

## PARTNER RISK Solutions (PTY) LTD

an authorised financial services provider

### DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

#### 1. Status of Financial Services Provider in terms of the FAIS Act

##### 1.1 Underwriting Manager

<b>Company Name:</b>	PARTNER RISK Solutions (Pty) Ltd ("the Company")	<b>Tel:</b>	+27 87 7423035
<b>Registration No.:</b>	2016/544416/07	<b>FAIS License No.:</b>	48214
<b>Postal Address:</b>	PO Box 78424, Sandton, 2146	<b>E-mail:</b>	<a href="#">ADMIN at PARTNER RISK</a>
<b>Registered Address:</b>	17 Eton Park, 6 Eton Road, Sandhurst, 2196		
<b>Trading Address:</b>	1st Floor, 102 Rivonia road, Tower 2, Sandton, 2146		
<b>Compliance Practice:</b>	Ease Comply (Pty) Ltd	<b>Practice Number:</b>	CO28
<b>Postal Address:</b>	PO Box 940, Houghton, 2041	<b>Tel:</b>	086 1266759
<b>E-mail:</b>	info@easecomply.com		

The Company has an underwriting management agency agreement with its principal insurer, Guardrisk Insurance Company Ltd. The Company is mandated by its Principal insurer to enter into, vary and renew commercial and motor insurance policies, to determine premiums, benefits and wordings, and to settle claims. The binder fee payable to the Company is 7.5% or 12.5% applied to the gross written premium received by the Insurer, if the Insurer carries a lead line or follow line respectively. During the preceding financial year, the Company has received more than 30% of its total remuneration from the Insurer.

The Company has other representatives which render financial services or offer financial advice. The Company has no financial interest in any product supplier. The Company accepts responsibility for the actions of the below-mentioned key individual. The Company has commercial crime and professional indemnity insurance in place. The Company has implemented a conflict of interest management policy as required by FAIS and the General Code of Conduct. A copy of the said policy is available to clients at our offices.

##### 1.2 Insurer

<b>Company Name:</b>	Guardrisk Insurance Company Limited ("Principal insurer")	<b>Tel:</b>	+27 6691931/2
<b>Registration No.:</b>	1992/001639/06	<b>FAIS License No.:</b>	75
<b>VAT No.:</b>	4250138072		
<b>Postal Address:</b>	PO Box 786015, Sandton, 2146		
<b>Physical Address:</b>	3rd Floor, 102 Rivonia Road, Sandown, Sandton, 2196		
<b>Compliance Officer:</b>	The Compliance Officer	<b>Tel:</b>	+27 6691039
<b>Postal Address:</b>	PO Box 786015, Sandton, 2146	<b>Fax:</b>	+27 6692792
<b>E-mail:</b>	<a href="mailto:compliance@guardrisk.co.za">compliance@guardrisk.co.za</a>		

#### 2. Key Individual Personal Contact Particulars

Mr Gareth Baines, ID No. 6006155726087 is a key individual and representative of the Company, and as such participates in the decision making and management of the Company. Mr Gareth Baines is a commissioned staff member of the Company and receives incentive remuneration based on individual and company performance.

<b>Trading Address:</b>	1st Floor, 102 Rivonia road, Tower 2, Sandton, 2146
<b>Cell No:</b>	+27 834431100
<b>Telephone No:</b>	+27 87 7423036
<b>E-mail:</b>	garethb@partnerrisk.co.za



### 3. FSP: Company Office Contact Particulars

<b>Cell No:</b>	+27 834431100	<b>email addresses:</b>	
<b>Telephone No:</b>	+27 87 7423036		<a href="#">UNDERWRITING at PARTNER RISK</a> for product policy or pricing queries <a href="#">CLAIMS at PARTNER RISK</a> for claim related matters
<b>E-mail:</b>	garethb@partnerrisk.co.za		<a href="#">ADMIN at PARTNER RISK</a> for general administrative issues <a href="#">COMPLAINTS at PARTNER RISK</a> for complaints and compliments

### 4. Qualifications and Memberships

Mr Gareth Baines has completed B Bus Sc. (Finance), MBA at Cape Town University

Total experience in the Financial Services Industry: Commenced 1996

Regulatory Examinations: Level 1, RE1 and RE5

### 5. Authorisation

Mr Gareth Baines is authorised to give advice and render intermediary services on the following products:

