883 8005; Email: [sschoeman@moonstonecompliance.co.za](mailto:sschoeman@moonstonecompliance.co.za)
- ix **Policy Wording:** A copy of the policy wording can be obtained from [southafrica@fedex.com](mailto:southafrica@fedex.com)

#### 2. YOUR INSURER

- Name:** Guardrisk Insurance Company Limited ("Guardrisk") Reg No. 1992/001639/06
- Physical Address:** The Marc, Tower 2, 129 Rivonia Road  
Sandown,  
Sandton  
2196  
**Postal Address:** PO Box 786015,  
Sandton,  
2146
- Telephone Number:** +27 11 669 1000  
**Facsimile Number:** +27 11 669 1931/2
- Legal Status:** Guardrisk is an Authorized Financial Services Provider in terms of the FAIS Act. FAIS registration number is: **75**
- FAIS Registration:** In terms of the FSP license, Guardrisk is authorized to give advice and render financial services for product CATEGORY I:  
Short-term Insurance : Personal Lines  
Short-term Insurance : Commercial Lines
- PI and FG Cover:** Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.
- Compliance Officer:** The Compliance Officer: Tel: +27 11 669 1039, Fax: +27 11 669 2792, e-mail: [compliance@guardrisk.co.za](mailto:compliance@guardrisk.co.za)
- Complaints:** You can access our Complaints Resolution Policy at : [www.guardrisk.co.za](http://www.guardrisk.co.za) or e-mail: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za)
- Conflict of Interest:** You can access our Conflict of Interest Management Policy at : [www.guardrisk.co.za](http://www.guardrisk.co.za)

##### 2.1 Premiums

Premiums are calculated at 1.5% of total sending. A maximum of 20% commission is received of which 8% is payable to the appointed Insurance Brokers, Marsh (Pty) Ltd.

### 3. YOUR UNDERWRITING MANAGER

**Name:** Guardrisk Insurance Company Limited ("Guardrisk") Reg No. 1992/001639/06  
**Physical Address:** 3<sup>rd</sup> Floor, 102 Rivonia Road      **Postal Address:** PO Box 786015  
Sandown      Sandton  
2196  
**Telephone Number:** +27 11 669 1000      **Facsimile Number:** +27 11 669 1931/2  
**Legal Status:** Guardrisk Insurance Company is an Authorized Financial Services Provider in terms of FAIS.  
FAIS registration number is: 75  
**FAIS Registration:** In terms of the FSP license, Guardrisk is authorized to give advice and render financial services for  
product CATEGORY I:  
Short-term Insurance : Personal Lines  
Short-term Insurance : Commercial Lines  
**PI and FG Cover:** Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.  
**Compliance Officer:** The Compliance Officer: **Tel:** +27 11 669 1039: **Fax:** +27 11 669 2792: **e-mail:**  
compliance@guardrisk.co.za  
**Complaints:** You can access the Guardrisk Complaints Resolution Policy at : [www.guardrisk.co.za](http://www.guardrisk.co.za) or e-mail :  
[complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za).  
**Conflict of Interest:** You can access the Guardrisk Conflict of Interest Management Policy at : [www.guardrisk.co.za](http://www.guardrisk.co.za)

### 4. OTHER MATTERS OF IMPORTANCE

- i You will be informed of any material changes to the information about the intermediary, insurer and or underwriter provided above.
- ii If any of the information reflected above 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 to cancel the policy before shipments are moved.
- iii If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short-Term Insurance.
- iv You will always be given a reason for the repudiation of your claim.
- v If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.
- vi You will always be entitled to a copy of your policy at no extra charge.
- vii The FSP does not hold more than 10% of issued shares or equivalent financial interest in any of the above product suppliers.

### 5. WARNING

- i Do not sign any blank or partially completed application form.
- ii Complete all forms in ink.
- iii Keep notes of what is said to you and all documents handed to you.
- iv Don't be pressurized to buy the product.
- v Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

### 6. WAIVER OF RIGHTS

The FAIS General Code of Conduct stipulates that no Financial Services Provider may request or induce, in any manner, a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognize, accept or act on any such waiver by a client. Any such waiver is null and void.

### 7. PARTICULARS OF THE NFO (NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA)

#### NFO Johannesburg

**Address:** 110 Oxford Road  
Houghton Estate  
Johannesburg  
Gauteng  
2198

#### NFO Cape Town

**Address:** Claremont Central Building  
6<sup>th</sup> Floor  
6 Vineyard Road, Claremont  
Western Province  
7700

**Telephone Number** 0860-800-900  
**Whats App** +27 (0) 66 473 0157  
**Email:** [info@nfosa.co.za](mailto:info@nfosa.co.za)

### 8. PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE

**Postal Address:** PO Box 35655  
Menlo Park  
0102

**Telephone Number:** +27 12 428 8000  
**Facsimile Number:** +27 12 347 0221

## **9. PARTICULARS OF THE FAIS OMBUDSMAN**

**Postal Address:** PO Box 74571  
Lynnwood Ridge  
0040  
**Telephone Number:** +27 12 470 9080  
**Facsimile Number:** +27 12 348 3447

## **10. CELL CAPTIVE ARRANGEMENTS**

Please note that this Policy is subject to a cell captive relationship between Guardrisk and FedEx South Africa (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk and FedEx South Africa (Pty) Ltd, whereby FedEx South Africa (Pty) Ltd is entitled to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of its Board of Directors, to FedEx South Africa (Pty) Ltd during the existence of the Policy. This will not have an impact on your premium.

Therefore, this is an arrangement whereby Guardrisk shares equity with FedEx South Africa (Pty) Ltd through a shareholding arrangement and provides FedEx South Africa (Pty) Ltd a vehicle through which to write the FedEx South Africa (Pty) Ltd insurance risks.