

RISK GUARD ALLIANCE (PTY) LTD COMPLAINTS POLICY IN TERMS OF FAIS ACT AND TREATING CUSTOMERS FAIRLY 'TCF'

Risk Guard Alliance is committed to implementing the TCF principles into the Ethos of the company. TCF will form part of all office mechanisms from Leadership, Strategy, Decision-making, Governance and Controls and Performance managements.

Our Treating Customers Fairly approach is directed by the following outcomes:

Outcome 1: Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

Outcome 3: Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

Outcome 4: Where customers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Customers are provided with products that perform as the company has led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

Outcome 6: Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

Risk Guard Alliance COMPLAINTS POLICY

1. All complaints are recorded in a register for analysis and management information to ensure consistent delivery of fair outcomes.
2. A complaint must please be lodged with the complaints officer of Risk Guard Alliance in writing and proof of delivery should be retained by yourself.
3. Once the complaint has been lodged kindly allow 3 working days in order for the complaint to be investigated, and the result of the investigation be reverted back to you.
4. Should the complaint not be able to be resolved within the offices of Risk Guard Alliance (Pty) Ltd, we will direct your complaint with your knowledge to the relevant party who, in our opinion, will be able to resolve the complaint directly with the complainant.
5. Should you not be satisfied with the solution with the complaint the complaint may be directed to our Managing Director who may amend the decision or confirm the solution proposed by the complaints officer or skilled person dealing with the matter.
6. Should you not be satisfied the outcome, we will note the complaint as being unsatisfactorily resolved in the complaints register.
7. In such a case, you may approach the office of the Ombud for Financial Services Providers or take

such other steps as may be advised by your legal representatives.

8. Please note that the referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the FAIS Act and the rules promulgated in terms of that section.

9. In instances where we have not been able to arrive at a resolution within six weeks after you have lodged your complaint, the matter may automatically be referred to the Ombud.

10. If you wish to refer a matter to the Ombud it must be done within 180 days.

11. The Ombud may not adjudicate in matters exceeding a value of R800,000.

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS
IMPORTANT – PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(this notice does not form part of your insurance contract or any other document)

As a policyholder, or prospective policyholder, you have the right to the following information:

1 About the Underwriting Management Agency

- (a) Risk Guard Alliance (Proprietary) Limited is a private company duly incorporated according to the company laws of the Republic of South Africa.
- (b) Risk Guard Alliance (Proprietary) Limited does not have any financial interest in the Insurers.
- (c) Risk Guard Alliance (Proprietary) Limited is situated at:
 - Physical Address: 60 Camellia Avenue, Lynnwood Ridge, Pretoria, 0081
 - Postal Address: PO Box 73450, Lynnwood Ridge, Pretoria, 0040
 - Telephone number: 012 749 2900
- (d) Risk Guard Alliance (Proprietary) Limited is in possession of Professional Indemnity Insurance.
- (e) Risk Guard Alliance (Proprietary) Limited is authorised to carry on business in respect of financial advisory services as a registered financial services provider in respect of personal and commercial lines.
- (f) Compliance Officer: Leona Prinsloo
 - Physical address: 149 Kristal Road, Lyttelton Manor x 3, Centurion, 0157
 - Telephone Number: 083 310 2563
 - E-mail: lprinsloo@mweb.co.za
- (g) Complaints Officer: Caroline Swanevelder
 - Physical Address: 60 Camellia Avenue, Lynnwood Ridge, Pretoria, 0081
 - Telephone Number: 012 749 2900
 - Postal Address: PO Box 73450, Lynnwood Ridge, Pretoria 0040
 - E-mail: caroline@riskguard.co.za
- (h) For a detailed claims procedure, please refer to the Policy Schedule.
- (i) Risk Guard Alliance (Proprietary) Limited is mandated by Lion of Africa Insurance Company Limited to act on their behalf.
- (j) Risk Guard Alliance (Proprietary) Limited is paid a fee as underwriting manager on behalf of Lion of Africa Insurance Company Limited and has a vested interest by virtue of a profit share agreement

