



Broker: Oaksure Financial Service
FSP: 27343
Tel: 0861625787
Address: 1st Floor, 29 Bond Street, Ferndale, Randburg, Johannesburg, Gauteng. 2194

CLIENT DECLARATION AND CONSENT

I, the client, confirm that the information on the attached schedule/quotation supplied to me by my Representative at Oaksure Financial Services, is based on information which was supplied by myself. Due to the nature of Oaksure's business and as an Authorized Financial Services Provider, our services and advice is provided on voice recorded telephone lines, face to face, email and other electronic channels. These form part of your policy contract and such record is kept for security and reference purposes. You may request a copy of the communication at any time from our Head Office. It is important to Oaksure that there is a mutual understanding of your insurance requirements and that the advice offered by our Representative is acceptable to you as a client. In accordance with the FAIS Act under section 15 of the General Code of conduct, we have a record-keeping obligation for any financial related advice given to you. Your reference is your policy number in all communication with us.



By receiving this Declaration, you confirm and acknowledge that the following advice was offered to you as a client. Please note that should you wish to amend or add to any of the points below, you are welcome to contact our Client Care department on 0861625787, clientcare@oaksure.co.za or on WhatsApp 0607140912 and we will happily assist you:

- You acknowledge that we have explained to you the importance of giving correct and accurate information at all times. Should any of your details be found to be incorrect and/or not updated, it may compromise your cover in the event of a claim and/or affect any future underwriting decisions.
- You confirm that the necessary checks were done, to identify you as a client in order for us to minimize any possibility of fraudulent activities being conducted against your name and for FICA verification.
- We declare that your personal information will be kept confidential at all times and will only be shared with our insurance partners and associates with regards to any underwriting and claims requirements. You have accepted the sharing of insurance of information disclosure on voice recorded line.
- The Quote/Policy has been completed to suit your financial and insurance needs as indicated to us and reflects accurate information supplied by you during the needs analysis done with our Representative and you have been allowed sufficient time to make an informed decision.
- All the aspects of the advice offered including all costs and fees have been adequately explained to you.
- You confirm that you have been provided you with our Statutory Notice document and the importance of the information contained within has been brought to your attention.
- You wish to proceed with the Insurance Covers as requested and accepted by you.



- The residential address plus any other daytime or overnight address displayed are the risk addresses where you keep the item. This and other answers to your questions will have an influence on the calculation of your premiums and determines the acceptability of your risk to the insurer plus the terms and conditions that are applied by them. Please make sure all information on your quote/schedule is correct.
- Important: The terms and conditions of your policy are in the policy wording. Please make sure that you read these and understand what is required in order to enjoy cover. If you have any

This document/quote/policy is valid for the period stipulated in the attached document and is subject to final underwriting and acceptance by the insurer. Please ensure you read the Oaksure disclosures that follow as they form part of your record of advice.

- In the following disclosure, wherever the words “you” or “your” is used then this will mean “you as a client”. You waive your rights to privacy with regards to any underwriting and claims information including credit information, for any claim made or lodged by you or on your behalf. You consent to such information being stored in a shared database and used as set out above and you consent to such information being disclosed to any insurance company or its agent. You also consent to any underwriting or claims information, being verified against your name and shared with any legally recognised sources or databases.
- Oaksure Financial Services Pty Ltd, registration no. 2015/093985/07 is the holder of a category I Financial Services Provider License with FSP number 27343. The license includes the authority to provide financial services with respect to short term insurance (personal lines and commercial lines). Oaksure Financial Services Pty Ltd has contracts with several short-term insurers. The business has not earned more than 30% commission from any of the insurers within the past 12 months, and also does not hold more than 10% shares in any insurer. From time to time we may receive an award from a product provider. Please request us for our gift register if you wish to obtain more information in this regard.
- Our Head Office address is 29 Bond Street, Randburg, 2194 and our telephone number is 0861625787. We have a complaints resolution system which you may obtain at our Head Office. If you have any queries or concerns, please don't hesitate to send us a message via our website, or e-mail at clientcare@oaksure.co.za or on WhatsApp **0607140912**



