

**NOTICE OF DISCLOSURE  
AND OTHER LEGAL REQUIREMENTS**

**SHORT-TERM INSURANCE**

**Your rights as a policyholder**

As a short-term insurance client, there is some information that you are legally required to have and which will make things easier in the unlikely event of loss or damage to your removal goods. This document outlines the most important details and information for you as an insurance policyholder. It also contains the contact details of all the institutions and organizations involved in the insurance process. Please keep this document in a safe place. Your insurance policy stipulates all the exclusions as well as details of how to institute a claim.

The Laser Transport Group (Pty) Ltd t/a Pickfords Removals (South Africa) is not only your Removals Services Provider, but also one of the very few companies licensed to act as your Short-term Insurance Intermediary service in Short Term Insurance Personal & Commercial lines.

We are authorised to deal with Associated Marine Underwriters – a division of Santam Insurance Limited. We do not hold any shares in Santam and we receive more than 30 % of all our commission from this insurer. We have Conflict of Interest Policy which is available on request. A complaints policy is in place and available on request.

**Important information and warnings**

- You must be informed of any material changes to the information given in Sections 1 and 2 on page 2.
- If the information in Sections 1 and 2 was given orally, it must be confirmed in writing within 30 days.
- If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance (see Section 3 on page 2).
- A polygraph or lie detector test is not obligatory in the event of a claim, and the failure of such a test may not be the sole reason for repudiating a claim.
- The Insurer and not the Intermediary must give reasons for repudiating your claim.
- Your Insurer may not cancel your insurance merely by informing your Intermediary. The Insurer is obliged to make sure that the notice is sent to you.
- You are entitled to a copy of the policy free of charge.

**WARNING:**

1. Do not sign a blank or partially completed application form.
2. Complete all forms in ink.
3. Keep all documents presented to you.
4. Make a note as to what is said to you.
5. Do not be pressured to buy the product.
6. Non-disclosure or incorrect disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

**Procedures**

**CLAIMS:** All claims must be reported to the nearest Pickfords Removals (South Africa) office **within 7 days** after delivery or scheduled delivery for **domestic** and **international** moves. For additional information regarding the claims process, please refer to the terms and conditions on your insurance application form or on your insurance certificate or visit our website at: [www.pickfords.co.za](http://www.pickfords.co.za).

**Client Signature:** .....

**Date:** .....

**1. Pickfords Removals (South Africa), your intermediary**

**The Laser Transport Group (Pty) Ltd t/a Pickfords Removals (South Africa)**

**FSB Financial Services Provider License Number: 9364**

<b>Head Office:</b>	Johannesburg		
<b>Physical address:</b>	Lords View Industrial Park	<b>Postal address:</b>	PO Box 6145
	2 Oak Road		Halfway House
	Chloorkop, 1619		1685
<b>Telephone:</b>	(011) 847 3300	<b>Fax:</b>	(011) 388 3385

**The Laser Transport Group (Pty) Ltd t/a Pickfords Removals (South Africa):**

- is a company incorporated in terms of South African Company Legislation.
- has Professional Indemnity Insurance Cover.
- is in possession of the required written mandates to act on behalf of the Insurer.

We have appointed Moonstone Compliance as our Compliance Practise and Colin Sissing as our Compliance Officer. The email address on which our Compliance Officer can be reached is: [insurance-compliance@pickfords.co.za](mailto:insurance-compliance@pickfords.co.za)

**2. Associated Marine, your Insurer (Underwriter)**

**Associated Marine is a division of Santam Limited**

**FSB Financial Services Provider License Number: 3416**

<b>Type of Policy:</b>	Goods-in-Transit		
<b>Physical address:</b>	Santam Place	<b>Postal address:</b>	PO Box 55182
	17 Fricker Road		Northlands
	Illovo, 2196		2116
<b>Telephone:</b>	(011) 912 8000	<b>Fax:</b>	(011) 268 0269

Associated Marine's Compliance Officer is contactable on the numbers above.

**Method of Payment:** Premium is paid as per the invoice. If no premium is received, then Pickfords Removals (South Africa) liability is limited to the extent outlined in its Conditions of Contract.

**3. Other Organisations**

**The Short-term Insurance Ombudsman** advises you in the event of a claim query which is not satisfactorily resolved by the Intermediary and/or Insurer.

<b>Postal address:</b>	PO Box 32334	<b>Telephone:</b>	(011) 726 8900
	Braamfontein, 2092	<b>Fax:</b>	(011) 726 5501

**The Registrar of Short-term Insurance** may be contacted if any complaint you make to the Intermediary or Insurer is not resolved to your satisfaction.

<b>Postal address:</b>	Financial Services Board	<b>Telephone:</b>	(012) 428 8000
	PO Box 35655	<b>Fax:</b>	(012) 347 0221
	Menlo Park, 0102		

**The Financial Advisory and Intermediary Services Ombudsman** may be contacted if your Intermediary or FSP was unable to resolve a complaint about the financial product you purchased, varied, placed or terminated.

<b>Postal address:</b>	PO Box 74571	<b>Telephone:</b>	(012) 470 9080
	Lynnwood Ridge, 0040	<b>Fax:</b>	(012) 470 9097
		<b>Sharecall:</b>	0860 324 766

**I hereby acknowledge that I have read this notice and the information on both pages of this document.**

**Client Signature: ..... Date: .....**