

Dear SmartCover Client,

Welcome to SmartCover mobile insurance – we are delighted that you have chosen Smartcover to insure the phone and/or tablet you purchased at PEP! We're bringing you value and keeping you in touch with your mobile contacts!

At iSmart, we pride ourselves on offering our customers' responsive and reliable solutions at all times. We aim to achieve service excellence and customer satisfaction for the lifetime of your policy. You are the most important element of our business and we work tirelessly to ensure your complete satisfaction.

Should you have any questions or queries regarding your policy, please do not hesitate to contact us either via phone or email using the below details:

- Tel: 0800669692
- Email: smartcover@ismart.co.za

Please note our office hours are from Monday to Friday: 08:00 to 16:30pm.

We trust you will enjoy your newly insured mobile gadget for many years to come.

Kind regards,



Anton Girany
Marketing Manager

Intermediary

iSmart (Pty) Ltd
Registration Number 2004/024118/07
Authorised FSP: 45337

Phone: +27(0)10 211 6947

Email: smartcover@ismart.co.za

Address: Suite 301,
Sovereign Quay Building,
Somerset Road,
Green Point,
Cape Town, 8001

Underwriting Manager

Envision Risk (Pty) Ltd
Registration Number 2013/109269/07
Authorised FSP: 44803

Phone: 0860 000 780

Email: claims@envisionsa.co.za

Address: Unit 52, Quadrant 2,
The Centenary Building,
30 Meridian Drive,
Umhlanga New Town,
Umhlanga, 4319

Insurer

Centriq Insurance Company Limited
Registration Number: 1998/007558/06
Authorised FSP: 3417

Address: The Oval, Second
Floor, West Wing,
Wanderers Office
Park, 52 Corlett
Drive, Illovo, 2196

SMARTCOVER MOBILE INSURANCE – CERTIFICATE OF COVER (SCHEDULE)

The Insured |
Identity Number |
Telephone (Home) |
Telephone (Work) |
Telephone (Mobile) |
E-mail Address |

THIS POLICY SCHEDULE BECOMES A TAX INVOICE ONCE THE PREMIUM HAS BEEN EFFECTED.

Limit of Liability

POLICY DETAILS

Individual Policy Number		
Schedule printed on		15 December 2015
Insurer		Centriq Life Insurance Company
Policy Inception (insurance commences)		
First Premium Collection date		
Payment Frequency		Monthly
Payment Method		Debit Order

DEBIT ORDER DETAILS

Account Number		
Branch Code		
Bank Name		
Premium		
Admin Fee		
Total		

The Premium above includes:

Intermediary Commission	20%
Binder Fee	25%

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TERMS AND CONDITIONS

Contents

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1. Definitions

- 1.1 "Network Provider" means the seller of cellular contracts;
- 1.2 "ARC" or "Authorised Repair Centre" - any repair outlet authorised by either the Administrator or the Network Provider to effect repairs to the Cellular Phone or Gadget;
- 1.3 "Contract Period" means the period, including any period of renewal, during which the contract with the network remains in force or effect;
- 1.4 "Gadget" means the Cellular Phone, Tablet or handheld devices;
- 1.5 "You / Yours " means the person, company or entity that has applied for insurance and the Insurer has agreed to provide that person, company or entity with the cover;
- 1.6 "Insurer" means Centriq Insurance Company Limited (Registration No. 1998/007558/06);
- 1.7 "Intermediary" means the broker at which the policy was sold to the client in exchange for a commission from the Insurer.
- 1.8 "MSISDN" means the Mobile Station International Subscriber Directory Number allocated to you by your Network Provider;
- 1.9 "Unlawful Usage" means the charges debited to your account by the Network Provider arising from unauthorised use of your SIM Card which results in the loss of airtime or data following theft or loss thereof.

2. Gadget Cover

2.1 What is covered?

- 2.1.1 The Insurer agrees to cover the theft of or loss of, or damage to Your Gadget.
- 2.1.2 The Insurer shall, at its own discretion, either arrange for:
 - a. the repair of the Gadget by an ARC, or
 - b. a replacement Gadget of similar specification and/or value will be supplied to you subject to the availability of such Gadget, or should the Insurer assess and determine that damage to the Gadget is beyond economic repair, or a voucher equivalent to the repair or replacement value of the Gadget.

