

DISCLOSURE 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 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”) a registered Financial Services Provider: MiWay is authorised to provide financial advice and services on Short-term insurance 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:**

- If the information above was given orally, it must be confirmed in writing within 30 days. I will be informed of any material changes to the information referred to above.
- 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.
- I can lodge all claims telephonically by contacting **0860 64 64 64**. I must refer to the general terms and conditions in the Bold print (policy wording) for further information.

- 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.
- I should be supplied with written reason/s in the event that my claim is repudiated.
- I am requested to submit any complaint and or compliment online at [www.miway.co.za](http://www.miway.co.za)

**Claims and Compliance related queries:**

If I dispute the outcome of my claim, I have 180 days from the day that I am first informed of the outcome to notify MiWay about my objection in writing and in which to serve summons. If I do not serve summons on MiWay within this period, my right to challenge the decision is forfeited.

- For claims-related matters, I may contact the Short-term Insurance Ombudsman:

PO Box 32334	Telephone	: +27 (11) 726 8900
Braamfontein	Facsimile	: +27 (11) 726 5501
2017	Share Call	: 0860 726 890
	E-mail	: <a href="mailto:info@osti.co.za">info@osti.co.za</a>
	Website	: <a href="http://www.osti.co.za">www.osti.co.za</a>

- For any compliance/non-compliance matters relating to FAIS or the Policyholder Protection Rules 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 refer the matter to:

- the FAIS Ombud:

PO Box 74571	Telephone	: +27 (12) 470 9080
Lynwood Ridge	Facsimile	: +27 (12) 348 3447
0040	Share call	: 0860 324 766 0860FAISOM
	E-mail	: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
	Website	: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>