

DISCLOSURE DOCUMENT

FSP NUMBER: 16890

It is herewith confirmed that the financial service provider that is registered with the Financial Sector Conduct Authority (FSCA) under the abovementioned number is authorized to market the categories of products listed hereunder. The intermediary is a registered representative of the provider and is an employee/independent contractor. In terms of the Financial Intelligence Centre Act, providers and intermediaries are obliged to report certain categories or types of financial transactions.

Name of Intermediary	Renthea Smit Short term Insurance Brokers
Qualifications	BCom; BCom Hons; ICIBS. SMK; RE: KI

Tel Number	012 470 0074	Fax Number	086 517 2431/012 470 0241
E-mail Address	rsmit@mailzone.co.za	Internet Address	www.rsbrokers.co.za

Postal Address (if different in provider)	P O Box 92013 Mooikloof 0059
Physical Address (if different in provider)	c/o Lynnwood and Sanlam Road Sanlyn Building Block B, Second Floor Lynnwood Pretoria

Professional Organisation	I Com, M&F
Liability Cover	R1,000,000.00

Abbreviated CV of firm or intermediary/code of ethics	N/A
--	-----

Insurance Companies Represented	Santam, M&F, Cyclesure, SHA, Club Marine, Momentum, Thatch Risk, Leopard, TIC, Hollard, Zurich
Letters of reference are available on request. None of the insurers placed any special restrictions or conditions on the provider. The provider placed more than 30% of its business at Santam during the past financial year/does not place in excess of 30% of its business at any one insurer. The provider does not hold more than 10% shares in any insurance company.	

Claims Procedure	Claims are processed by Insurer companies and Administrators. Enquiries on the claims process may be addressed to the abovementioned business address.
Compliance Officer	Mrs R Smit Sel no: 082 788 0517 Fax: 086 517 2431 or 012 470 0241
Complaints Procedure	The person responsible for complaints resolution is Renthea Smit. The complaints policy may be obtained from the firm at its business address.
FAIS Ombudsman	Complaints regarding the advice received may be lodged with the Ombud at: PO Box 74571, Lynnwood Ridge, 0040 Telephone: 012 470 9080 or 0860 324 766 Fax: 012 348 3447 Email: info@faisombud.co.za

Total Fees Payable	If business is concluded successfully between the client and the insurer, the intermediary or provider may be entitled to receive commission. The exact amount of commission earned will be disclosed at the appropriate time. Policy administration fees will also be disclosed at such time.
---------------------------	--

I hereby acknowledge receipt of the disclosure document and confirm that its contents have been explained to me.

Signature _____

Full Name _____

Date _____