2.2 Limit of Indemnity

- 2.2.1 The amount payable by the Insurer for either Loss or Damage shall not exceed the sum stated in the Policy Schedule.

2.3 Excesses

- 2.3.1 For your first claim you will pay 10% of the replacement value of the Gadget for each and every loss resulting in replacement or repair of the Gadget.
- 2.3.2 In the event of a further loss within 12 months of a previous claim also necessitating replacement or repair of the Gadget, you will pay 30% of the replacement value.
- 2.3.3 In the event of three or more losses within 12 months of previous claims, necessitating replacement or repair of the Gadget, you will pay 50% of the replacement value.
- 2.3.4 In addition to the aforementioned amounts, You shall be liable for additional excess payments should the loss occur:

- 2.3.4.1 within 30 days of inception of this Insurance – 50% of the replacement value
- 2.3.4.2 after 30 days but within 90 days of inception of this Insurance – 30% of the replacement value

2.4 Specific Exclusions

The Insurer shall not be liable for:

- 2.4.1 The cost of repairing or replacing any damaged external casings or cosmetic fittings;
- 2.4.2 Theft of the Gadget from the person of the user unless involving force or the threat thereof;
- 2.4.3 Consequential loss or consequential damage of any description;
- 2.4.5 The cost of repairs and/or maintenance carried out by anyone other than an ARC;
- 2.4.6 Repair or replacement arising as a result of negligent use or wilful abuse or misuse;

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2.4.7 Any amount recoverable under any guarantee, warranty or other insurance;

2.5 Specific Conditions

2.5.1 In the event of the Gadget being lost, stolen or damaged, You must immediately notify your Network Provider to initiate the temporary deactivation of MSISDN number related to such SIM Card.

2.5.2 In the event of the Gadget being lost or stolen, You must report the loss or theft of the Gadget to the Network Provider within 24 hours and complete a blacklisting form. Once an ITC Reference Number has been allocated, You must report the loss or theft to the nearest police station and obtain a Police Case Number failing which no claim will be considered by the Insurer.

2.5.3 It is to be specifically noted no Police Case Number will be provided without an ITC reference number.

3. General Conditions (Applicable to all Sections)

3.1 Cancellation

3.1.1 The Insurer shall be entitled to cancel this insurance by giving 30 (thirty) days written notice to yourself.

3.1.2 You shall be entitled to cancel this insurance by giving 30 days written notice.

3.2 Cover Termination

3.2.1 This insurance shall be deemed to have been cancelled in the event of:

I. Your death;

II. The Insurer has not received Your premiums as specified in Your policy schedule, unless as detailed in terms of the Premium Payment Condition below.

3.3 Mitigation of Loss

3.3.1 You shall take all reasonable steps and precautions to safeguard the Gadget, including but not limited to, ensuring that the Gadget is:

I. safeguarded whilst charging;

II. Not left exposed in a public place, place of recreation, office, mall or social occasion where it is vulnerable to easy removal or damage;

III. Safeguarded and locked away when not in use;

IV. Not given or lent to another party without Your express written authorisation;

V. used only for the purposes set out in the Insurer's acceptance of Your application for this insurance cover and that all security measures are adhered to;

- Not handled by infants or toddlers;
- Not visible whilst driving or in a stationary motor vehicle;
- Used and maintained in accordance with the manufacturer's directions;
- Not deliberately or negligently immersed in any liquid, powder, or soil.

3.4 Other Insurance

3.4.1 If at the time of any claim there shall be any other insurance providing the same cover as per this insurance, the Insurer shall not be liable to pay or contribute more than their rateable proportion of indemnity.

3.5 No Rights to Other Persons

3.5.1 Nothing in this insurance shall give rights to any person other than You, unless the written consent of the Insurer has been obtained.

3.6 Claim Recovery

3.6.1 If, after the payment of a claim, the whereabouts of the stolen Gadget is identified, You shall render all reasonable assistance in effecting the recovery of the same.

3.7 Premium Payment

3.7.1 Premiums become due, owing and payable by Yourself on the date specified by You, the client, and is listed in Your policy schedule. The premium is due on a monthly basis.

