



DISCLOSURE NOTICE

COMPANY DETAILS

Name of Underwriting Manager/Administrator	TRADEFORTH 6 (PTY) LIMITED TRADING AS ABELARD UNDERWRITING AGENCY	
Company Registration Number	1996/008912/07	
Telephone Number	+27 11 326-2951	
Facsimile Number	+27 11 326-2952	
Physical Address	Ground Floor, 292 Surrey Avenue, Randburg	
Postal Address	PO Box 2155, Pinegowrie, 2123	
Website Address	www.aua.co.za	
Professional Indemnity Cover	Yes	
<p>Tradeforth 6 (Pty) Limited represents the Insurer as an Underwriting Manager/Administrator with underwriting and claims settling authority. The Premium reflected in the Schedule to the insurance is paid over to Insurers and as Underwriting Managers we are remunerated as follows:</p> <p>Lombard Insurance Company Limited: participation in the financial and underwriting profitability over time</p> <p>Guardrisk Insurance Company Limited: paid a fee of between 10% and 20% by Insurers</p> <p>for underwriting, administrating and managing your insurances on their behalf.</p> <p>We do have a vested interest in this transaction by virtue of a profit share between ourselves and Insurers</p>		
Classes of Business	Healthcare and Personal Accident	General Broadform Liability
	Motor and Motor Fleet	Security Liability
	Professional Indemnity	Directors and Officers
	Specie, Fine Art and Jewellers Block	

UNDERWRITING MANAGER/ADMINISTRATOR - KEY INDIVIDUAL DETAILS
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Name	DAVE COX
Designation	Managing Director
Licence Categories	Short Term Insurance: Commercial Lines Short Term Insurance: Personal Lines
E-mail Address	dave@aua.co.za
Cellular Number	083 601 9555
Name	CRAIG DIEDERIKS
Designation	Director
Licence Categories	Short Term Insurance: Commercial Lines Short Term Insurance: Personal Lines
E-mail Address	craig@aua.co.za
Cellular Number	082 612 1412


UNDERWRITING MANAGER/ADMINISTRATOR - FAIS LICENCE DETAILS

FAIS License Number	28
Short-term Insurance : Category Commercial Lines	
Short-term Insurance : Category Personal Lines	
Special conditions or prohibitions requested under license – None	
We accept responsibility for all financial advice provided by our representatives	

UNDERWRITING MANAGER/ADMINISTRATOR - COMPLIANCE OFFICER DETAILS

Compliance Practice	Associated Compliance (Pty) Limited
FSB Practice Number	6377
Compliance Officer	Peter Veal
Telephone Number	+27 11 678 2533
Email	peter@associatedcompliance.co.za
Postal Address	PO Box 125, Honeydew, 2040

THE UNDERWRITER

(IN RESPECT OF PRODUCTS UNDERWRITTEN ON BEHALF OF LOMBARD INSURANCE COMPANY LIMITED)

Name of Underwriting Manager	LEPPARD AND ASSOCIATES (PTY) LIMITED
Company Registration Number	1991/002788/07
Telephone Number	+27 11 459 1640
Facsimile Number	+27 11 268 5887
Physical Address	28 Fricker Road, Illovo, Johannesburg
Postal Address	PO Box 2730, Houghton, 2041
Website Address	www.leppard.co.za
Professional Indemnity Cover	Yes
Fidelity Cover	Yes
Classes of Business	Liability and associated products

FAIS LICENCE DETAILS

FAIS License Number	274
Authorised Category 1 Intermediary Services	

COMMISSIONS PAYABLE TO AND DISCLOSABLE BY BROKER - UP TO A MAXIMUM OF:

Healthcare and Personal Accident	20%	Professional Indemnity	15%	Specie, Fine Art and Jewellers Block	20%
All Motor	12.5%	General Liability	17.5%		
Security Liability	15%	Directors and Officers	15%		



INSURERS DETAILS

Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency are in mandated to act on behalf of the insurers as detailed below

Name of Insurer	GUARDRISK INSURANCE COMPANY LIMITED (“Guardrisk”)
Classes of Business	Healthcare and Personal Accident, Motor, Motor Fleet and Security Company Liability
Company Registration Number	1992/001639/06
Guardrisk is an Authorised Financial Services Provider in terms of the FAIS Act	
Telephone Number	+27 11 669-1000
Facsimile Number	+27 11 669-1931/2
Physical Address	3rd Floor, 102 Rivonia Road, Sandown, Sandton 2196
Postal Address	PO Box 786015, Sandton, 2146
FAIS LICENCE DETAILS	
FAIS License Number	75
In terms of the FSP license, Guardrisk is authorised to give advice and render financial services for product Category 1:	
Short-term Insurance : Category Commercial Lines	
Short-term Insurance : Category Personal Lines	
Professional Indemnity Cover	Yes
Fidelity Cover	Yes
Details of Compliance Department	The Compliance Officer : Tel: +27 11 669-1039 Fax: +27 11 669-1039 Email: compliance@guardrisk.co.za
Details of Complaints Department	You can access the Complaints Resolution Policy at : www.guardrisk.co.za or e-mail: complaints@guardrisk.co.za
Conflict of Interest:	You can access the Conflict of Interest Mangement Policy at : www.guardrisk.co.za
Tradeforth 6 (Pty) Limited doesn't directly or indirectly hold more than 10% shares in the Insurer	
Name of Insurer	CERTAIN UNDERWRITERS AT LLOYD'S
Classes of Business	General Broadform Liability, Security Liability, Directors & Officers, Professional Indemnity and Specie, Fine Art and Jewellers Block
Company Registration Number	1997/020802/07
Telephone Number	+27 11 505-0000
Facsimile Number	+27 11 505-0001
Physical Address	The Forum, 15 th Floor, 2 Maude Street, Sandton, Johannesburg, 2196
Postal Address	PO Box 787163, Sandton, 2146
Details of Compliance Department	Refer Compliance Officer Details above/below
Contact details for Lloyd's General Representative in South Africa	
Name	Lloyd's South Africa (Pty) Limited
Physical Address	The Forum, 15 th Floor, 2 Maude Street, Sandton, Johannesburg, 2196



