



Disclosure notice to short-term insurance policy holders

Reg no: 2007/007495/07 Medipet Animal Health Insurance Brokers (Pty) Ltd PO Box 31596 Tokai 7966, Cape Town. FSP licence: 32613

Important- Please read carefully disclosures and other legal requirements.

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

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

Underwriter's broker and administrator

Medipet Animal Health Insurance Brokers (Pty) Ltd

(Medipet)

Reg No: 2007/007495/07

Authorised Financial Services Provider

Licence No: 32613

PO Box 31596, Tokai 7966, Cape Town

Tel: 021 701 2023

Fax: 021 701 2027 Email: info@medipetsa.co.za

www.medipetsa.co.za

Underwriters managing agency

Pet Underwriting Management Agency (Pty) Ltd

Reg No: 2011/107009/07

FSP licence no: 9844 (juristic representative of FSP Warehouse CC)

PO Box 3047

Cape Town, 8000

Tel: 021 403 9177

Fax: 086 691 4723

info@p-uma.co.za

Underwritten by Renasa Insurance Company Ltd

FSP Licence No: 15491

Co Reg No: 1998/000916/06

Renasa House, 170 Oxford Road

Melrose, Johannesburg 2001

PO Box 412072, Craighall 2024, Johannesburg.

Tel: 011 380 3080

Fax: 011 380 3088

Details about ourselves the policy broker:

a) Company name:

Medipet Animal Health Insurance Brokers (Pty) Ltd

PO Box 31596

Tokai 7966

Cape Town

Tel: 021 701 2023

Fax: 021 701 2027

Email: info@medipetsa.co.za

Website: www.medipetsa.co.za

b) Our licence to transact business as a Financial Services Provider:

Licence No: 32613 (Short term personal lines) with no exemptions.

c) We are in possession of Professional indemnity insurance, we are not required to have Fidelity guarantee or IGF insurance.

d) Our compliance officer is:

Riana Grobler

Compli-Serve SA (Pty) Ltd

PO Box 2358, Clareinch 7740, Cape Town

Tel: 086 1273783

info@compliserve.co.za

Authorised Compliance Practice No : CO 194

e) How do we get paid for what we do?

The actual premium shown on your leaflet, schedule and renewal policy will be paid over to Renasa. If there are any additional fees due to us or Renasa these will be detailed separately. As brokers of The Renasa Insurance Company Limited we are paid a fee by them for administering and managing your insurances on their behalf.

f) Complaints

If you have a complaint about our service, staff or product offerings sold to you please contact the following person in writing with full details of the encountered problem.

Leisl Maloney, PO Box 31596, Tokai 7966

info@medipetsa.co.za

2. Details about your Insurer and our relationship with them

a) The Renasa Insurance Company Ltd

PO Box 412072, Craighall 2024, Johannesburg

Tel: 011 380 3080 Fax: 011 380 3088

info@renasa.co.za

b) Do we own more than 10% of this insurer?

No

c) Do we receive more than 30% of our income from Renasa?

Yes more than 30% is derived from Renasa.

d) The category of product and/or services we are mandated to supply on behalf of the insurer

Medipet act as an independent intermediary for the Renasa Insurance Company Ltd. In terms of an agreement under Section 48 (2) of the Short Term Insurance Act, 1998.

e) Complaints

If you have a complaint about our service, staff or products, sold to you, please contact the following person in writing with full and complete details, with your policy number, of the problem you may have encountered.

Danie Swart : danies@renasa.co.za

PO Box 412072 Craighall 2024, Johannesburg.

3) What else should you be aware of?

- a) We undertake to keep all information you tell us about yourself confidential.
- b) Not to alter any documents you provide us with when submitting to our underwriter or underwriting agency. Where we feel an error has been made we will advise you prior to submission.
- c) Never to take away any rights you may have in terms of any legislation that governs the way we transact business.
- d) **If any of the information you gave us changes, you must advise us immediately, premiums, policy cover and terms are based what you tell the insurer, so we need to advise them of any changes that could affect their view of you and your policy.**
- e) You will be informed of any material changes to the information referred to in paragraphs 1 and 2.
- f) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.
- g) The insurer or his agent (Pet underwriting management agency) must give reasons for repudiating any claim, not the intermediary (Medipet).
- h) 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 a claim.
- i) If a premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval; and the insurer must inform you at least one calendar month before the cancellation thereof, in writing, of its intention to cancel such a debit order.
- j) You are entitled to a 15 days grace period in which to pay the premium (other than in the first month of insurance).
- k) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
- l) If any complaint to the intermediary, insurer or his agent, is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short term Insurance.
- m) You are entitled to a copy of the policy free of charge.
- n) A percentage of the premium (a commission/introductory fee of up to 10%) may be paid to the party who has introduced you to us or assisted us in arranging your insurance.

4. **Warning**

- Do not sign any blank or partially completed application forms
- Complete all forms in ink.
- Keep all documents handed or sent to you electronically or by mail.
- Make note as to what is said you at all times
- Do not feel pressurised to buy our product, ask for a full explanation of each and every point if necessary.
 - **Incorrect or non-disclosure by you may well impact on any claim.**