

**DISCLOSURE NOTICE FOR SHORT-TERM (NON-LIFE) INSURANCE POLICY HOLDERS  
 DISCLOSURE REQUIRED IN TERMS OF SECTION 4 TO 7 OF THE GENERAL CODE OF CONDUCT OF THE FINANCIAL ADVISERS  
 AND INTERMEDIARY SERVICES (FAIS) ACT, NO 37 OF 2002**

The purpose of this document is to provide you with key information that you should know. Hybrid Risk Management (Pty) Limited, hereinafter referred to as Hybrid, is an authorized Financial Services Provider and administers all aspects of your policy. This information is given to assist Policyholders and is in line with our Regulatory Obligations. As a policy holder you have the right to the following information:

**STATUTORY NOTICE**

**1. About the Insurer**

Company Name	New National Assurance Company Limited
Registration Number:	1971/010190/06
Physical Address:	33 Oxford Road, Forest Town, Johannesburg 2193 / Field House, 25 Joe Slovo Street, Durban, 4001
VAT Registration Number:	4380101289
Postal Address:	P.O. Box 1610, Durban, 4000
Telephone Number:	+27 11 646 7456/ +27 31 334 2000
Facsimile Number:	+27 11 646 7698/ +27 31 301 1166
FSP Number:	2603
Email:	<a href="mailto:compliance@nnac.co.za">compliance@nnac.co.za</a> (Compliance officer – Vicky Lakhraj)
Conflicts of Interest Policy:	<a href="http://www.nnac.co.za">www.nnac.co.za</a>

**2. About the Underwriting Manager**

Company Name	Hybrid Risk Management (Pty) Ltd
Registration Number:	2016/443396/07
Physical Address:	Clearwater Office Park, Building No 2, Corner Christian De Wet & Millennium Blvd, Strubensvalley, Roodepoort, 1735
VAT Registration Number:	4620243982
Postal Address:	Postnet Suite 99, Private Bag X5, Strubensvalley, 1735
Telephone Number:	087 80 80 807
Facsimile Number:	086 566 5252
FSP Number:	40615
Email:	<a href="mailto:info@hybridrisk.co.za">info@hybridrisk.co.za</a>
Conflicts of Interest Policy:	<a href="http://www.hybridrisk.co.za">www.hybridrisk.co.za</a>
Professional Indemnity:	Hybrid Risk Management (Pty) Ltd has Professional Indemnity Cover in place

**3. About the intermediary (broker)**

The following information must be provided to you by your insurance advisor/broker. If your advisor does not provide this Information when requested for please contact us directly.

- a) Name, Physical address, postal address & telephone number.
- b) Legal status and interest in the insurer.
- c) Whether or not in possession of professional indemnity insurance.
- d) Details of how to institute a claim.
- e) Rand amount of fees and commission payable.
- f) Written mandate to act on behalf of the insurer.

Intermediaries receives commission from the insurer in respect of business placed in the amount of 12,5% for motor and 20% for non-motor business.

**4. Disclosures and other legal requirements**

You must be informed of any material changes to the information referred to in paragraph 1,2 and 3. If the information in paragraphs 1, 2 and 3 was given orally, 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 address your queries to the relevant Ombudsman depending on the nature of your claim. Our complaints resolution policy is available on our website at [www.hybridrisk.co.za](http://www.hybridrisk.co.za). 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. There is an obligation to make sure the notice has been sent to you.

**Please take note of the importance of the following:**

- a) You will be informed of any material changes to the information referred to above.
- b) Please read through all the documents sent to you so you understand the contents thereof. Please ensure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect information can prejudice you in the event of a claim.
- c) Review your cover periodically to ensure that it is appropriate for your needs.
- d) Please ensure that you understand the benefits and exclusions applicable to your contract of insurance and that you are aware of what is not covered, what is restricted and if there are any special requirements (warranties) as imposed by the insurer.

