

## IMPORTANT INFORMATION FOR ALL OUR CLIENTS

PLEASE READ CAREFULLY

### DISCLOSURE AND OTHER LEGAL REQUIREMENTS

As a financial services provider, Essmed Medical Cover CC trading as Essential Med is committed both under legislation and in terms of our own ethical code, to providing you, our client, 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 product. 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 actual policy wording.

DISCLOSURE NOTICE	INFORMATION
<p><b>1. ABOUT THE BROKER</b></p> <p>(a) Name, address, contact details of your financial services provider</p>	<p>Company Name: Essmed Medical Cover CC ta Essential Med                      Registration number: 2005 / 146525 / 23                      Postal address: P.O. Box 1058, Cape Gate, 7562                      Physical address: Unit 2 &amp; 3, 4 Nina Street, Springbok Park, Brackenfell, 7560                      Fax number: (0865) 327 661      Tel Number : (0861) 632 123                      Website: <a href="http://www.essentialmed.co.za">www.essentialmed.co.za</a>                      Email: <a href="mailto:info@essentialmed.co.za">info@essentialmed.co.za</a></p>
(b) Legal status of your financial services provider	Essential Med is a financial services provider with an FSP number 42980. We are licensed to provide advice in respect of Long Term Category A and Short Term Insurance Personal Lines. We accept responsibility for all financial advice provided by our representatives.
(c) Whether services are rendered under supervision	No services are rendered under supervision
(d) Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration was received from the insurer	Essential Med does not earn more than 30% commission from any insurer and no insurer holds shares in Essential Med nor is Essential Med associated to any one insurer.
(e) Whether professional indemnity insurance, fidelity guarantee insurance and premium guarantees is held	Essential Med is in possession of Professional Indemnity insurance.
(f) Details of financial service provider's complaints procedure	Contact Lee Rodgers, our complaints dispute facilitator, on <a href="mailto:lee@essentialmed.co.za">lee@essentialmed.co.za</a> 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.
(g) Details of financial service provider's compliance arrangements	Coli Sissing is Essential Med's compliance officer. He is contactable at Moonstone, telephone number (021) 883 8000 or <a href="mailto:cssing@moonstoneinfo.com">cssing@moonstoneinfo.com</a>
(h) Rand amount of fees, commissions etc payable	The rand amount of fees and commissions payable are detailed in your schedule of insurances.
(i) How do we get paid for what we do?	Essential Med will invoice you for premium due and you will be expected to pay the premium to Anvil Premium Finance in terms of the payment terms reflected in the policy document. The Rand amount of fees and commissions payable are detailed in the quotation and policy schedule. The consequences of non-payment of the premium will be that cover will be cancelled. Essential Med receives a commission, no greater than the maximum legislated commission.
<p><b>2 ABOUT THE INTERMEDIARY</b></p> <p>Name, address, contact details of your financial services provider</p>	<p>Company Name: Day 1 Health (Pty) Ltd                      Registration number: 2000/027792/07                      Postal address: P.O. Box 782622, Sandton City, Johannesburg, 2146                      Physical address: Block E, Peter Place Office Park, 54 Peter Place, Bryanston, Johannesburg, 2021.                      Fax number: (086) 594-8584      Tel Number : (0861) 113-513                      Website: <a href="http://www.day1.co.za">www.day1.co.za</a></p>
(b) Legal status of your financial services provider	Day 1 Health (Pty) Ltd is a financial services provider with an FSP number 11319. We are licensed to provide advice in respect of Long Term Category A and Short Term Insurance Personal Lines. We accept responsibility for all financial advice provided by our representatives.
(c) Whether services are rendered under supervision	No services are rendered under supervision
(d) Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration was received from the insurer	Day 1 Health does not earn more than 30% commission from any insurer and no insurer holds shares in Day 1 Health nor is Day 1 Health associated to any one insurer.
(e) Whether professional indemnity insurance, fidelity guarantee insurance and premium guarantees is held	Day 1 Health is in possession of Professional Indemnity insurance.
(f) Details of financial service provider's complaints procedure	Contact Richard Blackman, our complaints dispute facilitator, on <a href="mailto:richard@day1.co.za">richard@day1.co.za</a> . 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.
(g) Details of financial service provider's compliance arrangements	Peter Veal is Day 1 Health's compliance officer. His FSB Practice number is 554 and he is contactable at ICE (Pty) Ltd, telephone number (011) 431 1183/4 or <a href="mailto:peter@ice-sa.co.za">peter@ice-sa.co.za</a>
(h) Rand amount of fees, commissions etc payable	The rand amount of fees and commissions payable are detailed in your schedule of insurances.

