

DISCLOSURE DOCUMENT

As a financial services provider, **HYPASURANCE INSURANCE CONSULTANTS (PTY) LTD** is committed, both under legislation and in terms of our own ethical code, to providing you, the consumer, with all the information you need to ensure that you are in possession of all relevant facts about the various parties supplying you with your insurance products. These facts are set out for you below, as required by the Financial Advisory and Intermediary Services Act (FAIS) and for clients who purchase policies in their personal capacity, the Policy Holder Protection Rules. Whilst this information is important it does not form part of your policy wording.

HYPASURANCE INSURANCE CONSULTANTS (PTY) LTD is an authorized financial services provider (FSP License Number 9663). We are specialists mandated by various Insurers to provide these classes of insurance products on their behalf. This document provides you with all the necessary information you need to have about **HYPASURANCE INSURANCE CONSULTANTS (PTY) LTD**.

Brokerage Details

Company name: HYPASURANCE INSURANCE CONSULTANTS (PTY) LTD (FSP: 9663)

Key Individuals: Reginald Thomas Besseling & Sylvia Mavis Viljoen. These Key Individuals also operate as the only Representatives of **HYPASURANCE**

Company registration number: 720742107

VAT registration number: 4920103035

Postal address: PO BOX 73247, Fairland, Johannesburg, Gauteng, 2030

Physical address: 53 Soutpans Avenue, Fairland, Johannesburg, Gauteng, 2170

Telephone: 011 678 7564

Fax: 086 618 1870

E-mail: admin@hypasurance.com

Website: www.hypasurance.com

Legal Status and Authorized Services

HYPASURANCE is a licensed financial services provider, licensed with the Financial Services Board (license number 9663). There are no conditions or exemptions applicable to our license. A copy of the license, which contains details of the financial services authorised to be provided, as well as any exemptions, is available for inspection at <http://www.hypasurance.com/checkstatus.php>.

HYPASURANCE has been providing financial advice since 1972 and currently provides advice in the following areas of financial planning: Financial Planning, Life Assurance, Business Assurance, Retirement Planning, Estate Planning, Wills, Short Term Insurance, Medical Aid Insurance, Investments, Unit Trusts, Provident & Pension. We accept responsibility for advice and or intermediary services provided by our representatives as long as it is within the limits of their respective license categories.

Reginald Thomas Besseling's qualifications and experience is available on our corporate website <http://www.hypasurance.com/contact-rtb-cv.php>

Sylvia Mavis Viljoen's qualifications and experience is available on our corporate website <http://www.hypasurance.com/contact-sv-cv.php>

53 Soutpans Avenue Fairland 2195 P.O. Box 73247 Fairland 2030
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Man. Director R.T. Besseling Cert.Estax(Unisa), AFP, CEA, Cert.Strtax(Unisa), Cert Advtax (Hons) (Unisa), AMCISA
Registration No 72/07421/07
FAIS Registration No. 9663
Compliance Registration No. 1839

HYPASURANCE

Insurance Consultants (Pty) Ltd

Professional Indemnity

HYPASURANCE holds Professional Indemnity & Fidelity Cover (policy number CN971), issued through Snyman & Van Der Vyver and underwritten through CARMARGUE UNDERWRITING MANAGERS.

Services Under Supervision:

No services are rendered under supervision.

Shares and Remuneration

We hold no shares in any insurance company and no insurer holds shares in **HYPASURANCE**. **HYPASURANCE** is remunerated on a commission basis and we earn a compliance policy fee charged to each policyholder shown as a separate entry on the policy schedule.

HYPASURANCE does not receive more than 30% of their commission from a single product supplier in their Life or Short Term Assurance business.

Compliance

Compliance with the FAIS Act is monitored by **REGINALD THOMAS BESSELING**, who is the compliance officer approved by the Financial Services Board (registration number 1839).

The postal address is: PO Box 73247, Fairland, Johannesburg, 2030.

The contact number is 011 678 7564, and the fax number is 086 6181870. Alternatively, email compliance@hypasurance.com

Client Fees and Commissions Payable

The rand amount of fees and commissions payable are detailed in your schedule of insurances.

