

STATUTORY NOTICE TO GAP COVER POLICY HOLDERS:

You, as a GAP Cover Policy Holder, or prospected policy holder, have the right to the following information:

This document serves as confirmation of Personal- and Business details of:

<u>REPRESENTATIVE:</u> Mrs Liza Grobler			No of years employed:	10 Years
Qualifications: Grade 12, SMK 123, National Certificate Short term Insurance & Higher Certificate in Short term Insurance				
Key Person: Anthea Herselman (anthea@pretorium.co.za)				
Telno. 012 3615526	Fax no: 012 3615773	email address: liza@pretorium.co.za		

<u>INTERMEDIARY:</u>	Pretorium Trust (Co-op) Ltd	VAT number: 434 011 588 2
		Registration No: 1949/000001/24
<u>Physical Address:</u>	<u>Postal address:</u>	<u>Contact details:</u>
Pretorium Building 40 Ingersol Road Lynnwood Glen, 0081	PO Box 35797 Menlo Park 0102	Land line: 012 3615526 Fax no: 012 361 5773 email address: pretorium@pretorium.co.za
Legal Status: Registered as a Co-operative in terms of the Co-operative Act no 91 of 1981. Pretorium Trust (Co-operative) Limited is an Authorised Financial Service Provider (License NO. 2753) and Registered Provider (NCRCP 228)		

<u>COMPLIANCE OFFICER:</u>	D. Julyan, G. Schiel, B.Engelbrecht	
	Simply Comply (Pty) Ltd	
<u>Physical Address:</u>	<u>Postal address:</u>	<u>Contact details:</u>
115 Marine Drive Schoenmakerskop Port Elizabeth 6070	115 Marine Drive Schoenmakerskop Port Elizabeth 6070	Land line: 012 998 7938 email address: dawn@legal1.co.za info@legal1.co.za

<u>UNDERWRITER:</u>	Constantia Insurance Company Limited	Registration no: 1952/00379/06
VAT no: 4920108935		FSP License n 3111
<u>Physical Address:</u>	<u>Postal address:</u>	<u>Contact details:</u>
Nicol Main Office 2 Bruton Road Bryanston Sandton 2191	Nicol Main Office 2 Bruton Road Bryanston Sandton 2191	Land line: 011 6864200 Fax no: 011 789 8828 email address: info@constantiagroup.co.za complaints@constantiagroup.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY		
<u>Physical Address:</u>	<u>Postal address:</u>	<u>Contact details:</u>
41 Matroosberg Road Ashlea Gardens 0002	P O Box 365655 MENLOPARK 0102	Land line: 012 428 8000 Fax no: 012 346 6941 email address: info@fsca.co.za

OMBUDSMAN FOR SHORT-TERM INSURANCE - (For personal claims/complaints)		
<u>Physical Address:</u>	<u>Postal address:</u>	<u>Contact details:</u>
1 Sturdee Avenue 1st Floor Block A ROSEBANK JOHANNESBURG, 2196	P O Box 32334 BRAAMFONTEIN 2017	Land line: 011 726 8900 Share call: 0860 726 890 Fax no: 011 726 5501 email address: info@osti.co.za

FAIS OMBUDSMAN -**Physical Address:**

Sussex Office Park
Ground Floor Block B
473 Lynnwood Avenue
LYNNWOOD, 0081

Postal address:

P O Box 74571
LYNNWOOD RIDGE
0040

Contact details:

Land line: 012 470 9080
Toll Free no: 0860 324 766
Fax no: 012 348 3447
email address: info@faisombud.co.za

A copy of our complaints procedure is available on the Pretorium Trust web page: www.bonuscard.co.za

REVEALING NOTICE:

- * Stratum Benefits shall pay to Pretorium Trust a maximum of 20% (twenty percent) commission, VAT inclusive on an "as and when" basis for all products sold.
- * Pretorium Trust accepts liability for the Representative's advice, in terms of contract of employment.
- * Pretorium Trust does not own any shares in Stratum Benefits.
- * Please note that Pretorium Trust has an internal conflict of interest policy and is compliant in this regard. (Details may be accessed on request from our offices)
- * Contractual agreements with Stratum Benefits, including certain limitations and conditions are agreed to with an Intermediary agreement without binding powers.
- * Pretorium Trust handles GAP cover policies, underwritten by Constantia Insurance Ltd only.
- * Premiums are claimed monthly and premium collections are done by Pretorium Trust directly.
- * In case of non-payment the policy will be cancelled with due notice.
- * Pretorium Trust complies with the POPI-Act (Please see website for details - www.bonuscard.co.za)
- * Pretorium Trust cannot 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
- * Pretorium Trust regularly monitors the fit & proper status of our representatives and hereby confirms this status.

HINT:

- * Do not sign any uncompleted or partly completed forms;
- * Complete all forms in ink;
- * Safe keep all documents delivered to you;
- * Do not allow to be pressured in purchasing the product;
- * PLEASE NOTE: Untrue / non-disclosure of relevant facts by yourself can influence the underwriting of your policy in a negative way in case of a claim (repudiation).

RENEWAL OF POLICY (ANNUALLY):

- * Policies are reviewed annually based on various adjustments.
- * Please contact our GAP Cover department should you require assistance in terms of renewal advice, change in cover, change in circumstances etc.
- * PLEASE NOTE: It is important that you supply correct information. Failing to do so may result in incorrect underwriting of your health risk. This can affect claims submitted by you in future.

If you require further advice, please contact Mrs Liza Grobler (liza@pretorium.co.za).

PRETORIUM TRUST AS INTERMEDIARY HAS:

- * Professional Indemnity cover for the amount of R1 000 000;
- * A Fidelity Policy of R150 000.
- * A Bank Guarantee of R25 620 986,28.

I hereby declare that I read the above information and that I understand the contents.

I also confirm that I received copies of the Statutory Notice and Record of Advice.

SIGNATURE: _____

DATE: _____

INITIALS & SURNAME: _____

MEMBERSHIP NO: _____

Complaint procedure: We gladly accept compliments or complaints. Complaints will be handled with feedback to you asap.