



**LOMBARD**

Commercial

**DISCLOSURE BY LOMBARD COMMERCIAL  
A DIVISION OF LOMBARD INSURANCE COMPANY LIMITED**

Lombard Insurance Company Ltd is a licensed Financial Services Provider in terms of the Financial Advisory and Intermediary Services (FAIS) Act and is required to make the following disclosures in terms of that Act, which also governs aspects of the way it does business. One of the aspects is that you are able to make informed decisions. There are also responsibilities to you, our client. This document deals with both aspects.

**FINANCIAL SERVICE PROVIDER'S INFORMATION**

Business name	<b>Lombard Insurance Company Ltd (Insurance License)</b> Physical address 4 <sup>th</sup> Floor, 22 Wellington Road, Parktown, 2193  Postal address PO Box 1411, Killarney, 2193  Website <a href="http://www.lombardins.com">www.lombardins.com</a>
Trade name	<b>Lombard Insurance Company Ltd</b>
Registration number	1990/001253/06
Financial Services Provider no.	1596
Compliance Officer and Complaints Officer	Customer satisfaction and retention of your business is vital to us and has been one of the tenets of our ongoing success. Feedback on our service is always appreciated (both negative and positive) and we'd appreciate it if you would please refer initial problems (if any) to the representative handling your account or to their manager. If you cannot achieve satisfaction, please don't hesitate to contact our Complaints Officer or our Compliance Officer:  Compliance : E-mail <a href="mailto:compliance@lombardins.com">compliance@lombardins.com</a> Complaints: E Mail <a href="mailto:complaints@lombardins.com">complaints@lombardins.com</a> Telephone number 011 551 0600 Fax number 011 551 0603
Financial Categories for which Lombard Insurance Company Ltd is licensed to render financial services	1.2. A Short-term insurance Personal Lines – Advice 1.2. B Short-term insurance Personal Lines – Intermediary services 1.6. A Short-term insurance Commercial Lines – Advice
Guarantees and insurances	Lombard Insurance Company Ltd holds professional indemnity and fidelity cover

**REPRESENTATIVE'S INFORMATION**

Name & Surname	FAIS Designation	Tel Number	Fax Number	Email Address
Nigel Enticknap	Key Individual Representative	011 551 0852	011 551 0603	<a href="mailto:nigele@lombardins.com">nigele@lombardins.com</a>
Zulfikar Nakhooda	Representative under supervision – Short Term Commercial Lines. Representative – Short Term Personal Lines	011 551 0858	011 551 0603	<a href="mailto:zulfikarn@lombardins.com">zulfikarn@lombardins.com</a>
Dion Rheeder	Representative	011 551 0856	011 551 0628	<a href="mailto:dionr@lombardins.com">dionr@lombardins.com</a>
Ingrid Mans	Key Individual Representative	011 551 0851	011 551 0603	<a href="mailto:ingridm@lombardins.com">ingridm@lombardins.com</a>
Greg Gardner	Representative	011 551 0799	011 551 0603	<a href="mailto:gregg@lombardins.com">gregg@lombardins.com</a>
Debbie Street	Representative	011 551 0853	011 551 0603	<a href="mailto:debbies@lombardins.com">debbies@lombardins.com</a>
Robert Furnidge	Representative	011 551 0686	011 551 0603	<a href="mailto:robertf@lombardins.com">robertf@lombardins.com</a>
Charmaine Oosthuizen	Representative under supervision	011 551 0876	011 551 0603	<a href="mailto:charmaineos@lombardins.com">charmaineos@lombardins.com</a>
Matshepo Sealetsa	Representative under supervision	011 551 0600	011 551 0603	<a href="mailto:matshepose@lombardins.com">matshepose@lombardins.com</a>
Felicitous Murashiki	Representative	011 551 0860	011 551 0603	<a href="mailto:felicitousm@lombardins.com">felicitousm@lombardins.com</a>
Kenneth Sedimo	Representative	011 551 0695	011 551 0603	<a href="mailto:kenneths@lombardins.com">kenneths@lombardins.com</a>
Grant Lancaster	Representative under supervision	011 551 0723	011 551 0603	<a href="mailto:grantl@lombardins.com">grantl@lombardins.com</a>
Terelle Topandas	Representative	011 551 0648	011 551 0603	<a href="mailto:terellet@lombardins.com">terellet@lombardins.com</a>
Irfaan Aleker	Representative under supervision – Short Term Commercial Lines. Representative – Short Term Personal Lines	011 551 0636	011 551 0603	<a href="mailto:irfaana@lombard.com">irfaana@lombard.com</a>

## REMUNERATION AND OTHER CONSIDERATIONS RECEIVED BY THE INTERMEDIARY

The Rand amount of fees and commissions earned or paid by us to intermediaries or service providers are disclosed in your policy schedule and/or disclosure documents.

### Take Note:

1. You are required to pay the premium on or before the inception date or renewal date or on receipt of our debit in respect of endorsements, otherwise no cover applies, subject to the provisions of the policy.
2. Incorrect or non-disclosure by you of relevant facts may result in rejection of your claims. This includes any facts (or omissions) which increase the risk of loss or damage and includes facts indicating you may have financial problems, etc. This duty to disclose remains your responsibility and continues right up to inception or renewal date of your covers and thereafter.
3. 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 and understood the content thereof. Complete all forms in ink. Keep a copy.
4. Keep all documents provided to you. We are required to supply you with a copy or written or printed record of any transaction, on request.
5. Ensure that you receive written confirmation of important changes in cover and advice provided to you.
6. Don't be pressurized to buy any product.
7. You may require advice on products purchased by you or risks to which you are exposed. If you do not believe you have received adequate advice or are unsure of the advice you have received, please ask questions of your representative who deals with you or their superior.

