

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

(This notice does not form part of the Insurance Contract or any other document)

Conflict of interest

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial services to you. In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below.

A full copy of our overall conflict of interest management policy can be obtained from our website (www.camargueum.co.za) or from our offices upon request to compliance@camargueum.co.za.

About ourselves, your Underwriting Manager

Company Name:	Camargue Underwriting Managers (Pty) Ltd (Reg No. 2000/028098/07)		
Physical Address:	Camargue House, 33 Glenhove Road, Melrose Estate, Johannesburg 2196		
Postal Address:	Postnet Suite 250, Private Bag X4, Bedfordview 2008		
Telephone No:	011 778 9140	Fax No:	011 778 9199
Website & e-mail:	www.camargueum.co.za / camargue@camargueum.co.za		
Our Compliance Officer:	Associated Compliance (Pty) Ltd Tel: 011 678 2533 e-mail: info@associatedcompliance.co.za		
Our licence to operate as a Financial Services Provider:	Licence No: 6344 Category 1.2 Short Term Insurance Personal Lines Category 1.6 Short Term Insurance Commercial Lines Licenced for intermediary services.		
Staff requirements:	We undertake to ensure that all staff delivering a financial service on behalf of our insurers which we represent are all authorised representatives, who meet all the required honesty, integrity and educational standards, and that we check these on at least an annual basis.		
We have the following insurance coverage in place:	Professional Indemnity Insurer: Lloyd's of London Fidelity Guarantee Insurer: Lloyd's of London		

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Camargue

Specialised Liability Management

Our mandate:	We are appointed by Bryte Insurance Company Limited, Compass Insurance Company Limited and Lloyd's Underwriters to manage a specific type of product on their behalf and have written mandates evidencing this. We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial services to you. In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below.
How we are paid for our services:	We are paid a fee by insurers for managing your policy on their behalf. In addition we have a vested interest in this transaction by virtue of a profit share agreement between ourselves and insurers.
Immaterial financial interest:	It is generally accepted practice within our industry that 'entertainment' and 'gifts and other incentives', collectively referred to as an immaterial financial interest in the Conflict of Interest Regulations, are often provided by the product provider to the financial services provider (broker) and vice versa, and potentially from and to other financial service providers. The Rand value of such interests is limited by legislation, per calendar year, to R1,000 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 management policy.

About your Product Suppliers / Insurers

Name:	Certain Underwriters at Lloyd's
Address:	Lloyd's South Africa (Pty) Ltd, The Forum, 15th Floor, Sandton, Johannesburg. PO Box 787163 Sandton 2146.
Website:	https://www.lloyds.com/lloyds-around-the-world/africa/south-africa/contact-us
Telephone No:	011 505 0000
Fax No:	011 505 0001
Contact Person:	Adelle Budricks Adelle.Budricks@lloyds.com
Name:	Bryte Insurance Company Limited
Registration number:	1965/006764/06
FSP number:	17703
Address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Website & E-mail	http://brytesa.com
Telephone No:	011 370 9111

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Compliance Officer: Legal and Compliance Department
Tel: 011 370 9111
Fax: 011 370 9910
e-mail: fais@brytesa.com

Name: **Compass Insurance Company Limited**

Registration number: 1994/0030010/06

FSP number: 12148

Address: Compass Insurance, KPMG Wanooka Place, St Andrews Road, Parktown, Johannesburg

Website & E-mail www.compass.co.za / info@compass.co.za

Telephone No: 011 745 8333

Fax No: 011 745 8444

Compliance Officer: Adél Walker
Tel: 011 745 8333
Fax: 011 745 8444
e-mail: adel.walker@compass.co.za

General

Type of financial product: Short-Term Insurance Commercial Lines

How your insurer is paid: The premium shown on your quote, policy or renewal schedule will be paid to insurers less the intermediary commission and our management fee.

Ownership: We own no shares in any Lloyd's Underwriters, Bryte Insurance Company Limited or Compass Insurance Company Limited. Bryte Insurance Company Limited and Compass Insurance Company Limited do not own any shares in us. One of our Lloyd's Underwriters, namely Brit Insurance Holdings owns shares in us. We do not have a relationship with any other product provider that provides an ownership or financial interest.

Other FSPs: We do not have a relationship with any other FSP that provides an ownership or financial interest.

Distribution channels: We do not have a relationship with any distribution channel that provides an ownership or financial interest or support service.

Other persons: We do not have a relationship with any other person that provides an ownership or financial interest.

Premium obligation: This policy is subject to the payment of premium as indicated in the policy schedule. The premium is payable on or before the inception date or renewal date shown in the policy schedule. Failure to pay the premium by this date may result in your policy being cancelled and any claim rejected.

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Specialised Liability Management

- How to institute a claim:** Inform your intermediary as soon as you become aware of a situation or event that may give rise to a claim under the policy; they will advise us, and tell you what procedure to follow.
- Complaint process:**
- If you have a complaint about our service, staff or products please make use of the following contact information with full details of the problem:
Camargue Complaints
Telephone no. 011 778 9140
E-mail: complaints@camargueum.co.za
 - If you wish to lodge a complaint direct with insurers please contact:
Lloyd's South Africa (Pty) Ltd
Tel: 011 505 0000 Fax: 011 505 0001
and/or
Compass Insurance Company Limited
Tel: 011 745 8333 Fax: 011 745 8444
Postal address: PO Box 37226, Birnam Park, 2015
E-mail: info@compass.co.za
If you wish to learn more about their complaints policy and procedure, please contact Adél Walker:
Tel: 011 745 8333 Fax: 011 745 8444 E-mail: adel.walker@compass.co.za
and/or
Bryte Insurance Company Limited
Claims: 086 037 2057 or General: 086 020 2008
Postal address: PO Box 61489, Marshalltown, 2107
E-mail: claims.complaints@brytesa.com or nonclaimcomplaints@brytesa.com
If you wish to learn more about their complaints policy and procedure please visit: <http://brytesa.com/legal/complaints-management>
 - If your problem is not resolved to your satisfaction you may refer your complaint to the **Ombud for Financial Service Providers** at:
PO Box 74571, Lynwood Ridge, 0040
Telephone 0860 324766, Fax 012 348 3447
Website: www.faisombud.co.za
e-mail: info@faisombud.co.za
- Service of suit:** In the event of any litigation arising out of this insurance, Lloyd's South Africa (Pty) Ltd, 15th Floor, The Forum, 2 Maude Street, Sandton, South Africa is required in terms of the Short Term Insurance Act No. 53 of 1998 to accept service of suit against Underwriters at Lloyd's.

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