Complaints Procedure

Contact **SYLVIA MAVIS VILJOEN** or **REGINALD THOMAS BESSELING**, our complaints dispute facilitators on the telephone number above or at complaints@hypasurance.com to lodge a complaint. All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.

Disclosure Register

Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client, of all financial and ownership interests that I/we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

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The Product Suppliers (Insurers and underwriting managers)

HYPASURANCE is in possession of a mandate to act on behalf of the Insurers detailed below.

Liberty Life; Discovery Health; Hollard; Metropolitan Odyssey; Investec; Medscheme; Absa; Santam; Old Mutual Insure; MUA; Auto & General; Wheels Underwriting; SAU; ABSA Insurance; AIG; CEU; Cross Country; SHA; TIC; CIA; First Property Acceptances; XSSure; Eikos; Bryte; Carmargue.

Other Matters of Importance to Note

- You must be informed of any material changes to the information referred to above.
- If any complaint to the Broker or Insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud (details below).
- Polygraph or similar tests are not obligatory & claims may not be rejected solely on the basis of a failure of such a test.
- If your premium is paid by debit order, the debit order must be in favour of one person & may not be transferred without your approval.
- The insurer must give you 30 days notice in writing of its intention to cancel your debit order.
- The product supplier (Insurer) & not the Broker must give reasons in writing for the rejection of any claim submitted by you.
- The product supplier (Insurer) must give you written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy free of charge.

Details of how to Institute a Claim

- Notify **HYPASURANCE** during office hours on 011 678-7564 & then follow up in writing.
- In the case of suspected theft or burglary, notify your local police station & obtain a case number.
- You must notify **HYPASURANCE** within 30 days of the incident being claimed against.
- You must complete the relevant claim form, attach all required documentation thereto, and send the claim form to **HYPASURANCE** per fax 086 618-1870 or e-mail to claims@hypasurance.com.
- Please keep the following in mind:
 - Under no circumstances must liability be admitted
 - Minimize any loss (act as if you are uninsured)
 - Do not destroy or dispose of any article or evidence until your Insurers or their representatives have seen it
 - In the event of a claim you may become responsible for a first amount payable (excess)
 - Details of any such responsibility and the amount is shown in your policy schedule
 - All relevant documentation relating to your claim must be submitted to HYPASURANCE at the address detailed in 1. Above

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Warnings

- Do not sign any blank or partially completed forms.
- Complete all forms in ink
- Keep all documents handed to you
- Make notes of what is said to you
- Ask for a letter of representation from your advisor (available on our website)
- Do not be pressurised into buying a product
- Failure to provide correct or full information may influence an Insurer in respect of the settlement of any claims arising from your contract of insurance

NAME

DATE

SIGNATURE

Particulars of the FAIS Ombudsman

Postal address: PO Box 74571, Lynnwood Ridge, 0040

Telephone number: (012) 762-5000

Fax number: (012) 348-3447

email: info@faisombud.co.za

Website: www.faisombud.co.za

Particulars of the Short-Term Insurance Ombudsman

Postal address: PO Box 32334, Braamfontein, 2017

Telephone number: (011) 726-8900

Fax number: (011) 726-5501

Website: www.insuranceombudsman.co.za

Particulars of the Financial Services Board

Postal address: PO Box 35655, Menlo Park, 0102

Telephone number: (012) 428-8000

Toll-free: 0800 11 04 43 / 0800 20 20 87

Fax number: (012) 346-6941

Website: www.fsb.co.za

Particulars of the Council for Medical Schemes

Postal address: Private Bag X34, Hatfield, 0028

Telephone number: (012) 431 0500

Fax number: 0861 123 267 or 086 673 2466 (complaints)

email: support@medicalschemes.com or complaints@medicalschemes.com (complaints)

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Registration No 72/07421/07

FAIS Registration No. 9663

Compliance Registration No. 1839

HYPASURANCE

Insurance Consultants (Pty) Ltd

Website: www.medicalschemes.com

Particulars of SASRIA

Postal address: PO Box 653367, Benmore, 2010

Telephone number: (011) 214 0800 / 086 172 7742

Fax number: (011) 447-8630 / 086 172 7329

email: info@sasria.co.za

Website: www.sasria.co.za

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