



**SHORT-TERM INSURANCE  
Notice of Disclosure and other Legal Requirements**

**Stuttaford Van Lines (SVL)** is a division of The Laser Transport Group who are licensed as a Financial Services Provider which, in terms of the FAIS Act of 2002, entitles us to operate in an intermediary services capacity in Short-Term Insurance Personal & Commercial lines. As a valued customer of Stuttaford Van Lines as well as a short-term policy holder, you have the right to benefit from the protection the FAIS Act provides, especially when the licensed intermediary, Stuttaford Van Lines, is also your removal services provider. SVL are authorised to deal with Associated Marine Underwriters – a division of Santam Insurance Limited. SVL do not hold any shares in Santam and we receive more than 30 % of all our commission from the insurer. SVL have a Conflict of Interest Policy and a Complaints Policy which is available on request.

**Please study the following important information:**

**1. Your Intermediary**

**The Laser Transport Group (Pty) Ltd t/a Stuttaford Van Lines**

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

|                          |                            |                          |                     |
|--------------------------|----------------------------|--------------------------|---------------------|
| <b>Head Office:</b>      | Johannesburg               | <b>Postal Address:</b>   | PO Box 987          |
| <b>Physical Address:</b> | Lords View Industrial Park |                          | Halfway House, 1685 |
|                          | 2 Oak Road                 | <b>Telephone Number:</b> | (011) 206 1500      |
|                          | Chloorkop, 1619            | <b>Facsimile Number:</b> | (011) 388 0409      |

- **Stuttaford Van Lines** has an additional nine branches in South Africa.

**Legal Status**

The Laser Transport Group (Pty) Ltd t/a Stuttaford Van Lines is a company incorporated in terms of the SA Company Legislation.

- **The Company has professional Indemnity Insurance cover in force.**

**Details on how to institute a claim**

- All claims must be reported to your nearest Stuttaford Van Lines office.
- Domestic and International: Claims must be notified within 7 days of delivery or 7 days of scheduled delivery.
- All claims will be processed promptly and efficiently by our Insurance Brokers on behalf of the Underwriters.
- 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.stuttafordvanlines.com](http://www.stuttafordvanlines.com)

- **The Company 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 contact email address for our Compliance Officer is:** [insurance-compliance@stuttafordvanlines.com](mailto:insurance-compliance@stuttafordvanlines.com)

**2. The Insurer (Underwriter) with whom your policy is placed**

**Name: Associated Marine a division of Santam Limited**

|                          |                 |                          |                  |
|--------------------------|-----------------|--------------------------|------------------|
| <b>Physical Address:</b> | Santam Place    | <b>Postal Address:</b>   | PO Box 55182     |
|                          | 17 Fricker Road |                          | Northlands, 2116 |
|                          | Illovo          | <b>Telephone Number:</b> | (011) 912 8000   |
|                          | 2196            | <b>Facsimile Number:</b> | (011) 2680269    |

**Compliance Department:** Compliance Officer – numbers as above.

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

- **Type of Policy:** Goods-in-Transit

- **Method of Payment:** Premium is paid as per the invoice. If no premium is received then Stuttaford Van Lines liability is limited to the extent outlined in its Conditions of Contract.

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

**Date:** .....

# STUTTAFORD VAN LINES



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#### 3. Other matters of importance

- You must be informed of any material changes to the information referred to in Sections 1 and 2 on page 1.
- If the information in Sections 1 and 2 was given verbally, 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.
- A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof 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.

#### 4. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents presented to you.
- Make a note as to what is said to you.
- Don't be pressurized to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

#### 5. Particulars of Short-term Insurance Ombudsman

**Postal Address:** PO Box 32334  
Braamfontein  
2092

**Telephone Number:** (011) 726 8900

**Facsimile Number:** (011) 726 5501

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and/or Insurer.

#### 6. Particulars of Short-term Insurance Registrar

**Postal Address:** Financial Services Board  
PO Box 35655  
Menlo Park, 0102

**Telephone number:** (012) 428 8000

**Facsimile Number:** (012) 347 0221

If any complaint to the Intermediary or the Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar.

#### 7. Particulars of the FAIS (Financial Advisory and Intermediary Services) Ombudsman

|                        |  |                           |                |
|------------------------|--|---------------------------|----------------|
| <b>Postal Address:</b> | PO Box 74571<br>Lynnwood Ridge<br>0040 | <b>Telephone Number:</b>  | (012) 470 9080 |
|                        |  | <b>Facsimile Number:</b>  | (012) 470 9097 |
|                        |  | <b>Share Call Number:</b> | 0860 324 766   |

If your Intermediary/FSP was unable to resolve a complaint about the financial product purchased, varied, placed or terminated, you may submit the complaint to the FAIS Ombudsman.

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

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