3.7.2 Premium payments may be made via Debit Orders or a cash payments at any Pay@ till points.

3.7.3 In respect of Debit Order payment, please note it is Your responsibility to ensure there are sufficient funds available for the debit as You will be responsible for any additional bank charges should this debit be unsuccessful.

3.7.4 In the event You have a claim during the period of insurance in respect of which the debit order has been unpaid, You must first settle the outstanding premium before the claim can be processed, alternatively, this premium shall be deducted from any payment due to You;

3.7.5 This insurance will be automatically cancelled when a total of two months premiums of insurance are not paid and the Insurer shall make no further request for premiums from Your paying agent;

3.7.6 In the event the Insurer does not receive the first premium payable this Insurance will be void from inception.

3.7.7 The Insurance is automatically renewed for a further month every time You pay a premium;

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3.8 Fraud

3.8.1 All benefits afforded in terms of this insurance in respect of any claim shall be forfeited if any such claim or part thereof under this insurance is in any way fraudulent or if fraudulent means or devices are used by You or anyone acting on your behalf to obtain any benefit under this insurance, or if any cover under this insurance is occasioned by your intentional conduct or that of any person acting on Your behalf or with Your connivance;

3.8.2 This insurance may be voided or cancelled at the Insurer's discretion from the date of the fraudulent conduct by you or :

I. if any fraudulent information and/or document, whether created by You or any other party is provided to the Insurer by You or anyone acting on Your behalf or with Your connivance;

II. if the value of any such claim is deliberately exaggerated by You or anyone acting on Your behalf, for any reason whatsoever, and whether or not the claim in itself is fraudulent.

III. where any benefit under this insurance is forfeited in circumstances set out in this General Condition, You shall repay to the Insurer all amounts which the Insurer may have previously settled in respect of all claims forfeited without prejudice to the Insurer's right to recover any other damages which the Insurer may have suffered as a result of the fraudulent conduct.

3.9 Claims Appeal

3.9.1 If the Insurer declines liability for a claim made in terms of this insurance or dispute the amount of any claim under this policy, representation may be made to the Insurer within 90 days from the date of the Insurer's letter of rejection

Your representation must be submitted in writing to:

Centriq Insurance Company Ltd
PO Box 55674, Northlands,
2116
Fax: 011 268 6495

3.9.2 Alternatively, You may contact:

The Ombudsman for Short Term Insurance
P.O.Box 32334
Braamfontein, Johannesburg, 2017
Phone: +27 11 726 8900
Fax: +27 11 726 5501

3.9.3 Your dispute is not satisfactorily resolved in this manner, You may institute legal action against the Insurer for the enforcement of the claim by way of the service of summons against the Insurer. Summons must be served on the Insurer within 180 days of the Insurer's original letter of rejection. If this is not done, Your claim will be unenforceable against the Insurer and it will become time barred and the Insurer will no longer be liable for the claim.

3.10 Notice of Delivery

Any notices to be delivered by the Insurer to You (or vice versa) in terms of this insurance shall be deemed to have been delivered:

- I. Within 24 hours of the date of delivery of such notice where delivery is by email;
- II. Within 48 hours of transmission where given by fax;
- III. Within 14 days of the date of such notice where sent by pre-paid registered post including hand delivery.

3.11 Upgrades and Replacements

3.11.1 You shall be solely responsible for ensuring that the Insurer is informed of any changes to the Gadget as a result of any upgrade or replacement of the aforesaid by the Network Provider or one of its ARC

3.11.2 No Gadget will be covered which is not specified on the Policy Schedule

3.12 Limit of Cover

No cover shall be provided for any Gadget valued more than the original purchase value.

4. General Exclusions (Applies to all Sections)

4.1 This insurance does not cover any loss, damage or liability, directly or indirectly caused by, related to or in consequence of loss or damage resulting from political or non-political riot, strike or civil commotion, public disorder, war, terrorism or public violence or which is insurable by SASRIA (South Africa Special Risks Insurance Association).

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4.2 Notwithstanding any provision of this insurance including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this insurance does not cover loss of or damage to property or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

4.3 For the purpose of this General Exclusion an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof. If the Insurer alleges that, by reason of this clause of this exception, loss or damage is not covered by this insurance, the burden of proving the contrary shall rest on You.