Tradeforth 6 (Pty) Limited doesn't directly or indirectly hold more than 10% shares in the Insurer	
Contact details for Lloyd's General Representative in South Africa	
Name	Lloyd's South Africa (Pty) Limited
Physical Address	The Forum, 15 th Floor, 2 Maude Street, Sandton, Johannesburg, 2196
Name of Insurer	LOMBARD INSURANCE COMPANY LIMITED ("Lombard")
Classes of Business	General Broadform Liability, Security Liability, Directors & Officers and Professional Indemnity
Company Registration Number	1990/001253/06
<i>Lombard is an Authorised Financial Services Provider in terms of the FAIS Act</i>	
Telephone Number	+27 11 551-0600
Facsimile Number	+27 11 551-0603
Physical Address	Ground Floor, Sunnyside Office Park , 2 Carse O'Gowrie Road, Parktown, Johannesburg, 2193
Postal Address	PO Box 2740, Parklands, 2121
FAIS LICENCE DETAILS	
FAIS License Number	1596
In terms of the FSP license, Lombard is authorised to give advice and render financial services for product	
Category 1:	
Short-term Insurance : Category Commercial Lines	
Short-term Insurance : Category Personal Lines	
Details of Compliance Department	The Compliance Officer : Tel: +27 11 551-0600 Email: compliance@lombardins.com
Tradeforth 6 (Pty) Limited doesn't directly or indirectly hold more than 10% shares in the Insurer	

FAIS OMBUDS DETAILS	
Telephone Number	+27 12 762 5000 / +27 12 470 9080
Facsimile Number	+27 86 764 1422 / +27 12 348 3447
E-mail Address	info@faisombud.co.za
Physical Address	Sussex Office Park, Ground Floor Block B, 473 Lynnwood Road, Lynnwood , 0081
Postal Address	PO Box 74571, Lynnwood Ridge, 0040

OMBUDSMAN FOR SHORT-TERM INSURANCE DETAILS	
Telephone Number	+27 11 726-8900
Facsimile Number	+27 11 726-5501
E-mail Address	info@osti.co.za
Physical Address	Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown
Postal Address	PO Box 32334, Braamfontein, 2017



REGISTRAR OF SHORT-TERM INSURANCE DETAILS

Telephone Number	+27 12 428-8000
Facsimile Number	+27 12 346-6941
Postal Address	Financial Services Board, PO Box 35655, Menlo Park, 0102

COMPLAINTS DEPARTMENT AND PROCEDURE

If you have any complaints, relating to a financial service rendered by Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency, please immediately contact our Complaints Dispute Facilitator, details as follows:-	
Complaints Dispute Facilitator	DAVE COX
Telephone Number	+27 11 326-2951
Facsimile Number	+27 11 326-2952
Physical Address	Ground Floor, 292 Surrey Avenue, Randburg
Postal Address	PO Box 2155, Pinegowrie, 2123
Cellular	083 601 9555
PLEASE NOTE: We do have a full complaints procedure that will be made available to you on request	

CONFLICT OF INTEREST

The directors, management and staff of Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency do not accept any remuneration and/or incentive in addition to that which is agreed with Underwriters/Insurers.	
Any additional fee(s) imposed by Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency , for any reason whatsoever, is disclosed in writing and before the conclusion of any situation, contract or transaction which may result in the purchase of any product.	
Our Conflict of Interest Management Policy is available on request	

SASRIA DETAILS

In the event that cover is being provided by SASRIA Limited, their details as follows:-	
Telephone Number	+27 11 214 0800 / 086 172 7742
Facsimile Number	+27 11 447 8630 / 086 172 7329
Email	info@sasria.co.za
Physical Address	36 Fricker Road, Illovo, Sandton, 2196
Postal Address	PO Box 653367, Benmore, 2010
Details of Compliance Department	The Compliance Officer SASRIA Limited, PO Box 653367, Benmore, 2010
Claims Procedure	Refer to Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency

**IMPORTANT NOTES**

- (a) You must be informed of any material changes to the Company and Insurer Details as referred to above
- (b) If any complaint to the broker, Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency or insurer is not resolved to your satisfaction, you may submit your complaint to the relevant Ombud as detailed above
- (c) In the event of a claim being repudiated, such repudiation must be submitted to you in writing by the Insurer or Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency on behalf of Insurers
- (d) Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency on behalf of Insurers must give you written notice of its intention to cancel your policy/certificate
- (e) You are entitled to a copy of your policy/certificate free of charge
- (f) Failure to provide correct or full relevant information may result in rejection or repudiation of claims arising from your contract of insurance
- (g) Ensure that you complete all forms in full and in ink
- (h) Keep copies of all forms completed by yourself and all documents handed to you
- (i) Make notes of what is said to you
- (j) Ensure that you receive written confirmation of changes in cover
- (k) Do not sign any written or printed form or document unless all details required to be inserted thereon have already been inserted and you have read, understood and agreed the content thereof. Keep a copy.

Signed on behalf of Tradeforth 6 (Pty) Limited trading as Abelard Underwriting Agency

Name: KL Waugh

Position: Director

Signature: _____