

FAIS DISCLOSURE NOTICE

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT (37 of 2002)

Please read this carefully

The FAIS Act was enacted for my benefit. I note that this disclosure notice does not form part of the insurance contract.

As an insurance policyholder I have the right to the following information about MiWay Insurance Ltd (“MiWay”), an authorised Financial Services Provider: MiWay is authorised to provide financial advice and intermediary services on Short-term Insurance: Personal Lines products.

I can contact MiWay at:

338 16th Road	PostNet Suite #382	Sales	: 0860 64 64 64
Randjes Park	Private Bag X121	Claims & Client Services	: 0860 64 64 64
Midrand	Halfway House	MiHelp	: 08 600 767 64
1685	1685	Facsimile	: +27 (11) 990 0001
		Website	: www.miway.co.za
		E-mail	: info@miway.co.za

Terms and conditions of engagement:

- I must read through all the documents forwarded to me to ensure that I understand the contents thereof. For my protection, all telephone calls are recorded.
- MiWay has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- I am entitled to a copy of the policy documents free of charge.
- MiWay sales advisors are full-time employees and are paid 1.2% commission on the overall monthly premium they sell.
- If the premium is paid by debit order, it may only be in favour of one person and may not be transferred without my approval; MiWay must inform me in writing at least 30 days before the cancellation of my debit order.
- The premium payable and the due date (collection date) are indicated on my Coversheet. Non-payment of premiums may lead to my policy being cancelled or cover being suspended.
- Should my insurance be cancelled for any reason, I should be supplied with a notice informing me of such cancellation.
- No person may insist that I sign any incomplete or blank document.

Claims Procedures

I can lodge all claims telephonically by contacting **0860 64 64 64** as soon as possible, but within 30 days of the claim event. I should be supplied with written reason/s in the event that my claim is repudiated. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof must not be the sole reason for repudiating a claim.

If I dispute the outcome of my claim I may raise an objection in writing to MiWay together with reasons within 90 days from the day that I first received written notification of the outcome of my claim. Immediately following the 90 days, irrespective of whether an objection was raised, I have a further 6 months within which to serve summons on MiWay. If I do not serve summons within this period, my right to challenge the decision is forfeited.

If the matter is still not resolved to my satisfaction by MiWay I may submit a complaint in writing to the **Ombudsman for Short-term Insurance** at PO Box 32334, Braamfontein, 2017. I may also contact the Ombudsman on Telephone: (011) 726 8900, Fax: (011) 726 5501 and E-mail: info@osti.co.za.

Complaints Procedures

I am requested to submit any complaint and/or compliment in writing at any of MiWay's addresses above or on Telephone: **0860 64 64 64**, Fax: (011) 990 0001 or online at www.miway.co.za.

Compliance-Related Complaints

If I have a problem with the way the product was sold to me, the disclosures that were made to me or the advice that was given to me, I may contact the **Compliance Officer** of MiWay on 0860 64 64 64. If my **compliance-related complaint** is not resolved to my satisfaction, I may submit a complaint in writing to the **FAIS Ombud** at: PO Box 74571, Lynwood Ridge, 0040. I may also contact the Ombud on Telephone: 0860 FAISOM (0860 324 766), Fax: (012) 348 3447 and email: info@faisombud.co.za.

Sasria

For Sasria related matters I may contact Sasria Ltd, registration number 1979/00287/06, at:

Telephone	: +27 (11) 881 1300
Facsimile	: +27 (11) 783 0781
Postal address	: PO Box 7380, Johannesburg, 2000
Physical address	: 47 Wierda Road West, Wierda Valley, Sandton, 2196
Website	: www.sasria.co.za
Complaints	: complaints@sasria.co.za
Compliance Officer	: Ms Nomsa Wabanie, nomsaw@sasria.co.za , +27 (11) 881 1311