5 Claims Process

5.1 In addition to 2.3 above, Claims for lost, stolen or damaged devices must be lodged with the administrator within 30 days of the incident.

5.2 A claims form will need to be completed and emailed to the details below together with the required documentation as stipulated on the claims form.

Contact Details:

Email: claims@envisionsa.co.za

Tel: 0860 000 780

Fax: 0862 125 418

5.3 Claims will be processed provided that all required documentation have been provided to the administrator.

5.4 Approved claims will only be paid to you upon receipt of excess paid to the administrator.

5.5 Approved claims will be reimbursed in a manner to be determined at the discretion of the administrator.

5.6 In the event of 3 claims for any one calendar year, the insurer reserves the right to review your policy.

6. No Claims Bonus Benefit

6.1 In the event, You have not submitted a claim in a 24 month cycle from date of inception of this Contract and on receipt of 24 consecutive paid premiums, You become eligible for a No Claims Bonus to the value of 2 monthly premiums.

6.2 The reimbursement of such No Claim Bonus will be the first two months premium after the 24 months period will be borne by the Insurer.

7 Financial Services Providers

7.1 Intermediary

iSmart (Pty) Ltd (Registration Number 2004/024118/07)

Authorised FSP: 45337

Phone: +27(0)10 211 6947

Email: smartcover@ismart.co.za

Address: Suite 301, Sovereign Quay Building, Somerset Road, Green Point, Cape Town, 8001

7.2 Underwriting Manager

Envision Risk (Pty) Ltd (Registration Number 2013/109269/07)

Authorised FSP: 44803

Phone: 0860 000 780

Email: claims@envisionsa.co.za

Address: Unit 52, Quadrant 2, Centenary Building, 30 Meridian Drive, Umhlanga New Town, Umhlanga, 4319

7.3 Insurer

Centriq Insurance Company Limited (Registration Number: 1998/007558/06)

Authorised FSP: 3417

Address: The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196

Intermediary

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IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

Financial Advisory & Intermediary Services Act No. 37 2002 “FAIS Act”

The FAIS Act requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier, Underwriting Management Agent (if applicable) and Financial Services Provider (if applicable) render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial services industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider (if applicable, your broker may have a separate disclosure notice) that you are entitled to together with information about the Ombud and the Registrar. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (INTERMEDIARY)	
<i>Your insurance broker should provide this information to you within a reasonable time from the time you are provided with a quotation, take out a policy or amend your policy. If your financial services provider does not do so after you have requested it, please contact the Product Supplier or UMA.</i>	
Name	iSmart (Pty) Ltd
Company Registration Number	2004/ 024118/ 07
FSP Number	45337
Physical Address	Suite 301, Sovereign Quay Building, Somerset Rd, Green Point, CT, 8005
Tel Number	(021) 405 1411
Website	www.ismart.co.za
Legal status of your financial services provider <i>This information must make it clear which entity accepts responsibility for the actions of the broker or representative who advised you.</i>	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and intermediary services in respect of Category 1, Subcategory 1.1; 1.2; 1.3; and 1.6 relating to short term insurance products. We accept liability for all financial advice and or intermediary services provided by our representatives.
Whether services are rendered under supervision	The names of our representatives are available on our website and/ or the FSB website under “search FSPs”, most of whom are under supervision. We have policies and procedures to ensure that they remain fit and proper.
Whether more than 10% of insurer’s shares are held and whether more than 30% of total remuneration was received from the insurer in the preceding year / last 12 months	The intermediary does not have any shareholding in the insurer and did not earn more than 30% of its total remuneration from the insurer.
Whether professional indemnity insurance, fidelity guarantee and premium guarantees (IGF) is held	The intermediary holds professional indemnity cover and fidelity cover.
Details of financial services provider’s complaints procedure <i>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.</i>	Contact Person: Jana Van Huyssteen Email: janav@ismart.co.za
Details of financial services provider’s compliance arrangements	Contact Person: Jana Van Huyssteen Email: janav@ismart.co.za
Rand amount or percentage of premium payable in respect of fees, commissions etc. <i>The rand amount per premium or percentage of the premium payable in respect of fees and commission may be detailed in your schedule of insurance.</i>	We act as an Intermediary and thereby enjoy up to, but not exceeding, the regulated commission in terms of the Short-Term Insurance Act, which varies from product to product. In addition, we earn fees for the administrative work undertaken by us on behalf of the insurer.

