

**STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(This notice does not form part of the Insurance Contract or any other document)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

STATUTORY NOTICE	INFORMATION
<p>1. About the intermediary (insurance broker)</p> <p>(a) Name, physical address and postal address and telephone number. (b) Legal status and any interest in the insurer. (c) Whether or not in possession of professional indemnity insurance. (d) Detail of how to institute a claim. (e) Rand amount of fees and commission payable. (f) Written mandate to act on behalf of insurer.</p>	<p>Your insurance adviser should provide this information to you when you are provided with a quotation or take out a policy. If your adviser does not do so after you have requested it, please contact your nearest Mutual & Federal office who will assist in obtaining it.</p>
<p>2. About the insurer</p> <p>(a) Name, physical and postal address and telephone numbers. (b) Telephone number of compliance department of the insurer. (c) Details of how to institute a claim and/or complaint. (d) Type of policy involved. (e) Extent of premium obligations you assume as policyholder. (f) Manner of payment of premium, due date of premiums and consequences of non-payment.</p>	<p>Contact Details Mutual & Federal Insurance Company Limited. PO Box 1120, Johannesburg 2000. Located at 75 President Street Johannesburg. Tel (011) 374-9111</p>
<p>3. Other matters of importance</p> <p>(a) You must be informed of any material changes to the information referred to in paragraph 1 and 2. (b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days. (c) If any complaint to the intermediary or insurer 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 failure thereof may not be the sole reason for repudiating a claim. (e) If premium is paid by debit order: (i) it may only be in favour of one person and may not be transferred without your approval; and (ii) the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order. (f) The insurer and not the intermediary must give reasons for repudiating your claim. (g) Your 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. (h) You are entitled to a copy of the policy free of charge.</p>	<p>Compliance Department:</p> <p>Mutual & Federal Insurance Company Limited PO Box 1120 Johannesburg 2000 Tel: (011) 374-2315 Fax: (011) 374-2997 e-Mail: compliance@mf.co.za</p> <p>Should you have any complaints about the availability or adequacy of information required to be provided herein, please bring this to the attention of our compliance department.</p> <p>Your policy document contains the name, class and type of policy as well as details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance adviser or nearest Mutual & Federal office for assistance.</p>

<p>4. Warning</p> <p>Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p>	
<p>5. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurance intermediary and/or the insurer.</p>	<p>PO Box 32334 BRAAMFONTEIN 2017 Tel: (011) 726-8900 Fax: (011) 726-5501</p>
<p>6. Particulars of Registrar of Short-term Insurance Financial Service Board</p>	<p>PO Box 35655 MENLO PARK 0102 Tel: (012) 428-8000 Fax: (012) 347-0221</p>

(You may be required to sign a copy of this document)

OTHER IMPORTANT INFORMATION

<p>Premiums and your monetary obligations</p>	<p>You agreed to pay the premium. The amount of premium due, the frequency of payment and the date on which payment is due are contained in the schedule. If you do not pay the premium within 15 days of the due date cover will be cancelled from midnight on the day before the due date. Where premium is payable monthly by bank debit order or by transmission account this 15 day extension only applies from the second month after your policy is issued.</p>
<p>Claims</p>	<p>Procedures for the submission of claims are detailed in the policy document in the section of the policy headed GENERAL. In the event of a possible claim you must notify an office of Mutual & Federal most convenient to you within 30 days. The contact details of your controlling Mutual & Federal office is listed in all letters to you. At the time of quoting, details of the Mutual & Federal office network will be provided to you upon request. In the event of a claim you will be required to supply the following:-</p> <ul style="list-style-type: none"> - Details of other insurance covering the same event - Written details of the event unless otherwise instructed - Information and proof in support of the claim - Documents or details of any communication in connection with the claim <p>You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the police. You must notify Mutual & Federal immediately you become aware of any impending prosecution. In the event of a claim you may become responsible for a first amount payable in respect of a claim. Details of any such responsibility is shown in the policy and the amount is shown in the policy schedule.</p>
<p>General</p>	<p>The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures or your responsibility to pay premiums, please contact your insurance adviser or controlling Mutual & Federal office which is indicated on the accompanying schedule.</p>