

## PRE-INCEPTION DISCLOSURE – NON-LIFE

This document is issued in accordance with Short-Term Insurance Act 53 of 1998 and Rule 11.4 of Policyholder Protection Rules, 2017. It should be read in conjunction with your application form and the product brochure.

### Non-life insurer

Name:	Guardrisk Insurance Company Limited	Telephone No:	011 669 1000
Registration No:	1992/001639/06	Website Address:	www.guardrisk.co.za
FSP No:	75	Email Address:	info@guardrisk.co.za
Physical Address:	The Marc, Tower 2, 129 Rivonia Road, Sandton 2196	Postal Address:	PO Box 786015 Sandton, 2196

### Underwriting Manager

Name:	Ambledown Financial Services (Pty) Limited	Telephone No:	0861 262 533
Registration No:	2004/006271/07	Fax No:	011 463 1600
FSP No:	10287	Website Address:	www.ambledown.co.za
Physical Address:	Ambledown House, Eton Office Park, c/o Sloane and Harrison Streets, Bryanston, 2191	Email Address: Postal Address:	support@ambledown. co.za PO Box 1862, Cramerview, 2060

### Cell Owner

Insurance benefits detailed in your application form and the product brochures are subject to a cell captive relationship between Guardrisk Insurance Company Limited (Cell Insurer) and Vida Product Services (Pty) Ltd (Cell Owner), as a result of a shareholder and subscription agreement concluded between the Cell Insurer and the Cell Owner, whereby the Cell Owner is entitled to share in the profits and losses generated by the insurance business. Ambledown operates as an Underwriting Manager Agency (UMA) operating on behalf of the Cell Insurer and Cell Owner.

### Monthly charges/fees

Intermediary:	Statutory commission not exceeding 20%
Ambledown (Binder Fees):	Binder fee of 20%

## Premiums

The premium is due by the first (1st) day of the month to which it relates and must be paid by the premium payment date. If the premium is not paid by this date, you will have a fifteen (15) day grace period from the last day of the month of cover. If the outstanding premium is not paid within the grace period, your policy will be cancelled at midnight on the last day of the month for which the last premium was received.

## Cooling-off

You are entitled to cancel your policy within 14 days from the date of receipt of the policy documentation or from a reasonably determined date on which the policy documentation was received, provided no benefit has been paid or claimed. All premiums paid and received by the insurer up to the date of receipt of written notice of cancellation will be refunded to you, subject to the deduction of the cost of any risk cover you may have enjoyed.

## Significant exclusions or limitations

The significant exclusions are listed below. Please refer to your policy document for a complete list of all exclusions.

No benefits are payable by the insurer if:

- The insured person received treatment or advice twelve (12) months prior to the inception of your policy. This exclusion only applies to the first twelve (12) months of the insured person's cover.
- Investigations, treatment, or surgery for obesity or cosmetic surgery.
- Suicide, attempted suicide or intentional self-injury.
- An insured event resulting directly from the consumption of alcohol, drugs, or narcotics, unless prescribed by and taken according to the instructions of a registered medical practitioner.
- An insured person fails to comply with the medical scheme rules.
- Any charge for medical/surgical items and procedures not covered, declined, or paid as an exception by the medical scheme.
- Depression, insanity, mental or mental stress, psychotic/psychoneurotic disorders, behavioural and neurodevelopmental disorders.

Please refer to the application and brochure for the applicable limitations.

## Conflict of interest

Conflict-of-Interest Management Policy for Ambledown and Guardrisk are available on their websites.

## Right to complain

If you are dissatisfied with the services or believe your claim has been rejected contrary to the policy's terms and conditions, you have the right to lodge a complaint in writing to:

Complaints Officer:	Mr. Paul Makwea
Telephone:	(086) 126 2533
E-mail:	complaints@ambledown.co.za
Physical Address:	Ambledown House, Eton Office Park, c/o Sloane and Harrison Streets, Bryanston, 2191
Postal Address:	PO Box 1862, Cramerview, 2060

Alternatively, contact

<b>National Financial Ombud Scheme (for claims/service-related matters)</b>		
NFO Cape Town: Claremont Central Building, 6 <sup>th</sup> Floor, 6 Vineyard Road, Claremont, 7708 NFO Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198	Tel: 0860 800 900	Email: Info@nfosaco.za www.nfosa.co.za
<b>FAIS Ombudsman (for product/advice related matters)</b>		
PO Box 41 Menlyn Park 0063	Tel: 012 762 5000 / Share call: 086 066 3274	Email: Info@faisombud.co.za www.faisombud.co.za
<b>Financial Sector Conduct Authority</b>		
P.O. Box 35655 Menlo Park 0102	Telephone 012 428 8000 Fax No 012 346 6941	Email Go to the website to register a complaint / enquiry Website www.fsca.co.za

#### Other important matters

- Please note that this is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.
- Cover is subject to all insured persons having medical aid cover with a registered South African medical aid scheme.
- The minimum entry age for the Principal Insured Person is age 18 (eighteen).
- Where applicable, call recordings will be made available to you within 7(seven) days of request.
- You are entitled to cancel your policy by providing 31 days' notice in writing to the insurer.
- Your policy may be cancelled by the insurer with three (3) months' written notice due to the cancellation of a product line.
- Your policy may be cancelled by the insurer with immediate effect if you committed a fraudulent act.