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Contractual arrangements with product suppliers including any restrictions or conditions	The FSP has intermediary agreement with the insurer.
2. ABOUT THE BINDER HOLDER (UNDERWRITING MANAGEMENT AGENT)	
Name	Envision Risk (Pty) Ltd
Company Registration Number	2013/ 109269/ 07
FSP Number	44803
Postal Address	P.O Box 1498, Umhlanga Rocks, 4320
Physical Address	Unit 52, 6 th Floor, Quadrant 2, The Centenary Building, 30 Meridian Drive, Umhlanga New Town, 4319.
Tel Number	(031) 582 8366
Website	www.envisionsa.co.za
Legal status of your UMA / Binder Holder <i>* holds preference shares in a cell captive with the Insurer and as a result thereof has a share in the underwriting result of the cell captive</i>	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and intermediary services in respect of Category 1, Subcategory 1.1; 1.2; 1.3; and 1.6 relating to short term insurance products. We accept liability for all financial advice and or intermediary services provided by our representatives.
Whether professional indemnity insurance, fidelity guarantee and premium guarantees (IGF) is held	The UMA holds professional indemnity cover.
Details of complaints procedure <i>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.</i>	Department: Client Services Tel: 0800 669 692 Email: complaints@envisionsa.co.za
Details of compliance arrangements	Contact Person: Andrew Van Dam Tel: (031) 764 1645
Whether a binder fee is received	The UMA does receive a Binder Fee for services rendered
Contractual arrangements with product suppliers including any restrictions or conditions	The UMA is mandated to act on the Insurer's behalf
3. ABOUT THE PRODUCT SUPPLIER (INSURER)	
Name	Centriq Insurance Company Limited
Company Registration Number	1998/007558/06
FSP Number	3417
Postal Address	PO Box 55674, Northlands, 2116
Physical Address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Tel Number	011 268 6490
Fax Number	011 268 6495
Email	info@centriq.co.za
Website	www.centriq.co.za
Details of the compliance department	The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, and is contactable at the numbers above. Email: compliance@centriq.co.za
Details of claims department	The Claims Specialist is contactable at the numbers above. Email: claims@centriq.co.za

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Details of complaints department <i>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.</i>	In the event of a complaint, please contact the Claims Specialist at the number above. Email: faiscomplaints@centriq.co.za / claimscomplaints@centriq.co.za
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4. ABOUT THE SERVICE

The Product

The Intermediary and Binder Holder have agreements with the insurer in terms of which the following remuneration is payable for the insurance business:

Party	Description	Remuneration	Frequency
Intermediary (Financial Services Provider)	Commission	20% of the premium payable	Monthly or Annually

If the policy was sold to you by the Intermediary's telemarketer, the same details as those of the Intermediary are applicable.

Recordings of the telephone discussion with the telemarketer can be made available to you on request.

5. PARTICULARS OF SASRIA LIMITED

Should you have requested cover provided by SASRIA SOC LIMITED then you are entitled to details as follows:

Name	Sasria Soc Limited
Company Registration Number	1979/000287/06
FSP Number	39117
Postal Address	PO Box 653367, Benmore, 2010
Physical address	36 Fricker Road, Illovo, 2196
Tel Number	011 214 0800 / 086 172 7742
Fax Number	011 447 8630 / 086 172 7329
Email	info@sasria.co.za
Website	www.sasria.co.za
Details of the compliance department	The Compliance Officer is Nomsa Wabanie who is contactable at the numbers above. Email: nomsa@sasria.co.za

6. PARTICULARS OF FAIS OMBUD

Name	The FAIS Ombud
Postal address	P O Box 74571, Lynwood Ridge, 0040
Physical Address	Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081
Tel Number	012 470 9080
Fax Number	012 348 3447
Email	info@faisombud.co.za
Website	www.faisombud.co.za

7. PARTICULARS OF SHORT-TERM INSURANCE OMBUD

Name	The Ombudsman for Short-Term Insurance
Postal address	PO Box 32334, Braamfontein, 2017
Physical Address	Sunnyside Office Park, 5 th Floor, Building D, 32 Princess of Wales Terrace, Parktown
Tel Number	011 726 8900 / 0860 726 890

