



life,
done
better

DISCLOSURE NOTICE

Insured by Bidvest Life Ltd

Disclosure Notice

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In terms of current legislation a policyholder or prospective policyholder has the right to the following information about the product provider:

FMI

1st floor, FMI House, 2 Heleza Boulevard, Sibaya, 4320
Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 086 010 1119

Fax: 086 110 5820

www.fmi.co.za

Reg No: 1997/019460/06

FMI is a Division of Bidvest Life Ltd, a licensed Life Insurance company and authorised Financial Services Provider FSP 47801

Should you wish to lodge a claim, please contact:

FMI Client Care: **086 010 1119** or send an email to **claims@fmi.co.za** or go to our website **www.fmi.co.za** and use the electronic claim submission process

Should you wish to lodge a complaint, please contact:

FMI Client Care: **086 010 1119** or send an email to **complaints@fmi.co.za**

Compliance Officer

Anita Haarhoff

Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 031-538 3500

Email: **compliance@fmi.co.za**

FMI is a Division of Bidvest Life Ltd. It does not own more than 10% of the issued shares of any Life Assurer or Product Provider.

FMI is authorised to render financial services for product categories A, B1, B1-A, B2, B2-A.

FMI has a Conflict of Interest Management policy, which is available on our website www.fmi.co.za.

FMI has sufficient professional indemnity cover as required by the Financial Advisory and Intermediary Services Act 37 of 2002.

All information obtained or acquired from you shall remain confidential unless you provide written consent, or unless FMI is required by law to disclose such information.

Important information

Your Right to Cancel the Transaction

You have a right to cancel your policy within 31 days after receipt from FMI of your policy document if you are not satisfied with it, and provided you have not claimed on your policy. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. Cover will cease on cancellation of your policy. All premiums paid by you during this time will be refunded to you, less the cost of any cover you have enjoyed. You are entitled to a copy of your policy at no extra cost.

You must send all correspondence to **clientcare@fmi.co.za** or to **Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320**.

It is very important that you are sure that the product/transaction meets your needs and that you are satisfied that you have all the information you need before making a decision. You should also consider the possible impact of your decision on your finances and your insurance portfolio as a whole. Do not feel pressurized to buy a product.

Where paper forms are required, you must only sign them (in ink) once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents. Keep copies of all documents provided to you.

If you fail to provide FMI with correct or full relevant information, it may influence the outcome of future claims.

FMI may not ask or induce you in any way to waive any right or benefit.

We will notify you in writing within 31 days of any material changes to your policy or in the event that FMI wishes to cancel your policy.

Important information continued

Your Right to Lodge a Complaint with the Ombudsman

Where you have lodged a complaint with FMI and it is not resolved to your satisfaction, you have the right to approach the relevant Ombudsman whose details follow hereunder.

Where a claim is repudiated, reasons will always be provided.

Particulars of Long-term Insurance Ombudsman

Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Private Bag X45, Claremont, Cape Town, 7735

Tel: 021 657 5000

Fax: 021 674 0951

Email: info@ombud.co.za

www.ombud.co.za

Particulars of FAIS Ombudsman

Kasteel Park Office Park, Orange Building, 2nd Floor
546 Jochemus Street, Erasmuskloof, Pretoria, 0048
PO Box 74571, Lynnwood Ridge, 0040

Tel: 012 470 9080 / 012 762 5000

Fax: 012 348 3447

Email: info@faisombud.co.za

www.faisombud.co.za

Particulars of The Financial Sector Conduct Authority

41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
PO Box 35655, Menlo Park, 0102

Tel: 012 428 8000 / 012 762 5000

Fax: 012 346 6941

Email: info@fsca.co.za

www.fsca.co.za