



life,  
done  
better

# DISCLOSURE NOTICE

*Insured by Guardrisk Life*

# FAIS Disclosure Notice

Insured by Guardrisk Life



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**  
**The FMI Complaints Resolution Policy is available on www.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 ("Bidvest Life"), and is mandated by Guardrisk Life Ltd ("Guardrisk Life") to administer this policy. Bidvest Life receives a binder fee from Guardrisk Life in terms of the Binder Agreement between Guardrisk Life and Bidvest Life.

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

Guardrisk Life has no ownership interest in FMI.

FMI does not own more than 10% of the issued shares directly or indirectly of any Life Assurer or Product Provider.

FMI and Guardrisk both have 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 or Guardrisk Life is required by law to disclose such information.

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

The benefits attached to this policy are insured by:

## Guardrisk Life Limited

3rd Floor, 102 Rivonia Road,  
Sandown, Sandton 2196

**Tel:** 011 669 1000

**Fax:** 011 669 1931/2

**www.guardrisk.co.za**

**Reg No:** 1999/013922/06

Guardrisk Life Limited's Compliance Manager can be contacted at the above address or by email at **compliance@guardrisk.co.za**  
Guardrisk Life Limited is a registered insurer and an authorised financial services provider FSP 76.

In terms of its FSP license Guardrisk is authorised to give advice and render financial services for products under Category 1 as follows:

Long-term Insurance Categories A, B1, B2 and C

Guardrisk has a Professional Indemnity Cover and Fidelity Guarantee Cover in place.

Guardrisk has a Conflict of Interest Management Policy in place which is available on its website.

## Important information

### Your Right to Cancel the Transaction

You have a right to cancel a policy within 31 days after receipt from FMI of your policy document. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. FMI is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise it if you have already claimed under your policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry an investment loss. Please note that cover will cease upon cancellation of your policy.

All notifications should be sent to [clientcare@fmi.co.za](mailto:clientcare@fmi.co.za) or to **Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320.**

It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision. It is recommended that you discuss with your intermediary the possible impact of the proposed transaction on your finances, your other policies or your broader insurance portfolio. You should also ask for information about the flexibility of any proposed policy. 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. Remember that you may contact either the Long-term Insurance Ombudsman or the FAIS Ombudsman, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you. No-one can ask you to waive any rights you may have.

### Your Right to Lodge a Complaint with the Ombudsman

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

### 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](mailto:info@ombud.co.za)

**[www.ombud.co.za](http://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](mailto:info@faisombud.co.za)

**[www.faisombud.co.za](http://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@fsc.co.za](mailto:info@fsc.co.za)

**[www.fsc.co.za](http://www.fsc.co.za)**