Intermediary

iSmart (Pty) Ltd
Registration Number 2004/024118/07
Authorised FSP: 45337

Phone: +27(0)10 211 6947

Email: smartcover@ismart.co.za

Address: Suite 301,
Sovereign Quay Building,
Somerset Road,
Green Point,
Cape Town, 8001

Underwriting Manager

Envision Risk (Pty) Ltd
Registration Number 2013/109269/07
Authorised FSP: 44803

Phone: 0860 000 780

Email: claims@envionsa.co.za

Address: Unit 52, Quadrant 2,
The Centenary Building,
30 Meridian Drive,
Umhlanga New Town,
Umhlanga, 4319

Insurer

Centriq Insurance Company Limited
Registration Number: 1998/007558/06
Authorised FSP: 3417

Address: The Oval, Second
Floor, West Wing,
Wanderers Office
Park, 52 Corlett
Drive, Illovo, 2196

Fax Number	011 726 5501
Email	info@osti.co.za
Website	www.osti.co.za
8. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE	
Name	Registrar of Short-Term Insurance
Postal address	PO Box 35655, Menlo Park, 0102
Physical Address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria
Tel Number	012 428 8000
Fax Number	012 347 0221
Website	www.fsb.co.za
9. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS	
<p>Procedures for the submission of claims are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider, Underwriting Management Agent (if applicable) or Product Supplier for assistance. Generally, you are required to advise the Product Supplier or Underwriting Management Agent (if applicable) within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim, report theft to the police and provide any other details that may be required by the Product Supplier. Should you remain dissatisfied with the assistance provided, then you may contact the Compliance Officer at the address provided on the Statutory Notice. In addition, the addresses of both the Registrar of Short-Term Insurance and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved.</p>	
10. NAME, CLASS OR TYPE OF POLICY	
<p>Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.</p>	
11. EXTENT AND NATURE OF PREMIUM OBLIGATIONS	
<p>Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). When amendments are made to the policy an additional or refund premium may become due and such amounts are also reflected on the policy schedules. All premiums are inclusive of Value Added Tax at the prescribed rate.</p> <p>Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Services Provider, then your payment should be made directly to your Product Supplier or Underwriting Management Agent (if applicable). In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.</p>	
12. CONSEQUENCES OF NON-PAYMENT OF PREMIUMS	
<p>The due date for the payment is reflected on your policy schedule, renewal notice or premium advice as the case may be. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy. Should you fail to make payment on or before the due date, you have a period of grace for the payment of premiums of not less than 15 days after the relevant due date. In the case of a monthly policy, this provision will apply with effect from the second month of the currency of the policy.</p>	
13. FIRST AMOUNTS PAYABLE	
<p>It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedule or wording contain the amounts that you pay as a portion of a claim and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.</p>	
14. OTHER MATTERS OF IMPORTANCE	
<p>(a) You must be informed of any material changes to the information referred to in paragraphs 1, 2, 3 and 4.</p> <p>(b) If any complaint to the intermediary or insurer/UMA is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.</p> <p>(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.</p> <p>(d) If your premium is paid by debit order, the debit order must be in favor of either the intermediary or the Product Supplier (insurer) and may not be transferred without your approval.</p> <p>(e) The Product Supplier (insurer) must give you 30 days' notice in writing of its intention to cancel your debit order.</p> <p>(f) The Product Supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.</p> <p>(g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.</p> <p>(h) You are entitled to a copy of your policy free of charge.</p>	
15. WARNING	

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- (a) Do not sign any blank or partially completed application form.
- (b) Complete all forms in ink.
- (c) Keep all documents you receive.
- (d) Make notes as to what is said to you.
- (e) Ask for a letter of representation from your advisor.
- (f) Do not be pressured into buying the product.
- (g) Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

16. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases.

By insuring or renewing you insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

17. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- (a) Process your personal information to
 - (i) Communicate information to you that you ask us for.
 - (ii) Provide you with insurance services.
 - (iii) Verify the information you have given us against any source or database.
 - (iv) Compile non-personal statistical information about you.

(b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.

(c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

18. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

19. CONFLICT OF INTEREST

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

We adopted a values based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Services Board. A conflict of interest management policy is available to clients upon request.

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