

LEPPARD UNDERWRITING DISCLOSURE NOTICE

- Disclosure:** This disclosure is made in terms of the Financial Advisory and Intermediary Services Act, 2002.
- Financial Service Provider:** Leppard and Associates (Pty) Limited Reg.No.1991/002788/07,
FSP Licence No. 274 Authorised Category 1 Intermediary Services
- Contact detail:** As shown on this letterhead.
- Capacity:** Leppard and Associates (Pty) Limited is an Underwriting Manager for and authorised by Lombard Insurance Company Limited. An Underwriting Manager performs binder functions as referred to in the Short-term Insurance Act, 1998 on behalf of an Insurer.
- Product Supplier:** Lombard Insurance Company Limited (Reg. No. 1990/001253/06) and FSP Licence No. 1596
- Remuneration and Interest:** During the past 12 month period, Leppard and Associates (Pty) Limited received more than 30% of its total remuneration from Lombard Insurance Company Limited.
Leppard and Associates (Pty) Ltd does not have more than 10% direct or indirect shareholding in Lombard Insurance Company Limited.
Leppard and Associates (Pty) Ltd is remunerated as follows:
- Binder fee from Lombard Insurance Company Ltd for Binder functions performed.
 - Participation in the financial and underwriting profitability over time.
 - Where we arrange premium financing on behalf of any insured we charge a facility fee of R862.50 Vat Inclusive.
- Lombard Insurance Company Ltd pays 20% of the premium as commission to your broker.
- Conflict of Interest:** Leppard and Associates (Pty) Limited has a Conflict of Interest Management Policy which you can access at www.leppard.co.za or by written request to Leppard and Associates (Pty) Limited.
- Professional Indemnity Insurance:** Leppard and Associates (Pty) Ltd has Professional Indemnity and Fidelity Insurance. No IGF is in place as Leppard and Associates (Pty) Ltd does not collect any premiums.
- Your information:** Any application form or information provided by you for the purpose of insurance must be complete and truthful and will form the basis of any insurance contract between you and the Insurer.
Failure to provide correct, full and material information whether requested on the application form or not, relating to your insurance or any claim may influence decisions made by Leppard and Associates (Pty) Limited or the Insurer in respect of such insurance or claim.
If you have any doubt about the declaration of information please contact your broker.
- Understanding:** Ensure you understand what benefits and exclusions are applicable to your contract of insurance and that you are acquainted with what is not covered, what is restricted and if there are any special contract clauses.

Premium payment:

The premium payment terms are set out in your insurance contract.

Claims:

To submit a claim, refer to the procedures set out in your insurance contract.

Complaints:

Any complaint about Leppard and Associates (Pty) Ltd must be provided in writing to the address shown on this letterhead or e-mail: complaints@leppard.co.za.

Any complaint about the Insurer must be provided in writing to either Leppard and Associates (Pty) Ltd or directly to the Insurer at e-mail: complaints@lombardins.com.

The Insurer is a member of the South African Insurance Association (SAIA) and subscribes to the SAIA Code of Conduct. If you have a complaint which could not be resolved directly with the Insurer relating to the manner in which we conduct our business, you can submit a complaint to SAIA on info@saia.co.za

If any complaint is not resolved to your satisfaction regarding the advice you were given, you may submit your complaint to the FAIS Ombud.

Regulatory Information:

Compliance Officer (for Leppard Underwriting): Omega Compliance Solutions (Pty) Ltd

Tel: +27 11 568 5454 and Fax: +27 11 475 0096

e-mail: bryan@omegacs.co.za and Website: www.omegacs.co.za

Short Term Ombud: PO Box 32334, Braamfontein, 2017

Tel: +27 11 726 8900 and Fax: +27 11 726 5501

Email: info@osti.co.za and Website: www.osti.co.za

FSCA Commissioner: Financial Sector Conduct Authority
(previously the Financial Services Board)

PO Box 35655, Menlo Park, 0102

Tel: +27 12 428 8000 and Fax: +27 12 346 6941

Email: info@fscsa.co.za and Website: www.fscsa.co.za

FAIS Ombud: PO Box 74571, Lynwood Ridge, 0040

Tel: +27 12 470 9080 and Fax: +27 12 348 3447

Email: info@faisombud.co.za and Website: www.faisombud.co.za

Legal proceedings:

Your Insurer shown in your contract of insurance is Lombard Insurance Company Limited.

Should you wish to institute legal proceedings against the Insurer serve documents on:

Lombard Insurance Company Limited

4th Floor
22 Wellington Road
Parktown, 2193
South Africa

PO Box 1411,
Killarney, 2193
South Africa