- Oaksure will post or email you all your policy documentation within the next 30 days. Should you not receive your policy documents please contact us on 0861625787 and we will send you another copy immediately. Until you receive your policy documents you are still obliged and bound by the terms and conditions of the agreement and policy wording
- Oaksure holds professional indemnity cover to protect you as the client and we are obliged to advise you that the representative receives a once off commission on the sale of this policy. Oaksure receives commission of 12.5% for motor policies and 20% for non-motor policies.
- In the event that you have a complaint regarding the willful or negligent rendering of a financial service or advice or if you have any problem with the items that were discussed please phone the company ClientCare department so that they can handle your query.
- When you are cancelling your current short-term insurance policy to take out a new policy it might be to your disadvantage since your benefits might not be taking out the exact same cover and certain waiting periods and/or exclusions might influence any future claims. Please make sure that you are aware of the consequences and if you are unsure of anything in this regard you should rather confirm with Oaksure and we will be glad to take the time and give you a full explanation. It remains your choice and responsibility to ensure you are happy with the terms and conditions of the insurance policy you are taking out with us.
- You may be required to provide proof of previous insurance and previous claims at claims stage. Failure to be able to provide the required information may affect your claim.
- As part of our service to you, we want to advise you that mechanical wear and tear as well as electrical faults will not be covered. Damage to rims and tyres, punctures, cuts, bursting caused by road hazards is not covered unless such damages is resulting from an accident and is accompanied by other damage to the body part of the vehicle.
- Your premium will be collected on a monthly basis in advance, on the first working day of the month. The deduction on your bank statement will reflect as Oaksure. or the Insurer's name whom you hold a policy with. Please note that if you put a stop payment on your premium at the bank, this policy may automatically be cancelled from the date that the premium was due to be paid.



- If your monthly premium is not received by us within 14 days of the due date, cover in terms of this policy of insurance will be interrupted for the period for which you did not pay your premium.. This will lead to no cover being available to you for the period where no payment was made.
- It remains your responsibility as a client, to make sure that your premium is paid on the due date. If for any reason the premium should be returned as unpaid, you would have 14 days in which to make an alternative arrangement with us to debit your bank account. Failure to comply with the above, may lead to no cover.
- Should you fail to make an arrangement for a re-debit before your next debit date, we will automatically double debit your bank account, on your next debit date, should it be allowed by the Insurer. Should you have a claim during this Period of Insurance, in respect of which your debit order has been unpaid, your claim may be repudiated by the Insurer. In the case that the claim is entertained, you must first settle the outstanding premium before your claim can be processed, alternatively this Premium shall be deducted from any payment due to you. Most Insurers work on the principle of "No payment, No Cover" and "Premium in advance for cover". This means that should a premium be unpaid at.
- If at any time in the lifetime of the policy, there are two consecutive non-payments of premiums, the policy will cancel automatically, with backdated effect. It remains your responsibility to make sure that your premium is paid on the due date.
- It remains your responsibility to ensure that all the security requirements of the policy are met within the required timeframes. This means that should you have stated that you have or that you will be installing a tracking device in a vehicle, you have seven days in which to do so. Should you not install the tracking device within the required seven days, there will be no cover on the vehicle in the event of theft or hijacking. Should the vehicle be stolen or hi-jacked within the seven-day period, an additional excess will apply. In the event that you are required to have burglar bars or security gates, a linked alarm or an electric fence both in working order installed at your house in order to enjoy cover, should it be found that these were not installed or not operational at the time of the claim, the Insurance company has the right to repudiate your claim.