Short Term Insurance: Personal Lines, and Commercial Lines

### 6. How to institute a claim

Should you have a claim against your policy, please do the following:

- Notify our claims department as per the details above. The notification period is stipulated in your Policy Wording
- A claim form will be emailed to you to complete and return to us at the above email and/or physical address. Our claims department will then attend to your claim
- Should you have any difficulty, kindly contact our claims department and someone will assist you

### 7. Complaints Procedure

If you have a complaint, please contact the Company. The Managing Director handles all complaints personally, and will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to the Company in writing and may be handed in at our offices. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose contact details appear below, but in particular with the FAIS Ombud. If you wish to learn more about our complaints policy and procedure, please contact us on our office telephone no., cell no. or via e-mail:

**Name:** Mr Gareth Baines  
**Title:** Managing Director and Key Individual  
**Telephone No:** +27 87 742 3036 or +27 834431100  
**E-mail:** [garethb@partnerrisk.co.za](mailto:garethb@partnerrisk.co.za) or [complaints@partnerrisk.co.za](mailto:complaints@partnerrisk.co.za)  
**Website:** [www.partnerrisk.com](http://www.partnerrisk.com)

### 8. Other Matters of Importance

- You must be informed of any material changes to the information provided above
- If the information above was given to you verbally, it must be confirmed to you in writing within 30 days
- If any complaint of the Intermediary or Insurer is not resolved to your satisfaction, you may submit a complaint to the Registrar of Short-term Insurance or to the FAIS Ombudsman
- 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 the claim
- The Insurer and not the Intermediary must give reasons for repudiating your claim
- The 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.

- (g) You are entitled to a copy of the premium schedule free of charge
- (h) You must advise any change to the description, use or value of the item insured as soon as reasonably possible to ensure that you are correctly insured
- (i) Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance
- (j) If you are not sure about, or do not understand any part of your policy, please contact us at the above address

#### 9. 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) Don't be pressurised to buy the product
- (f) Incorrect information or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance

#### 10. Particulars of the Short-term Insurance Ombudsman

The Short-term Insurance Ombudsman is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or the Insurer:

<b>Entity:</b>	Short-term Insurance Ombudsman	<b>Tel Work:</b>	(0860) 726890
<b>Postal Address:</b>	PO Box 32334, Braamfontein, Johannesburg, 2017	<b>Fax:</b>	+27 7265501
<b>Physical Address:</b>	Sunnyside Office Park, 5th Floor Building D 32 Princess of Wales Ter, Parktown, Johannesburg, 2193	<b>E-mail:</b>	<a href="mailto:info@osti.co.za">info@osti.co.za</a>

#### 11. Particulars of the Fais Ombud

<b>Entity:</b>	Fais Ombud	<b>Tel Work:</b>	+27 (012) 4709080
<b>Postal Address:</b>	PO Box 74571, Lynwood Ridge, 0040	<b>Fax:</b>	+27 (012) 3483447
<b>Website:</b>	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>	<b>E-mail:</b>	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>

#### 12. Particulars of the Registrar of Short-term Insurance

<b>Entity:</b>	Financial Services Board	<b>Tel Work:</b>	012 4288000
<b>Postal Address:</b>	PO Box 35655, Menlo Park, Pretoria, 0102	<b>Fax:</b>	012 3466941

#### 13. Particulars of SASRIA Ltd

The Short-term Insurance Ombudsman is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or the Insurer:

<b>Entity:</b>	Sasria Ltd	<b>Tel Work:</b>	+27 2140800
<b>Postal Address:</b>	PO Box 653367, Benmore, Johannesburg, 2010	<b>Fax:</b>	+27 4478630
<b>Physical Address:</b>	36 Fricker Road, Illovo, Sandton, 2196	<b>E-mail:</b>	<a href="mailto:info@sasria.co.za">info@sasria.co.za</a>
<b>Compliance Officer:</b>	The Manager: Technical and Claims	<b>Website:</b>	<a href="http://www.sasria.co.za">www.sasria.co.za</a>

In the event of a claim, all relevant documentation relating to your claim must be submitted to the Nominated Insurer