- e) The policy wording and policy schedule must be read as one document, for any clarification around these documents, your first amounts payable (excesses) or procedures, please contact your broker or Hybrid directly.
- f) Hybrid accepts responsibility for the financial advice of its representatives, acting in the scope and course of their employment.
- g) Some of our representatives work under supervision as defined in the Determination of Fit and Proper Requirements.
- h) You are entitled to a copy of the policy documents free of charge.
- i) No person may request or induce you to waive your rights as set out in this disclosure notice or any other rights confirmed by the Short-term Insurance Act and/or the Financial Advisory and Intermediary Services Act.
- j) Your personal information will be processed in a lawful manner.
- k) With regards to your personal information, you have the right to access any of your personal information and lodge complaints in this regard with the Insurer or the South African Information Regulator in terms of the Protection of Personal Information Act (POPI).
- l) You are not obligated to buy any product and should not be pressurised into such a purchase decision
- m) Do not sign any blank or partially completed forms. Complete all forms in ink or electronically compliant.
- n) Keep all documents relevant to your policy and cover
- o) If any information was given to you verbally, it must be confirmed with you in writing within 30 days.
- p) If the insurer wishes to cancel your policy, notification will be provided in writing to the address details provided by you in your policy documents. The notification will be provided to you with a 31-day notice period.
- q) If a claim is repudiated, you will receive a reason for the repudiation in writing.
- r) If any information given to us regarding your policy, the risk and cover therein changes, you must advise us immediately to reassess the risk.
- s) If you would like to cancel your policy, please contact us within 14 days of receiving your policy documents. It is important to note that this is subject to the condition that no benefits or claims have been paid under any insured risks regarding your policy.

#### 5. Compliance Officer

National Compliance (Pty) Ltd  
3 Brabham House, Crowthorne Corner Garlickie Crescent  
Ballito Business Park, Dolphin Coast, 4420  
Compliance Officer: Daniel Opperman

P.O. Box 6869  
Zimbali  
4422  
Telephone No: (086) 010 4194  
Facsimile No: (032) 946 2921  
Email: [danielo@nationalcompliance.co.za](mailto:danielo@nationalcompliance.co.za)

#### 6. Information officer:

Hendrik Andries Smit  
Building 2, Clearwater Office Park  
Millennium Blvd  
Strubensvalley  
Roodepoort  
1735

Hendrik Andries Smit  
Email: [hendre@hybridrisk.co.za](mailto:hendre@hybridrisk.co.za)  
Contact number: 087 80 80 807

#### 7. Legal Status and any Interest in the Insurers

- a) Hybrid Risk Management (Pty) Ltd is an authorised financial services provider in terms of the FAIS Act
- b) Some representatives may act under supervision and are qualified according to the FAIS Act (Fit and Proper Requirements).
- c) Hybrid Risk Management (Pty) Ltd is an underwriting manager for Guardrisk Insurance company Limited & New National Assurance Company Limited providing financial services on their behalf and receives a binder fee, ancillary / incidental fee and/or profit commission in terms of a binder agreement.
- d) Hybrid Risk Management (Pty) Ltd does not hold any direct financial interest in any insurance company.

Hybrid Risk Management (Pty) Ltd accepts responsibility for the actions of the above mentioned representatives acting within the mandates listed below. The representatives are authorised to give advice and render the following intermediary services; Category 1:

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| <ul style="list-style-type: none"> <li>• Long term insurance subcategory A</li> <li>• Short term insurance (personal lines)</li> <li>• Long term insurance sub category B1</li> <li>• Long term insurance subcategory C</li> <li>• Retail pension benefits</li> <li>• Short term insurance (commercial lines)</li> </ul> | <ul style="list-style-type: none"> <li>• Pension fund benefits</li> <li>• Participatory interests in a collective investment scheme</li> <li>• Deposits as defined in the Banks Act – exceeding 12 months</li> <li>• Deposits as defined in the Banks Act – 12 months or less</li> <li>• Long term insurance sub category B2</li> </ul> |
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#### 8. Claims Procedure

Claims can be submitted to the offices of Hybrid Risk Management by email, online, via their app or telephone. The procedure for submitting a claim is described in more detail in the policy wording. The claims department will assist you with your claim. In the event of a claim or loss event you must notify Hybrid Risk Management within 30 days of the loss or claim event. You will be required to provide all reasonable proof, documentation and information relating to the claim or loss event to our claims department. Claims will not be accepted under circumstances whereby:

1. Premium payable for the policy has not been paid.
2. The item / event is not covered.
3. Any part of the claim is fraudulent in nature or inflated in any way.
4. There has been a material misrepresentation, misdescription or non-disclosure by the claimant (or policyholder).
5. The claimant was acting unlawfully when the claim or loss event occurred.

