

STATUTORY NOTICE  
in terms of the Financial Advisory and Intermediary Services Act, 2002

IMPORTANT –PLEASE READ CAREFULLY

This Notice does not form part of the Insurance Contract nor any other document  
As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

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**About the Insurers:**

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<b>Company Name:</b>	<b>Certain Underwriters at Lloyd's</b>														
<b>Physical Address:</b>	MS Amlin Underwriting Ltd, St Helen's, 1 Undershaft, London EC3A 8ND, United Kingdom														
<b>Postal Address:</b>	MS Amlin Underwriting Ltd, St Helen's, 1 Undershaft, London EC3A 8ND, United Kingdom														
<b>Telephone Number:</b>	+ 44 20 7746 1000														
<b>Facsimile Number:</b>	+ 44 20 7746 1696														
<b>Complaints Department:</b>	If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Natsure Aviation a Division of Natsure (Pty) Ltd. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Lloyd's South Africa or the Policyholder and Market Assistance team at Lloyd's, London at:  <table><tr><td><b>Lloyd's South Africa:</b></td><td><b>Lloyd's London:</b></td></tr><tr><td>Lloyd's South Africa (Pty) Ltd</td><td>Policyholder &amp; Market Assistance</td></tr><tr><td>15th Floor, The Forum, 2 Maude Street,</td><td>Lloyd's Market Services</td></tr><tr><td>Sandton, South Africa, 2196</td><td>One Lime Street, London, EC3M 7HA</td></tr><tr><td>Telephone Number: + 27 11 505 0000</td><td>+ 44 20 7327 5693</td></tr><tr><td>Facsimile Number: + 27 11 505 0001</td><td>+ 44 20 7327 5225</td></tr><tr><td>Email:</td><td><a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a></td></tr></table>	<b>Lloyd's South Africa:</b>	<b>Lloyd's London:</b>	Lloyd's South Africa (Pty) Ltd	Policyholder & Market Assistance	15th Floor, The Forum, 2 Maude Street,	Lloyd's Market Services	Sandton, South Africa, 2196	One Lime Street, London, EC3M 7HA	Telephone Number: + 27 11 505 0000	+ 44 20 7327 5693	Facsimile Number: + 27 11 505 0001	+ 44 20 7327 5225	Email:	<a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a>
<b>Lloyd's South Africa:</b>	<b>Lloyd's London:</b>														
Lloyd's South Africa (Pty) Ltd	Policyholder & Market Assistance														
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Email:	<a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a>														
<b>Company Name:</b>	<b>Guardrisk Insurance Company Limited (Registration Number: 1992/001639/06)</b>														
<b>Physical Address:</b>	102 Rivonia Street, Sandown, Sandton, 2146 (entrance in Johan Street)														
<b>Postal Address:</b>	PO Box 786015, Sandton, 2146														
<b>Telephone Number:</b>	+ 27 11 669 1000														
<b>Facsimile Number:</b>	+ 27 11 669 1931														
<b>FAIS Registration:</b>	Guardrisk Insurance Company Limited is an Authorised Financial Service Provider in terms of the FAIS Act - FSP 75														
<b>Products Authorised:</b>	Category 1 – Short-Term Insurance: Personal Lines; Personal Lines A1 and Commercial Lines.														
<b>Compliance Officer:</b>	The Compliance Manager Telephone Number: + 27 11 669 1104 Facsimile Number: + 27 11 669 2792 E-mail Address: <a href="mailto:compliance@guardrisk.co.za">compliance@guardrisk.co.za</a>														
<b>Complaints:</b>	You can access the Complaints Resolution Policy at: <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a> or e-mail <a href="mailto:complaints@guardrisk.co.za">complaints@guardrisk.co.za</a>														
<b>Conflict of Interest:</b>	You can access the Conflict of Interest Management Policy at <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a>														
<b>Professional Indemnity Insurance:</b>	Guardrisk Insurance Company Limited has Professional Indemnity Cover and Fidelity Cover in place.														

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**About the Coverholder:**

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<b>Company Name:</b>	<b>As bound by:</b>
<b>Acting as Agent for:</b>	Natsure Aviation a Division of Natsure (Pty) Ltd / (Registration Number: 1968/004869/07)
<b>Physical Address:</b>	Certain Underwriters at Lloyd's of London
<b>Postal Address:</b>	Block A, Block@Nature, 472 Botterklapper Street, The Willows, Pretoria, South Africa, 0041
<b>Telephone Number:</b>	P.O. Box 72767, Lynnwood Ridge, Pretoria, South Africa, 0040
<b>Facsimile Number:</b>	+27 861 477 752
<b>Email Address:</b>	+27 865 385 983
<b>FAIS Registration:</b>	<a href="mailto:dave@natsureaviation.co.za">dave@natsureaviation.co.za</a> Natsure (Pty) Ltd is an authorised Financial Services Provider in terms of the FAIS Act, FSP Number: 4578 Natsure (Pty) Ltd is an Underwriting Manager and Cell Captive Owner underwriting on behalf of Guardrisk Insurance Company Limited.
<b>Products Authorised:</b>	Category 1 – Short-Term Insurance: Personal Lines; Personal Lines A1 and Commercial Lines.
<b>Compliance Officer:</b>	Masthead (Pty) Ltd – Ignatius Jacobs Telephone Number: + 27 12 424 3400 Facsimile Number: + 27 12 424 3426 E-mail Address: <a href="mailto:ijacobs@masthead.co.za">ijacobs@masthead.co.za</a>

