

FAIS DISCLOSURE NOTICE

Disclosures required in terms of the Financial Advisory and Intermediary Services (FAIS) Act (37 of 2002).
Please read this carefully.

The FAIS Act was enacted for my benefit. I note that this disclosure notice does not form part of the insurance contract.

The Insurer:

MiWay Insurance Limited is an authorised non-life insurer and Financial Services Provider (FSP 33970). MiWay is authorised to provide financial advice and intermediary services on Category I Short-term (non-life) Insurance: Personal Lines, Personal Lines A1 and Commercial Lines.

MiWay's contact details:

Physical Add:	48 Sterling Road Samrand Business Park, Kosmosdal, Ext 12, 0157
Postal Add:	PostNet Suite #382, Private Bag X121, Halfway House, 1685
Telephone MiHelp Facsimile Website E-mail	0860 64 64 64 08 600 767 64 +27 (11) 990 0001 www.miway.co.za info@miway.co.za

Terms and conditions of engagement:

- I must read through all the documents that I receive from MiWay to ensure that I understand the contents thereof. I am entitled to a copy of the policy documents free of charge.
- For my protection, all telephone calls are recorded and copies of the recordings between myself and MiWay regarding my policy will be provided upon request.
- MiWay has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- MiWay sales advisors are full-time employees and receive a once-off incentive on sales made.
- MiWay has a Conflict of Interest Management Policy that can be made available upon request.
- If the premium is paid by debit order, it may only be in favour of one person and may not be transferred without my approval. MiWay must inform me in writing at least 31 days before the cancellation of my debit order.
- The premium payable and the due date (collection date) are indicated on my Coversheet. Non-payment of premiums may lead to my policy being cancelled or cover being suspended.

- Should my insurance be cancelled for any reason, I should be supplied with a notice informing me of such cancellation.
- No person may insist that I sign any incomplete or blank document.

Claims Procedures

I can lodge all claims telephonically by contacting **0860 64 64 64**, online on the website (miway.co.za), or via the MiWay App (available from my App Store) as soon as possible, but within 30 days of the claim event. I should be supplied with written reason/s in the event that my claim is repudiated. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof must not be the sole reason for repudiating a claim.

If I dispute the outcome of my claim, I must raise an objection in writing to MiWay together with reasons by sending an email to: disputes@miway.co.za, within 90 days from the day that I first received written notification of the outcome of my claim.

If the matter is still not resolved to my satisfaction by MiWay, I may submit a complaint to the National Financial Ombudsman Scheme. Details are noted below.

Email	info@nfosa.co.za
Telephone	0860 800 900
WhatsApp	+27 66 473 0157
Website	https://nfosa.co.za

Immediately following the 90 days, irrespective of whether an objection was raised, I have a further 6 months within which to serve summons on MiWay. If I do not serve summons within this period, my right to challenge the decision is forfeited.

Complaints Procedures

I am requested to submit any complaint in writing to complaints@miway.co.za or at any of MiWay's addresses above or on Telephone: **0860 64 64 64**, Fax: (011) 990 0001 or online at www.miway.co.za.

Compliance-Related Complaints

If I have a problem with the way the product was sold to me, the disclosures that were made to me or the advice that was given to me, I may contact the Compliance Officer of MiWay on 0860 64 64 64, or email to compliance@miway.co.za.



If my compliance-related complaint is not resolved to my satisfaction, I may submit a complaint in writing to the FAIS Ombud at:

PO Box 41, Menlyn Park, 0063.

I may also contact the Ombud on Telephone: (012) 762 5000, Sharecall: 086 066 3274, email: info@faisombud.co.za and website: www.faisombud.co.za

I may also submit a complaint to the FSCA on details noted below:

Physical Add:	Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea
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	Gardens, Pretoria, 0081
Postal Add:	PO Box 35655, Menlo Park, 0102
Telephone	012 428 8000/ 0800 20 37 22
Email:	info@fsca.co.za
Website	www.fsca.co.za

Tax clause

In terms of Binding General Ruling 14, the Coversheet constitutes a tax invoice, debit note and credit note as contemplated in sections 20(7)(a) and 21(5)(a) of the VAT Act.