You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the police within 24 hours of the incident. You must notify Hybrid immediately if you become aware of any impending prosecution. In the event of a claim, you may become responsible for the first amount payable (excess), which is reflected in your policy schedule.

In the event of repudiation or rejection of your claim, the insurer must give written reasons. 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

**9. Premiums and your monetary obligations**

You agreed to pay the premium. The amount of premium due, the frequency of payment and the date on which payment is due are contained in the schedule. Cover will be provided for those periods of insurance for which premiums have been paid to us within the valid receipt period.

For monthly policies, if payment has not been made on the payment date, a 15-day grace period will be extended from commencement of the second month of the policy; and failing further premiums, your policy will lapse and cover will automatically be cancelled, effective from and including the day that premium had become due. Therefore, non-payment of premiums may lead to rejection of your claim.

For annual policies, payment is due at inception of cover, and on or before renewal of the policy. Failing payment of the premium, your policy will lapse and cover will automatically be cancelled. Therefore, non-payment of premiums may lead to rejection of claims.

If a premium is paid by debit order, it may only be in favour of the insurer and may not be transferred without your approval.

**10. Complaints Resolution**

Complaints can be submitted to the offices of Hybrid Risk Management by email, website or telephone. The complaints manager will assist you in addressing your complaint. If you are dissatisfied with the outcome of your complaint you can escalate the complaint to the New National Assurance Company Limited. In the event you are dissatisfied with the outcome of the complaint escalated to New National Assurance Company Limited, you may submit your complaint to the relevant Ombudsman's office. All decisions made with regard to complaints will be communicated to you in writing, advising you as to the decision as well as the reason(s) for the decision made. You are entitled to request a copy of our complaints policy and procedures from any of our or our representatives at any time, and the information is also available on our website.

Complaints Manager: Hendre Smit

Email: [complaints@hybridrisk.co.za](mailto:complaints@hybridrisk.co.za)

**11. Conflict of interest**

Our Conflict of interest management policy contains all relevant information and is available from our website: [www.hybridrisk.co.za](http://www.hybridrisk.co.za) or alternatively a request can be submitted to [info@hybridrisk.co.za](mailto:info@hybridrisk.co.za) in order to request a copy.

**12. Ombudsman for Short-Term Insurance details**

The Ombudsman for Short-Term Insurance  
Sunnyside Office Park, 5<sup>th</sup> Floor, Building D  
32 Princes of Wales Terrace, Parktown 2193

P.O. Box 32334  
Braamfontein  
2017  
Telephone No: (011) 726-8900  
Facsimile No: (011) 726-5501  
Email: [info@osti.co.za](mailto:info@osti.co.za)  
Web: [www.osti.co.za](http://www.osti.co.za)

**13. FAIS Ombud Details**

FAIS Ombud  
The Customer Contact Division  
Sussex Office Park, Ground Floor, Block B  
473 Lynnwood Road, Lynnwood, Pretoria, 0081

P.O. Box 74571  
Lynnwood Ridge  
0040  
Telephone No: (012) 470-9080  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

**14. SASRIA SOC Limited details**

SASRIA SOC Limited  
36 Fricker Road  
Illovo  
Sandton  
2196

P.O. Box 653367  
Benmore  
2010  
Telephone No: (011) 214-0800  
Facsimile No: (011) 447 8630  
Email: [contactus@sasria.co.za](mailto:contactus@sasria.co.za)

**15. South African Information Regulator details**

Physical address:  
JD House, 27 Siemens Street  
Braamfontein, Johannesburg  
2001

P O Box 31533  
Braamfontein  
2017  
Email: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)