<b>Complaints:</b>	Any complaints must be provided in writing. If any complaint is not resolved to your satisfaction regarding the advice you were given, you may submit your complaint to the FAIS Ombud.  Complaints relating to any advice given to you may be notified in writing to Natsure Aviation a Division of Natsure (Pty) Ltd. A copy of the Complaints Policy and Procedure can be accessed at <a href="http://www.natsure.co.za">www.natsure.co.za</a> or by written request to Natsure (Pty) Ltd.
<b>Conflict of Interest:</b>	Natsure Aviation a Division of Natsure (Pty) Ltd has a Conflict of Interest Policy and Procedure which you can be access at <a href="http://www.natsure.co.za">www.natsure.co.za</a> or by written request to Natsure (Pty) Ltd.
<b>Professional Indemnity Cover:</b>	Natsure Aviation a Division of Natsure (Pty) Ltd has Professional Indemnity Insurance & Fidelity Cover in force.
<b>Remuneration:</b>	Natsure Aviation a Division of Natsure (Pty) Ltd provides financial services on behalf of Lloyd's and does not have more than 10% direct or indirect shareholding in Lloyd's. Natsure Aviation a Division of Natsure (Pty) Ltd receives a binder fee in terms of its Binder Agreement with Lloyd's and financial and underwriting profit over time.

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#### Other Matters of importance:

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<b>Information:</b>	Your failure to provide correct or full information relating to your insurance or any claim may influence decisions made by Natsure Aviation a Division of Natsure (Pty) Ltd or the Insurer in respect of such insurance or claim.
<b>Understanding:</b>	Ensure you understand what benefits and exclusions are applicable to your contract of insurance and that you are acquainted with what is not covered, what is restricted and if there are any special contract clauses.
<b>Premiums:</b>	In terms of premium obligations towards the Insurer, it is also important that you are fully aware of the obligations that you assume as policyholder. These are indicated in the Insurance Contract.
<b>Premium Payments:</b>	The manner of payment of premiums will differ according to the type of policy. The due date of premiums and the consequences of non-payment of such premiums are important and all of these are set out in the conditions of the Insurance Contract.
<b>Claims Procedure:</b>	All claims enquiries should be addressed to: The Managing Director: Natsure Aviation a Division of Natsure (Pty) Ltd Physical Address: Block A, Block@Nature, 472 Botterklapper Street, The Willows, Pretoria, South Africa, 0041 Postal Address: P.O. Box 72767, Lynnwood Ridge, Pretoria, South Africa, 0040 Telephone Number: +27 861 477 752 Facsimile Number: +27 865 385 983 Email Address: <a href="mailto:info@natsure.co.za">info@natsure.co.za</a>
<b>Warning:</b>	<ul style="list-style-type: none"> <li>i) Do not sign any blank or partially completed application form.</li> <li>ii) Complete all forms in ink.</li> <li>iii) Keep notes of what is said to you and all documents handed to you.</li> <li>iv) Don't be pressurised to buy the product.</li> </ul>
<b>Important:</b>	<ul style="list-style-type: none"> <li>i) You will be informed of any material changes to the information above.</li> <li>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.</li> <li>iii) You will always be given a reason for the repudiation of your claim.</li> <li>iv) If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.</li> <li>v) You will always be entitled to a copy of your policy at no extra charge.</li> </ul>
<b>The FAIS Ombud:</b>	The FAIS Ombud PO Box 74571, Lynnwood Ridge, South Africa, 0040 Telephone Number: + 27 12 470 9080 Facsimile Number: + 27 12 348 3447 E-mail Address: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
<b>The Short-term Insurance Ombud:</b>	For complaints on claims which are not resolved to your satisfaction by the product supplier, please contact: The Short-term Insurance Ombud PO Box 32334, Braamfontein, South Africa, 2017 Telephone Number: + 27 11 726 8900 Facsimile Number: + 27 11 726 5501 E-mail Address: <a href="mailto:info@osti.co.za">info@osti.co.za</a>
<b>The Registrar of Short-term Insurance:</b>	For complaints on the Insurer which are not resolved to your satisfaction, please contact: The Financial Services Board PO Box 35655, Menlo Park, South Africa, 0102 Telephone Number: + 27 12 428 8000 Facsimile Number: + 27 12 347 0221 E-mail Address: <a href="mailto:info@fsb.co.za">info@fsb.co.za</a>

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#### About the Broker

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As a short-term insurance policyholder, or prospective policyholder, your insurance Broker has to provide you with the following information of their Company:

- a) The name, physical address and postal address and telephone number.
- b) The legal status and any interest in the insurer.
- c) Whether or not the broker is in possession of professional indemnity insurance.
- d) Details of how to institute a claim.
- e) The rand amount or percentage of fees and commission payable.
- f) Written mandate to act on behalf of Insurer.