

Please **SIGN** the bottom of each page and **RETURN** (via fax, e-mail or scan)



NOTICE OF DISCLOSURE AND OTHER LEGAL REQUIREMENTS

SHORT-TERM INSURANCE

If something goes wrong between pick-up and delivery, make sure you are covered adequately.

Insurance is a crucial part of moving. We have drawn up this document to make sure everything proceeds as smoothly as possible in the unlikely event of loss or damage to your removal goods. It contains information which is important to you as a short-term insurance policyholder. It also contains the contact details of all the institutions and organisations involved in the insurance process.

Once you have read both pages of the document, please SIGN the bottom each of page and RETURN (via fax, e-mail or scan) the document to your Executive Relocations representative. You will be given a copy for your reference. Please keep it in a safe place. Your insurance policy stipulates all the exclusions and details of how to institute a claim. Please refer to your invoice for the premium payable.

The Laser Transport Group (Pty) Ltd t/a Executive Relocations Africa, is a licensed Financial Service Provider authorised to provide intermediary services in Short Term Insurance Personal & Commercial lines.

We are authorised to deal with Associated Marine Underwriters – a division of Santam Insurance Limited.

We do not hold any shares in Santam & receive more than 30 % of all our commission from this insurer.

We have a Conflict of Interest Policy which is available on request. A complaints policy is in place and available on request.

IMPORTANT INFORMATION AND WARNINGS

1. You must be informed of any material changes to the information given in Section 1 and 2 on page 2 of this document.
2. If the information in Section 1 and 2 was given orally, it must be confirmed in writing within 30 days.
3. If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance (see Section 2 on page 2).
4. A polygraph or lie detector test is not obligatory in the event of a claim, and the failure of such a test may not be the sole reason for repudiating a claim.
5. The Insurer and not the Intermediary must give reasons for repudiating your claim.
6. Your Insurer may not cancel your insurance merely by informing your Intermediary. The Insurer is obliged to make sure that the notice is sent to you.
7. You are entitled to a copy of the policy free of charge.

WARNING

1. Do not sign a blank or partially completed application form.
2. Complete all forms in ink.
3. Keep all documents presented to you.
4. Make a note as to what is said to you.
5. Do not be pressured to buy the product.
6. Non-disclosure or incorrect disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

PROCEDURES

Details of how to institute a claim:

- All claims must be reported to your nearest The Laser Transport Group (Pty) Ltd t/a Executive Relocations Africa office.
- Claims must be notified within 7 days of delivery or 7 days of scheduled delivery for domestic moves and international moves.
- All claims will be processed promptly and efficiently by our Insurance Brokers on behalf of the Underwriters.
- For additional information regarding the claims process, please refer to the terms and conditions on your insurance application form or on your insurance certificate or visit our website at www.executiverelocationsafrica.com

I hereby acknowledge that I have read this Notice and the information on this page.

Client Signature:

Date:

IMPORTANT CONTACT DETAILS

1. Your Intermediary

The Laser Transport Group (Pty) Ltd t/a Executive Relocations Africa FSB

Financial Services Provider License Number: 9364

Physical Address: 65 Bofors Circle
Epping 2, 7460
Telephone No: (021) 810 8000

Postal Address: PO Box 347
Eppindust 7475
Fax No: (021) 535 1294

The above details are for our head office in Cape Town. The Laser Transport Group (Pty) Ltd t/a Executive Relocations Africa has one other branch in South Africa – Johannesburg. The Company has professional indemnity insurance cover in force. We have appointed Moonstone Compliance as our Compliance Practise and Colin Sissing as our Compliance Officer. Our Compliance Officer can be reached on the following email address: insurance-compliance@executiverelocationsafrica.com

2. Other Organisations

Associated Marine - A Division of Santam Limited – The Insurer (Underwriter) with whom your policy is placed with: FSB Financial Services Provider License Number: 3416

Type of Policy: Goods-in-Transit
Physical Address: Santam Place
17 Fricker Road
Illovo, 2196
Telephone No: (011) 912 8000

Postal Address: PO Box 55182
Northlands
2116
Fax No: (011) 268-0269

Associated Marine's Compliance Officer is reachable on the numbers above.
Method of Payment: Premium is paid as per the invoice. If no premium is received, then The Laser Transport Group (Pty) Ltd t/a Executive Relocations Africa' liability is limited to the extent outlined in its Conditions of Contract.

The Short-term Insurance Ombudsman

Postal Address: PO Box 32334
Braamfontein
2092

Telephone No: (011) 726 8900
Fax No: (011) 726 5501

The Ombudsman is available to advise you in the event of claim problems which are not satisfactorily resolved by the Intermediary and/or Insurer.

The Registrar of Short-term Insurance

Postal Address: Financial Services Board
PO Box 35655
Menlo Park
0102

Telephone No: (012) 428 8000
Fax No: (012) 347 0221

If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.

The Financial Advisory and Intermediary Services Ombudsman

Postal Address: PO Box 74571
Lynnwood Ridge
0040

Telephone No: (012) 470 9080
Fax No: (012) 470 9097
Share cell No: 0860 324 766

If any complaint or FSP was unable to resolve a complaint about the financial product purchased, varied, placed or terminated, you may submit the complaint to the FAIS Ombudsman.

I hereby acknowledge that I have read this Notice and the information on this page.

Client Signature:

Date: