



#WHAT  
EXPERIENCE  
LOOKS  
LIKE

# Legal Disclosures

auto  general

## ABOUT YOUR FINANCIAL SERVICES PROVIDER (FSP) AND PRODUCT SUPPLIER FOR PET INSURANCE

### Important facts

Auto & General Insurance Limited is a licensed non-life insurer and financial services provider, authorised for personal and commercial short term insurance products, as well as category A and B long-term insurance products.

Auto & General holds sufficient professional indemnity insurance cover.

If you speak to one of our consultants who do not currently meet the minimum experience and/or qualification requirements as set by the FAIS Act, rest assured, they are still fully capable of assisting you and they work under management supervision.

Our representatives earn a once-off commission for the sale of policies.

It is your responsibility to give us accurate and correct information in response to all our questions. Failure to do so may negatively impact any claims you may have.

All premiums and excess amounts are inclusive of VAT at the standard rate, with the direction of the Commissioner in terms of S20(7) of the VAT Act, this policy documents together with proof of payment of the insurance premium constitutes a valid tax invoice for the purpose of deducting input tax.

### Legal and Contact Information

Auto & General Insurance Company Ltd is a licensed non-life insurer and Financial Services Provider (FSP).

Our FSP licence number is **16354**.

Our company registration number is **1973/016880/06** and our VAT registration number is **4890105085**.

You will find our offices at the following address:  
**1 Telesure Lane, Riverglen, Dainfern, 2191.**

If you have policy related issues, you can also reach us telephonically on **0861 60 01 24**.

The compliance officer deals with issues relating to our compliance with the relevant legislation. If you would like to reach a Compliance Officer, please call **0860 99 954**.

If you would like to visit us online, you can go to our website, **www.autogen.co.za**.

## ABOUT THE CLAIMS ADMINISTRATOR OF PET INSURANCE

### Important facts

Oneplan Underwriting Managers (Pty) Ltd holds sufficient professional indemnity insurance cover.

Auto & General Insurance Company Pty Ltd, the product supplier, has appointed Oneplan Underwriting Managers (Pty) Ltd as an underwriting manager to settle claims under these policies, for which Oneplan Underwriting Managers (Pty) Ltd receives a binder fee in accordance with the terms and conditions of the agreement between the parties.

### Legal and Contact Information

Oneplan Underwriting Managers (Pty) Ltd is Financial Services Provider (FSP).

Our FSP licence number is **43628**.

You will find our offices at the following address:  
**2nd Floor, South Tower, Nelson Mandela Square, 5th Street, Sandton, Johannesburg, 2191.**

If you have policy related issues, you can also reach us telephonically on **010 001 0141**.

The compliance officer, **Dawn Juylan - Simply Comply (Pty) Ltd**, deals with issues relating to our compliance with the relevant legislation. If you would like to reach a Compliance Officer, please e-mail: **Irene Willis** at **irene.w@oneplan.co.za**.

If you would like to visit us online, you can go to our website, **www.oneplan.co.za**.

 [autogen.co.za](http://autogen.co.za)

auto  general

## RECORD OF ADVICE

Record of telephonic, online or all other interaction, is kept for our and your protection. These records will be made available on request.

The information provided within this policy schedule is based on the personal and risk information supplied by you and details the product information as selected. A comparison between your existing insurance cover and benefits, if any, has not been conducted and our proposal does not constitute advice to replace your existing cover. Please be sure that you compare our policy schedule to your existing policy schedule to ensure we can provide you with similar or better cover and benefits which is suitable to your needs.

## COMPLAINTS HANDLING PROCEDURE

In accordance with the Policyholder Protection Rules, you will as a first step have 90 days, from the date of this letter, to dispute the outcome of your claim by contacting our Internal Dispute Resolution Department. Immediately following this 90-day period you have a further 6 months to serve summons on us. If you do not do so within this time period, your right to challenge the decision will be forfeited.

You may contact our Internal Dispute Resolution Department in the following ways in order to lodge your dispute:

Email: **disputeresolution@autogen.co.za**  
Telephone number: **0860 10 90 59**

We guarantee that your dispute will be dealt with in an efficient manner and will be reviewed by way of an impartial review process. We encourage you to first make use of our Internal Dispute Resolution Department to resolve your dispute promptly.

Once our Internal Dispute Resolution Department has dealt with your dispute and should the outcome of the dispute not be in your favour, then you may within a further period of six months contact the Short-term Insurance Ombudsman ([www.osti.co.za](http://www.osti.co.za)). For any compliance/non-compliance matters relating to FAIS or the financial services rendered, you may contact the FAIS Ombudsman ([www.faisombud.co.za](http://www.faisombud.co.za)).

## PROCESSING OF PERSONAL INFORMATION

In order to provide you with the services we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and/or processed for insurance, financial services and risk management purposes by the TIH Group of Companies against any other reasonable and legitimate sources or databases to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes:

- quoting, underwriting, pricing, servicing and executing of insurance and other financial services;
- assessment of financial and insurance risks;
- assessment and processing of claims and complaints;
- development and improvement of products and services;
- credit references and/or verification of personal information;
- fraud prevention and detection;
- market research and statistical analysis;
- audit & record keeping;
- compliance with legal & regulatory requirements;
- sharing of information with service providers and other third parties we engage to process such information on our behalf or who render services to us; and
- sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa if required to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information. Please view our privacy policy and access to information manual on our website for further information.

You have the right to complain to the Information Regulator if you feel we are processing personal information unlawfully. The Information Regulator's details can be found at: <https://inforegulator.org.za/>

