

AUTO & GENERAL LEGAL DISCLOSURES

ABOUT YOUR FINANCIAL SERVICES PROVIDER (FSP)

- a) FSP Auto & General Insurance Company Pty Ltd
- b) FSP Number 16354
- c) Company Registration Number 1973/016880/06
- d) VAT Registration Number 4890105085
- e) Physical Address Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
- f) Postal Address P.O.Box 11250, Johannesburg, 2000
- g) Website www.autogen.co.za
Tel no 011 489 4000
The Compliance Officer PO Box 11250, Johannesburg, 2000
Fax 011 489 4381
Tel 0860 999 954
Email compliance@tihsa.co.za
- h) Public Officer Tel 011 489 4000
- i) The compliance officer deals with issues relating to Auto & General's compliance with the FAIS act. If you have policy related issues, please call your local insurance hotline at the number that appears on your schedule
- j) Should you have a complaint regarding Auto & General's alleged contravention of, or failure to comply with the FAIS Act, and/or the wilful or negligent rendering of a financial service that has or may cause prejudice or damage or if you feel you have been treated unfairly, please fax/email the details of your complaint to the Compliance Officer at the fax number/email address as set out above
- k) In the event of a claim, you must call your local insurance office at the number that appears on your schedule.
- l) Auto and General Insurance Company Limited is a registered Insurer and an authorised financial services provider, licensed to give advice and render financial services on short term insurance personal and commercial lines and long-term insurance category A and B.
- m) Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under supervision. All our consultants earn a performance-based remuneration for the financial services rendered on our behalf.
- n) Auto and General Insurance Company Limited has Professional Indemnity insurance cover.
- o) The type of cover that you selected appears on your schedule
- p) All premiums 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 document together with proof of payment of the insurance premium constitutes a valid tax invoice for the purpose of deducting input tax.
- q) All excess amounts are exclusive of VAT

ABOUT THE PRODUCT SUPPLIER FOR PET INSURANCE

- a) FSP Auto & General Insurance Company Pty Ltd
- b) FSP Number 16354
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- f) Website www.autogen.co.za
- g) Tel no 011 489 4000
- h) The Compliance Officer PO Box 11250, Johannesburg, 2000
Fax 011 489 4381
Tel 0860 999 954
Email compliance@tihsa.co.za
- i) Public Officer Tel 011 489 4000

ABOUT THE CLAIM ADMINISTRATOR OF PET INSURANCE

- a) FSP Oneplan Underwriting Managers (Pty) Ltd
- b) FSP Number 43628
- c) Company Registration Number 2009/017597/07
- d) Physical Address 2nd Floor, South Tower, Nelson Mandela Square, 5th Street, Sandton, Johannesburg, 2191
- e) Website www.oneplan.co.za
- f) Tel no 010 001 0141
- g) The Compliance Officer Dawn Juylan - Simply Comply (Pty) Ltd
Tel 012 998 7938
Compliance Officer: Irene Willis (irene.w@oneplan.co.za)
- h) Oneplan Underwriting Managers (Pty) Ltd has professional indemnity insurance cover.
- i) 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.

RECORD OF ADVICE

Telephone recordings are kept as a record of the advice provided to you. Recordings of telephone discussions will be made available on request.

COMPLAINTS HANDLING PROCEDURE

Step 1: Contact Complaints Resolution

Should you have any complaints regarding the following:

- 1) The administration of your policy - for example, problems with your debit order, incorrect information on your policy schedule or complaints against the consultant who sold you the policy.
- 2) Claims on your policy - for example, a claim lodged is taking too long, has been rejected, you are dissatisfied with the repair process or you are dissatisfied with the outcome of your claim.

Tel 0860 109 059

Email disputeresolution@autogen.co.za

Step 2: Contact Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all FAIS related complaints

Tel 0860 99 99 54

Email compliance@tihsa.co.za

Step 3: Contact the Short-term or Long-term Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, then you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Short-term Insurance, whichever is applicable.

The Ombudsman for Short-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts. The Ombudsman for Short-term Insurance can be contacted at:

Tel: 011 726 8900

Fax: 011 726 5501

Share Number: 0860 726 890

E-mail: info@osti.co.za

Postal Address: P.O.Box 32334, Braamfontein, 2017

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided. The FAIS Ombudsman can be contacted at:

Tel: 012 470 9080

Fax: 012 348 3447

Share Number: 0860 FAIS OM (0860 324 766)

E-mail: info@faisombud.co.za

Website: www.faisombud.co.za

Postal Address: P.O.Box 74571, Lynwoodrif, 0040

Website: www.ombud.co.za

Postal Address: Private Bag X45, Claremont, Cape Town, 7735

Processing of Personal Information

In order to provide you with our services, we are required to process your personal information and will do so in accordance with our business requirements and legal obligations. You acknowledge that your 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. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services.
- Assessing of financial and insurance risks.
- Assessing and processing of claims and complaints.
- Developing and improving of products and services.
- Credit referencing and/or verifying of personal information.
- Fraud prevention and detection.
- Market research and statistical analysis.
- Auditing & record keeping.
- Compliance with legal and regulatory requirements.
- Sharing of information with service providers and other third parties with whom we engage or who render services to us, to process such information on our behalf.
- 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 delete this information if there is no legitimate reason for us to maintain it.. 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 unlawfully processing personal information. The Information Regulator's details can be found by visiting <https://www.justice.gov.za/inforeg/>