



# STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT (37 OF 2002)

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

YOU HAVE THE RIGHT TO THE FOLLOWING INFORMATION AS A SHORT-TERM INSURANCE POLICYHOLDER. PLEASE READ THIS NOTICE CAREFULLY.

## DISCLOSURE NOTICE

### YOUR INSURER: iWYZE

iWYZE is underwritten by Old Mutual Insure Limited, Reg. No: 1970/006619/06, VAT No: 4460101019, an authorised Financial Services Provider (FSP 12), referred to as the ('Insurer') which provides your insurance cover ('cover').

### DETAILS OF YOUR INSURER

**Physical Address:**  
75 Helen Joseph  
Johannesburg  
2001

**Postal Address:**  
PO Box 1120  
Johannesburg  
2000

**Sales, Customer Care & Claims**  
Fax  
Website  
Email  
Complaints

0860 93 94 93  
011 374 3901  
[www.iwyze.co.za](http://www.iwyze.co.za)  
[service@iwyzegap.co.za](mailto:service@iwyzegap.co.za)  
[complaints@iwyzegap.co.za](mailto:complaints@iwyzegap.co.za)

### THINGS TO REMEMBER:

- Keep all documents given to you.
- Make notes of what is said to you.
- Don't be pressurised into buying the product.
- Failure to provide correct or full relevant information may influence the decision of the insurer on any claims arising from your contract of insurance.

### IMPORTANT

- iWYZE sales advisors are full-time employees of Old Mutual Insure. Their salaries are performance-based and are determined by the total premium and number of sales.
- Old Mutual Insure has a Conflict of Interest Management Policy which can be accessed at [www.ominsure.co.za](http://www.ominsure.co.za)
- Old Mutual Insure has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- You are entitled to a copy of the policy document free of charge.

### YOUR UNDERWRITING MANAGER AND BINDER HOLDER (UMA): XELUS

Xelus (Pty) Limited, Reg. No: 2008/019335/07, an authorised Financial Services Provider (FSP 36931).

### DETAILS OF YOUR UMA

Please contact this party for all administrative related issues.

**Physical Address:**  
2nd floor, The Oval,  
East Wing  
Wanderers Office Park  
52 Corlett Drive  
Illovo  
2196

**Postal Address:**  
PO Box 1120  
Johannesburg  
2000

**Sales, Customer Care & Claims**  
Fax  
Website  
Email  
Complaints

0860 93 94 93  
011 374 3901  
[www.iwyze.co.za](http://www.iwyze.co.za)  
[service@iwyzegap.co.za](mailto:service@iwyzegap.co.za)  
[complaints@iwyzegap.co.za](mailto:complaints@iwyzegap.co.za)

## THINGS TO REMEMBER:

- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.
- Keep all documents given to you.
- Make notes of what is said to you.
- Don't be pressurised into buying the product.
- Study the Policy with care immediately when it is received. If you have uncertainties, discuss these with the UMA.
- Failure to provide correct and full relevant information will influence the decision of the Insurer on any claims arising from your contract of insurance.
- A polygraph/lie detector test is not obligatory in the case of a claim and the failure thereof may not be the sole reason for rejecting a claim.
- You will always be entitled to a copy of the Policy free of charge.
- If you decide that this cover does not suit your need, you have 30 days from when you receive our Policy documents to cancel and any premiums that have been collected before then, will be refunded.

## IMPORTANT

- The UMA has a written mandate to act on behalf of the Insurer.
- The UMA has Professional Indemnity Insurance Cover in force.
- The UMA is paid a binder fee of R25.00 (excluding VAT) by the Insurer for the performance of certain binder, claims and administrative functions.
- The UMA also shares in the profit generated by your short-term insurance policy.
- The premium and all accompanying charges are detailed on your Policy Schedule.

## HOW TO LODGE A CLAIM

- Lodge all claims telephonically by contacting iWYZE on **0860 93 94 93**. Alternatively **send a fax to 011 374 3902**, or **send an email to [claims@iwyzegap.co.za](mailto:claims@iwyzegap.co.za)** or **SMS the word 'CLAIM' TO 33771** and a claims consultant will call you back.
- Claims must be submitted for processing within 4 (four) months of an event. Claims submitted after 4 (four) months will not be paid.
- On receipt of your claim, you will receive an email and SMS notification confirming receipt of your claim and updates regarding the status of your claim.
- You are to provide all the relevant information reasonably required to process your claim.
- Once your claim has been approved, funds will be paid into the personal bank account of the principal member via EFT and not to the service provider.
- If you receive a summons or notice of impending legal action with regard to a claim in terms of your Policy, notify the UMA immediately and forward any documentation to the UMA.

## CLAIMS AND COMPLIANCE RELATED QUERIES

If the matter is still not resolved to your satisfaction, you may address your queries to:

### THE SHORT-TERM INSURANCE OMBUDSMAN

**Physical Address:**

The Short-Term Insurance Ombudsman  
PO Box 32334  
Braamfontein  
2017

**Telephone**

**Fax**

**Website**

**Email**

011 726 8900

011 726 5501

[www.osti.co.za](http://www.osti.co.za)

[info@osti.co.za](mailto:info@osti.co.za)

### THE COMPLIANCE OFFICERS

For any compliance/non-compliance matters relating to FAIS or the Policyholder Protection Rules, you may contact the UMA Compliance Officer and then the Old Mutual Insure Compliance Officer.

Postal Address:	UMA Compliance Officer	Insurer Compliance Officer
	Ease-e-Comply (Pty) Ltd Compliance practice number 28 Building 3, Albury Office Park ó Albury Road Dunkeld West Johannesburg	Old Mutual Insure PO Box 1120 Johannesburg 2000
Telephone	0861 26 67 59	
Fax		011 374 3089
Email	<a href="mailto:complaints@kaeloxelus.co.za">complaints@kaeloxelus.co.za</a>	<a href="mailto:compliance@ominsure.co.za">compliance@ominsure.co.za</a>

### THE FAIS OMBUDSMAN

If your compliance related complaint is not resolved to your satisfaction, you may refer the matter to:

**Physical Address:**

The FAIS Ombudsman  
PO Box 74571  
Lynnwood Ridge  
0040

**Telephone**

**Fax**

**Share Call**

**Website**

**Email**

012 470 9080

012 348 3447

0860 32 47 66/**0860FAISOM**

[www.faisombud.co.za](http://www.faisombud.co.za)

[info@faisombud.co.za](mailto:info@faisombud.co.za)