

**DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICE (FAIS)
ACT (37 OF 2002) IMPORTANT NOTICE- PLEASE READ IT CAREFULLY**

Company Name:	MANDOLINE INSURANCE BROKERS CC	
Registered Address:	342 EQUESTRIAN ROAD RUIMSIG 1735	
Telephone Number:		116 750 575
Full physical address of our branch dealing with You:	342 EQUESTRIAN ROAD RUIMSIG 1735	
Telephone Number:		116 750 575
Fax Number:	086 684 7449	
E-mail Address:	daisy@mandoline.co.za	
Web-site:	www.mandoline.co.za	

Our license to transact business as a Financial Service Provider:	Reference number:	FSP6548
	Categories of license:	SHORT TERM INS: CATEGORY PERSONAL & COMM LINES
	Mandates:	We have a written mandate to represent various insurers and will only present terms to you where we have such an agreement.

Our Insurances in place that provide protection to our clients:	Professional Indemnity Insurer:	AC & E PROFESSIONAL INDEMNITY AND LIABILITY UNDERWRITING MANAGERS PTY LTD
	Fidelity Gaurantee Insurer:	NONE
	Intermediaries Guarantee Fund Insurer:	NONE

Our Compliance Officer:	Name:	LIEZL SADLERS
	Company:	ATTORNEYS
	Contact details:	29 EIGHT STREET SPRINGS TEL 0861 723 537 / FAX 011 362 4073

How do we get paid for what we do: Generally we receive a commission from the Insurer with whom we place Your insurances. The level of these commissions vary depending upon product type and range from 7,5% for SASRIA, 12,5% for Motor and 20% for allothers. Any fees due by You to ourselves will be pointed out to You when we provide You with a quote or renewal terms and will also be shown on Your policy schedule.

If You have a complaint about our service, staff or products sold to you please contact the following person in writing with full details of the problem You have encountered:

Name:	DAISY VAN DER MERWE	
Address:	342 EQUESTRIAN ROAD RUIMSIG 1735	
E-mail Address:	daisy@mandoline.co.za	

Mandoline Brokers has written agreements with the following companies:
 Xenturion - premium collection done by MMX
 PWV Brokers - premium collection done by Nedbank
 ATU Underwriting Managers - premium collection done by Fulcrum
 HRS Insurance Services - premium collection done by Fulcrum
 Garage Sure - premium collection done by Epic
 AC & E Engineering Underwriting Mangers - premium collection done by Epic
 Aquarius Underwriting Managers - premium collection done by Epic
 Innovation Maven - premium collection done by ABSA

Details about Your Insurer and Our relationship with them:

Do we own more than 10% of any Insurer?	NO
Do we receive more than 30% of our income from any insurer?	YES - BROKER SOLUTIONS GROUP AND XENTURION UNDERWRITERS

What else should You know?

We undertake:

To keep all information You tell us about Yourself confidential,
Not to alter any documents You provide us with when submitting to any insurer. Where we feel an error has been made we will advise You prior to submission,
To never ask You to sign blank documents - wherever possible all documents, be they proposals or claim forms should be completed by You to ensure full detail,

Never to take away any rights You have in terms of any legislation that governs the way we transact business,

To supply a copy of any documents used in the preparation of Your insurances, when required, free of charge.

We can not undertake:

To take responsibility for the non-settlement of claims due to non compliance with the stipulated conditions and requirements of your policy.

Your insurer undertakes:

To be the one who provides the reason for any claim that is repudiated,

To ensure that they write to You should they wish to cancel Your policy and to give You at least 30 days notice of their intention to do so.

If You are paying Your premiums by debit order:

The debit order may only be in favour of one person/entity,
It may not be transferred without Your approval.
You are entitled to 30 days notice of cancellation of the debit order,
If You are paying for personal insurances:

You are entitled to a period of 15 days grace in which to pay the premium (other than in the first month of insurance).

If You are paying Your premiums in any way other than monthly:

You are only entitled to a 15 day grace period if the insurances are in respect of Your personal insurances, otherwise;
all premiums must be paid at inception or renewal date for the policy to be in force.

If any of the information You gave us changes:

You must advise us immediately - policy cover, premiums and terms are based on what You told the insurer, we need to advise them of any changes that could affect their view of You and Your policy.

Immaterial Financial Interest:

It is generally accepted practice within our industry that "entertainment" and "gifts" and "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 are limited, by legislation, per calendar year, to R1 000.00 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.

A full copy of our overall conflict of interest management policy can be obtained from:

i) Our offices upon written request to daisy@mandoline.co.za

We further undertake that no financial interest exceeding R1, 000 per calendar year, will be received by any of our representatives or provided to any representatives of the above listed entities.

Do we have a relationship with any product / supplier that provides a Financial Interest other than Ownership?

NO

Do we have a relationship with any other FSP that provides an Ownership or financial interest?

NO

Do we have a relationship with any other Distribution Channel that provides an Ownership, Financial Interest or Support Service?

NO

Do we have a relationship with any other person that provides an Ownership or financial interest?

NO

Other contact details:

Registrar of Insurance
Financial Services Board
PO Box 35655
Menlo Park
102

FAIS Ombudsman
Miss N Bam
PO Box 74571
Lynwoodridge
0040

Short term Ombudsman
Mr B Martin
P O Box 32334
Braamfontein
2017

Telephone number 012 428 8000
Fax number 012 347 0221

Telephone number: 012 470 9080
Fax number: 012 348 3447
email: reception@faisombud.co.za

Telephone number: 011 726 8900
Fax number: 011 726 5501
email: info@osti.co.za