



## SHORT-TERM INSURANCE

### Notice of Disclosure and other Legal Requirements

**Sandton Office Removals** is a division of the Laser Transport Group who are licensed as a Financial Services Provider which, in terms of the FAIS Act of 2002, entitles us to operate in an intermediary services capacity in short-term insurance.

As a valued customer of Sandton Office Removals as well as a short-term policy holder, you have the right to benefit from the protection the FAIS Act provides, especially when the licensed intermediary, Sandton Office Removals, is also your removal services provider.

The Laser Transport Group (Pty) Ltd is authorised to deal with Associated Marine Underwriters – a division of Santam Insurance Limited. No shares are held in Santam and we do receive more than 30 % of all our commission from the insurer. A Conflict of Interest policy and a Complaints policy is available on request.

Please therefore study the following important information:

#### 1. Your Intermediary

- **Sandton Office Removals a division of The Laser Transport Group (Pty) Ltd**  
**FSB Financial Services Provider License number: 9364**

<b>Head Office:</b>	Johannesburg	<b>Postal Address:</b>	PO Box 987
<b>Physical Address:</b>	Lords View Industrial Park		Halfway House, 1685
	2 Oak Road	<b>Telephone Number:</b>	(011) 206 1500
	Chloorkop, 1619	<b>Facsimile Number:</b>	(011) 388 0409

- **Legal Status**

Sandton Office Removals is a company incorporated in terms of the SA Company Legislation.

- **The Company has professional Indemnity Insurance cover in force.**

- **Details on how to institute a claim**

- All claims must be reported to your nearest Sandton Office Removals office.
- Domestic and International: Claims must be notified within 7 days of delivery or 7 days of scheduled delivery.
- All claims will be processed promptly and efficiently by our Insurance Brokers on behalf of the Underwriters.
- For additional information regarding the claims process, please refer to the Terms and Conditions on your Insurance Application form or on your Insurance Certificate or visit our website at:  
[www.sandtonofficeremovals.co.za](http://www.sandtonofficeremovals.co.za)

- **The Company is in possession of the required written mandates to act on behalf of the Insurer.**

- **We have appointed Moonstone Compliance as our Compliance Practise and Colin Sissing as our Compliance Officer.**  
**The contact email address for our Compliance Officer is: [insurance-compliance@sor.co.za](mailto:insurance-compliance@sor.co.za)**

#### 2. The Insurer (Underwriter) with whom your policy is placed

- **Name: Associated Marine A Division of Santam Limited**

<b>Physical Address:</b>	Santam Place	<b>Postal Address:</b>	PO Box 55182
	17 Fricker Road		Northlands, 2116
	Illovo	<b>Telephone Number:</b>	(011) 912 8000
	2196	<b>Facsimile Number:</b>	(011) 268 0269

**Compliance Department:** Compliance Officer – numbers as above.

**FSB Financial Services Provider License Number: 3416**

- **Type of Policy:** Goods-in-Transit

- **Method of Payment:** Premium is paid per the invoice. If no premium is received then Sandton Office Removals liability is limited to the extent outlined in its Conditions of Contract.

**Client Signature:** .....

**Date:** .....



## SHORT-TERM INSURANCE

### Notice of Disclosure and Other Legal Requirements

#### 3. Other matters of importance

- You must be informed of any material changes to the information referred to in Sections 1 and 2 on page 1.
- If the information in Sections 1 and 2 was given verbally, it must be confirmed in writing within 30 days.
- 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.
- A 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.
- The Insurer and not the Intermediary must give reasons for repudiating your claim.
- Your Insurer may not cancel your insurance merely by informing your Intermediary. The Insurer is obliged to make sure that the notice is sent to you.
- You are entitled to a copy of the policy free of charge.

#### 4. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents presented to you.
- Make a note as to what is said to you.
- Don't be pressurized to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

#### 5. Particulars of Short-term Insurance Ombudsman

#### 6. Particulars of Short-term Insurance Registrar

**Postal Address:** PO Box 32334  
Braamfontein  
2092

**Telephone Number:** (011) 726 8900

**Facsimile Number:** (011) 726 5501

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and/or Insurer.

**Postal Address:** Financial Services Board  
PO Box 35655  
Menlo Park, 0102

**Telephone number:** (012) 428 8000

**Facsimile Number:** (012) 347 0221

If any complaint to the Intermediary or the Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar.

#### 7. Particulars of the FAIS (Financial Advisory and Intermediary Services) Ombudsman

**Postal Address:** PO Box 74571  
Lynnwood Ridge  
0040

**Telephone Number:** (012) 470 9080

**Facsimile Number:** (012) 470 9097

**Share Call Number:** 0860 324 766

If your Intermediary/FSP was unable to resolve a complaint about the financial product purchased, varied, placed or terminated, you may submit the complaint to the FAIS Ombudsman.

**I hereby acknowledge that I have read this notice and the information on both pages of this document.**

**Client Signature:** ..... **Date:** .....