## IMMATERIAL FINANCIAL INTEREST

It is generally accepted practice within our industry that "entertainment" and "gifts and incentives" are collectively referred to as an "immaterial financial interest" in terms of the FAIS Act – Conflict of Interest Regulations. These immaterial financial interests are often provided by the financial services product provider to the intermediary and vice versa and potentially from and to other financial service providers. The Rand value of such interest are limited, by legislation, per calendar year, to R1000, in respect of any one individual be they the provider of or beneficiary of such immaterial financial interest. Such limitations are dealt with and managed by our Conflict of Interest Management policy.

A detailed copy of our Conflict of Interest Management policy can be obtained from our offices upon written request to [compliance@lombardins.com](mailto:compliance@lombardins.com).

## SASRIA INFORMATION

### Sasria SOC Ltd

#### Contact Details

Postal address: Box 653367, Benmore, 2010  
Physical Address: 36 Fricker Road, Illovo  
Tel No: 0861 727 742  
Fax No: 011 447 8630  
FSP number: 39117  
Compliance  
Officer : Ms Mziwoxolo Mavuso  
email : [mziwoxolom@sasria.co.za](mailto:mziwoxolom@sasria.co.za)  
Sasria complaints  
email : [complaints@sasria.co.za](mailto:complaints@sasria.co.za)

## SERVICE PROVIDER INFORMATION

<b>One Loyalty (Road Assist)</b>	<b>Contact Details</b> Postal address: Postnet Suite 330, Private Bag 9, Benmore, 2010 Physical Address: Grayston Drive & Benmore Road, Benmore Tel No: 011 291 7300 email : <a href="mailto:callcentre@oneloyalty.co.za">callcentre@oneloyalty.co.za</a>
<b>Legal and Contractual Relationship</b>	The Service Provider is contractually authorised by Lombard Insurance Company to perform certain road assist functions for the Insurer and are paid a fee for this service.

### Your Broker (Insurance Intermediary)

The Financial Advisory and Intermediary Services Act, Act No. 37, 2002 requires the broker as intermediary and as Financial Services Provider to supply and disclose certain information:

1. Details of the needs analysis on which a particular insurance solution is based.
2. Details of the scope, provisions and exclusions (including First Amounts Payable) of the policy/product being provided.
3. Details of commissions and fees earned by the intermediary. Such earnings are nevertheless stated in the policy schedule.
4. Details of any Conflict of Interest matters which need to be brought to your attention.
5. Details of how to Institute a claim. Nevertheless, full details of specific claims procedure are stated in the insurance policy wording.
6. Should you have a claim against your policy, please do the following:
  - 6.1 Immediately after it is known, any loss or damage which may result in a claim must be reported to us as soon as possible, at the address or by telephone as per the details provided, but not later than 30 days after the event. Procedures for the submission of claims are detailed in the policy document.
  - 6.2 A claim form will be handed, faxed, e-mailed or posted to you as per your requirements. Complete this form and return it to us. Our claims department will then attend to your claim.
  - 6.3 Should you have any difficulty, kindly contact us for assistance.

#### **IMPORTANT:**

No insurance party involved may request or induce in any manner, a policyholder, to waive any right or benefit conferred on the policyholder by or in terms of any financial services provided, and/or the Policyholder Protection Rules, and any such waiver is null and void.

Failure to provide all correct and full material information may influence an insurer on any claim arising under your contract of insurance.

## FAIS OMBUDSMAN FOR PROBLEMS IN TERMS OF THE FAIS ACT

### FAIS Ombudsman for problems in terms of the FAIS Act

Postal address: Box 74571, Lynwood Ridge, Pretoria, 0040

Tel: 012 470 9080

E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)

## OMBUDSMAN FOR SHORT TERM INSURANCE (OSTI)

For short-term insurance complaints relating to claims handling, please visit the website of the OSTI or submit your complaint to [info@osti.co.za](mailto:info@osti.co.za)

## INDUSTRY MATTERS

Lombard 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 have been resolved directly with Lombard relating to the manner in which we conduct our business, you can submit a complaint to SAIA on [info@saia.co.za](mailto:info@saia.co.za)

## POPI CONSENT AND CONFIDENTIALITY

For the purposes of performing this contract of insurance, I the policy holder voluntarily authorise Lombard Insurance Co Ltd or related parties to use the information supplied during the formation and performance of this insurance contract for the policy/contract administration, customer services, payment of claims and the production of management information for business analysis.

Lombard may share personal and sensitive information with the following parties for the purposes described above:

- Our associated companies, service providers, agents and subcontractors, including loss adjusters and claims investigators.
- Our reinsurers who use this information to assess the terms of specific policies and to administer our reinsurance policies.
- Other insurance companies about other or previous insurance policies you may have or have had.
- The police, other insurance companies, fraud reference agencies and other representative bodies in relation to the prevention and detection of fraudulent claims or as part of our money laundering checks.