- It remains your responsibility to take the vehicle for inspection at a PG Autoglass or Glassfit within 24 hours of the cover starting. Should you not take the vehicle for inspection within the period, the Insurer may apply an additional excess to your claim or repudiate the claim entirely. We suggest you make an inventory of all your household goods if you have taken out householder's cover. We also suggest you take pictures of every room showing the contents, thus making it easier at time of claim for you to prove ownership.
- Insurance in South Africa is governed by the Law of Average. This means that you do not gain by over-insuring yourself. Should you under insure yourself, you are stating to the Insurer that you are taking some of the risk yourself and that the Insurer will only be liable for a portion of your claim. An easy example of this is if your household contents are worth R200 000, and you insure it for R100 000, you are self-insuring 50% and asking the Insurer to cover the other 50%. Should you have a claim for R100 000, the Insurer will pay R50 000 and you will be required to pay the other R50 000. Please make sure you are not under-insured and that the values given to our representative are the replacement values of all items Insured. Insurance cover is renewed on a monthly basis and you need to ensure that your values on your Insurance policy are increased at least in line with inflation once a year.
- Please make sure you read the Insurer policy wording as it forms part of your contract of Insurance there will be further and additional conditions and terms applicable to what has already been discussed with our representative. It is crucial for you to read the policy documentation so that you are fully aware of all the relevant terms and conditions in the event of a claim. There may be additional excesses due in the event of a claim and you need to familiarise yourself with these as you will be liable for payment of them should a claim arise.
- The monthly premium is based on the information reflected on your schedule. The acceptance and continual acceptance of the risk is also based on the information reflected on the schedule. Please ensure that all the information is correct as any misrepresentation on your behalf could result in non-payment of a claim.



Statutory DISCLOSURES - Introductory Letter and Section 13 certification

an authorised financial services provider

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

1. Status of Financial Services Provider in terms of the FAIS Act

Oaksure Financial Services (Pty) Ltd is an authorised Financial Service Provider, Company Registration number 2015/093985/07, FAIS License number 27343. Steven Cory is a key individual of FSP, and as such participates in the decision making and management of the organisation. Your Broker is employed as a representative of the FSP by virtue of a written contract of employment and/or a written mandate.

2. FSP Office Contact Particulars

WhatsApp: 0607140912
Telephone No:
E-mail: clientcare@oaksure.co.za

3. Remuneration

Your Broker is a commissioned staff member of FSP, and receives incentive remuneration based on individual and company performance.

4. Responsible Key Individual Contact Particulars

Physical work address: 29 Bond Street, Randburg
Telephone No: 0861625787
Facsimile No: 0865152852
E-mail address: KI@oaksure.co.za

5. Independent Status of (FSP) and Professional Indemnity Insurance

FSP has agreements with most of the major product providers and our representatives are authorised to place business with any of them. In the past 12 months this business did not earn more than 30% of its income from any product provider. FSP has no financial interest in any product supplier. We do not carry professional indemnity insurance."

6. Authorisation

The FSP accepts responsibility for the actions of the representatives acting within the mandates listed below. They are authorised to give advice and render intermediary services on the following products and if they are still meeting their requirements

7. Complaints Procedures

If you have a complaint, please contact the FSP head office. The complaints officer will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose detail appear below, but in particular with the FAIS Ombud. If you wish to learn more about our complaints policy and procedure, please contact our complaints officer at complaints@oaksure.co.za

8. FSP Compliance Officer's Details

Dawn Julyan-Larkins ISS Compliance (Pty) Ltd Compliance practice number 28	Telephone No: (012) 998 7938 Facsimile No: (086 636 5217)
--	--

9. FAIS Ombud Details for all FAIS advice related complaints

Charles Pillai The Customer Contact Division The FAIS Ombud Celtis House Eastwood Office Park Lynnwood, Pretoria	PO Box 74571 Lynnwood Ridge 0040 Telephone No: 0860 FAISOM (0860 324 766) E-mail: info@faisombud.co.za
---	--

10. Long term Ombud details for all Long term insurance complaints

3 rd Floor Sanclare Building 21 Dreyer Street Claremont 7700	Telephone No: (021) 657 5000 Facsimile No: (021) 674 0951 E-mail: info@ombud.co.za Private Bag X 45, Claremont, 7735
--	---