(i) How do we get paid for what we do?	Day 1 Health will invoice you for premium due and you will be expected to pay the premium to Anvil Premium Finance in terms of the payment terms reflected in the policy document. The Rand amount of fees and commissions payable are detailed in the quotation and policy schedule. The consequences of non-payment of the premium will be that cover will be cancelled. Day 1 Health receives a commission, no greater than the maximum legislated commission.
(j) Contractual arrangement with Insurers including any restrictions or conditions	Day 1 Health is in possession of a mandate to act on behalf of the insurer detailed in paragraph 2 below.
<b>3. ABOUT THE UNDERWRITER / INSURER</b>	Insurer Name: Sanlam Developing Markets Limited, Address: Sanlam Business Park, 13 West Street, Houghton Company Registration No. 1911/003818/06, FSP No. 11231 Johannesburg, 2198, Fax number: (011) 388-5084 Tel Number : (0861) 235-433
(a) Name, address, contact details of product supplier.	Tracey Wright
(c) Contact name for complaints	Contact details of our Compliance Department are: The Compliance Officer: Peter Veal, Email: peter@ice-sa.co.za Telephone: (011) 431-1183/4
(d) Details of the compliance department	
<b>4. OTHER MATTERS OF IMPORTANCE</b>	
(a) You must be informed of any material changes to the information referred to in paragraphs 1 and 2.	
(b) If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.	
(c) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.	
(d) If your premium is paid by debit order, the debit order must be in favour of one person and may not be transferred without your approval.	
(e) The broker must give you 30 days' notice in writing of its intention to cancel your debit order.	
(f) The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.	
(g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.	
(h) You are entitled to a copy of your policy free of charge.	
<b>5. CONFLICT OF INTEREST</b>	
1. We are pleased to report that there are no Conflicts of Interest or potential Conflicts of Interest identified within our organisation.	
<b>6. DETAILS OF HOW TO INSTITUTE A CLAIM:</b>	
Notify Essential Med claims department first by telephone (0861) 632 123 during office hours and then follow up in writing.	
1. In the case of suspected theft or burglary, notify your local police station.	
2. You must notify Essential Med of the incident being claimed against as stipulated in the policy document.	
3. You must complete the relevant claim form, attach all documentation thereto and send the claim form to claims@essentialmed.co.za or per fax to (0865) 327 661.	
4. Please keep the following in mind:	
• Under no circumstances must liability be admitted.	
• Minimise any loss. Act as if you are uninsured.	
• Do not destroy any article or evidence until 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, are shown in the policy schedule.	
<b>7. WARNING</b>	
Do not sign any blank or partially completed application form	
• Complete all forms in ink.	
• Keep all documents handed to you.	
• Make notes as to what is said to you.	
• Ask for a letter of representation from your adviser.	
• Do not be pressurised into buying the product.	
• Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.	
<b>8. PARTICULARS OF FAIS OMBUD</b>	Mr Charles Pillai, PO Box 74571, Lynnwood Ridge, 0040, Telephone: (012) 470-9080 to (012) 470-9097 Facsimile: (012) 348-3447, Email: info@faisombud.co.za Web Site: www.faisombud.co.za
<b>9. PARTICULARS OF SHORT-TERM INSURANCE OMBUDSMAN</b> who is available to advise you in the event of claim problems that are not satisfactorily resolved by the broker and/or insurer	PO Box 32334, Braamfontein, 2017, Telephone: (011) 726-8900 Facsimile: (011) 726-5501, Web Site: www.osti.co.za
<b>10. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE</b>	Financial Services Board, PO Box 35655, Menlo Park, 0102, Telephone: (012) 428-8000, Toll Free: 0800) 110-443 / (0800) 202-087, Facsimile: (012) 347-0221 Web Site: www.fsb.co.za

Should you have requested cover provided by SASRIA LIMITED in respect of your insurances, then you are entitled to details as follows If you have any complaints about regarding SASRIA cover then you may contact:

Postal Address : PO Box 7380,  
Johannesburg  
2000

Physical Address : 47 Wierda Road West,  
Wierda Valley  
Sandton, 2196

Telephone No : (011) 881 1300  
Facsimile No : (011) 783-0781

Email Address : info@sasria.co.za Website: www.sasria.co.za

The Compliance Office,  
SASRIA Limited,  
PO Box 7380, Johannesburg,  
2000