2 About the Insurer

- (a) Lion of Africa Insurance Company Limited is a Registered Financial Services Provider:
 - FSP number: 17511
 - Physical Address: 2nd Floor, TATA House, 39 Ferguson Road, Illovo, 2196
 - Postal Address: PO Box 100, Parklands, 2196
 - Telephone number: 086 010 2724
 - Fax number: 086 509 0786
- (b) For any compliance / non-compliance matter relating to FAIS you may contact the Compliance officer:
 - Compliance Officer: Eas-e Comply (Pty) Ltd
 - Physical address: Building 3, Albury Office Park, 6 Albury Lane, Dunkeld West
 - Telephone Number: 086 126 6759
 - Facsimile Number: 086 600 2747
 - E-mail: info@easecomply.com
- (c) All claims are dealt with in terms of the procedure outlined under the information of Risk Guard Alliance (Proprietary) Limited as in 1(h) above. Should you be dissatisfied with the manner in which your claim is being dealt with by Risk Guard Alliance (Proprietary) Limited, please contact either of the complaints officers listed above.
- (d) The Rand amount of fees and commissions payable are detailed in your policy schedule.
- (e) The policies written constitute Short-term policies of insurance.
- (f) The extent of the premium obligation which you assume as the policyholder is reflected in your schedule of insurance which is issued to you once your application for insurance has been accepted.
- (g) The amount of premium due, the frequency of payment, consequences of non-payment and the date on which payment is due are contained in the policy schedule.
- (h) Where premium is payable monthly by bank debit order or by transmission account you will be afforded 15 day extension within which to pay the premium due, this extension only applies from the second month after your policy is issued.
- (i) For the complete nature and extent of your benefits under the policy as well as the details of the special conditions, exclusions, excesses or restrictions - Please refer to your Policy Schedule.
- (j) Claims should be submitted either telephonically or in writing to Risk Guard Alliance (Pty) Limited. The procedure for submitting claims is outlined in the Policy Schedule.

3 Other matters of importance

- (a) You must be informed of any material change to the information referred to in paragraphs 1 and 2 above.
- (b) If the information above was given to you orally, it must be confirmed in writing within 30 (thirty) days.
- (c) If any complaint to Risk Guard Alliance (Proprietary) Limited or Lion of Africa Insurance Company Limited is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.
- (d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failing of such a test, where voluntarily undertaken, may not be the sole reason for the repudiation of a claim.
- (e) If your premium is paid by debit order :
 - (i) It may only be in favour of one person and may be not transferred without your approval;
 - (ii) Lion of Africa Insurance Company Limited must inform you at least 30 (thirty) days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- (f) Lion of Africa Insurance Company Limited or Risk Guard Alliance (Pty) Limited must give written reasons for repudiating your claim.
- (g) Lion of Africa Insurance Company Limited may not cancel your insurance merely by informing Risk Guard Alliance (Proprietary) Limited and they must therefore ensure that the written cancellation notice has been sent to you by Risk Guard Alliance (Proprietary) Limited.
- (h) You are entitled to a copy of the policy wording and policy schedule free of charge.
 - (i) The intermediary does not hold any shares in the product supplier.
 - (j) Information sharing will only be with the consent of the policyholder.

4 Warning

- (a) Do not sign any blank or partially completed application form.
- (b) Complete all forms in ink.
- (c) Keep all documents handed to you.
- (d) Make note as to what is said to you.
- (e) Do not be pressurised to buy the product.
- (f) Incorrect or non-disclosure by you of relevant facts may influence an insurer on the assessment of any claims arising from your contract of insurance.

5 Particulars of the Short-Term Insurance Ombudsman

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by Risk Guard Alliance (Proprietary) Limited or Lion of Africa Insurance Company Limited

Address: PO Box 32334, Braamfontein, 2017
Telephone number: 0860 726 890 or 011 726 8900
Facsimile number: 011 726 5501
Email address: info@osti.co.za

6 Particulars of the FAIS Ombud

In the event that your complaint relating to FAIS is not resolved to your satisfaction you may contact the FAIS Ombud.

Address: PO Box 74571, Lynwood Ridge, 0040
Telephone number: (012) 470 9080
Fax number: (012) 348 3447 or (012) 470-9097
Email: info@faisombud.co.za

7 Particulars of SASRIA SOC Limited: (if applicable)

Company name: Sasria SOC Limited
Registration number: 1979/00287/06
Physical address: 47 Wierda Road West, Wierda Valley, Sandton, 2196
Postal address: PO Box 7380, Johannesburg, 2000
Tel no: 011 881 1300
Fax no: 011 783 0781
Compliance officer: Ms Nomsa Wabanie
Compliance e-mail address: nomsaw@sasria.co.za
Compliance tel: 011 881 1311
Complaints e-mail address: complaints@sasria.co.za