

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 and Commercial Lines.

MiWay's contact details:

Physical Add:	48 Sterling Road Samrand Business Park, Kosmosdal, Ext 12, 0157
Postal Add:	PostNet Suite #382, Private Bag X121, Halfway House, 1685
Telephone	0860 64 64 64
MiHelp	08 600 767 64
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 that I receive from MiWay to ensure that I understand the contents thereof. I am entitled to a copy of the policy documents free of charge.
- For my protection, all telephone calls are recorded and copies of the recordings between myself and MiWay regarding my policy will be provided upon request.
- MiWay has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- MiWay sales advisors are full-time employees and receive a once-off incentive on sales made.
- MiWay has a Conflict of Interest Management Policy that can be made available upon request.
- 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**, online on the website (miway.co.za), or via the MiWay App (available from my App Store)

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 must raise an objection in writing to MiWay together with reasons by sending an email to: disputes@miway.co.za, within 90 days from the day that I first received written notification of the outcome of my claim.

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 email: info@osti.co.za.

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.

Complaints Procedures

I am requested to submit any complaint in writing to complaints@miway.co.za or 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, or email to compliance@miway.co.za. 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: (012) 470 9080, Fax: (012) 348 3447 and email: info@faisombud.co.za.

Sasria

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

Telephone	+27 (11) 214 0800 / 086 172 7742
Facsimile	+27 (11) 447 8630 / 086 172 7329
Postal Add:	PO Box 653367, Benmore, 2010
Physical Add:	36 Fricker Road, Illovo, 2196
Website	www.sasria.co.za
Complaints	+27 (11) 214 0821 ext.221
Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za +27 (11) 214 0800