

YOUR INTERMEDIARY AND ADMINISTRATOR																							
Company name:	The Hub (Pty) Limited Registration number 2004/033029/07																						
Physical Address:	20 Marshall Drive, Mount Edgecombe, 4302	Postal Address:	Private Bag X03, Mount Edgecombe, 4300																				
Telephone Number:	0861 88 88 99	Facsimile Number:	086 609 6918																				
The Hub does not own 10% of the insurer and did not derive more than 30% of its total remuneration over the preceding 12 months from the insuree.																							
The Hub (Pty) Ltd is licensed in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS Act"), FSP Number 38683. According to the FSP License, The Hub is authorised to render intermediary services in respect of Long-Term Insurance Product Category A, B1 and B1-A.																							
The Hub (Pty) Ltd is in possession of the required written agreement to act as a Non-Mandated Intermediary of Guardrisk Life Limited.																							
The Hub has professional Indemnity in place.																							
Binder fee: 30%.																							
Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, The Hub (Pty) Ltd accepts responsibility for the lawful actions of their Representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering financial services within the course and scope of their employment.																							
Claims Procedure:	Completed claims forms and all required documents to be submitted to The Hub (Pty) Ltd, Private Bag X03, Mount Edgecombe, 4300 or faxed to 086 609 6918 or can be e-mailed to: HubFinancialServices@hub.co.za.																						
Complaints Procedure:	Complaints relating to any advice given to you by your intermediary may be notified to: The Hub (Pty) Ltd or HubFinancialServices@hub.co.za and our Complaints Resolution Policy can be accessed from Hub Financial Services. Tel 0861 88 88 99.																						
Compliance Officer:	Nicky Maseko: 011 056 7190 e-mail address: nicky@nccconsultants.co.za																						
Conflict of Interest:	Conflict of interest Management Policy is accessible from Hub Financial Services. Tel 0861 88 88 99. Website: www.hub.co.za																						
DETAILS ABOUT THE INSURER																							
Company Name	Guardrisk Life Limited Registration No. 1999/013922/06	Website	www.guardrisk.co.za																				
Postal Address	PO Box 786015, Sandton, 2146	Physical Address	3rd Floor, 2nd Tower, 102 Rivonia Road, Sandton, 2196																				
Telephone Number	011 669 1000	Complaints	Tel 0860 33 33 61 e-mail. complaints@guardrisk.co.za																				
FAIS Registration	Guardrisk Life Limited is an authorised financial services provider in terms of the FAIS Act, FSP No. 76																						
Compliance	Tel 011 669 1104, Fax 011 675 3826, e-mail compliance@guardrisk.co.za																						
Conflict of Interest	Guardrisk Life Limited has a Conflict of Interest Management Policy in place and it is available to clients on the website.																						
In terms of the FSP License, Guardrisk Life Limited is authorised to give advice and render financial services for products under: Category 1: Long Term Insurance: Category A, B1, B2, C, B1-A and B2-A																							
Guardrisk has Professional Indemnity Cover and a Fidelity Guarantee Cover in place.																							
PREMIUMS																							
Due Date of Payment:	Your premium, as laid out in your application and policy documents, will be debited monthly to your Hub Private Label Account, providing you are within your account terms.																						
Consequence of Non-Payment:	If the premium is not received as aforesaid, you have a further 30 days to pay, failing which the policy will be cancelled and any claim will not be covered.																						
Method of Payment:	Your monthly premium will be debited to your Hub Private Label Account with the Hub (Pty) Ltd.																						
OTHER MATTERS OF IMPORTANCE																							
i	You will be informed of any material changes to the information about the intermediary and or insurer provided above.																						
ii	If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled a period up to 31 days from the commencement date within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.																						
iii	If we fail to resolve your complaint relating to an advice satisfactorily, you may submit your complaint to the FAIS Ombudsman or any other complaint to the Ombudsman of the Long Term Insurance whose details are reflected below.																						
iv	You will always be given a reason for the repudiation of your claim.																						
v	If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.																						
vi	You will always be entitled to a copy of your policy at no extra charge.																						
WARNING																							
i	Do not sign any blank or partially completed application forms.																						
ii	Complete all forms in ink.																						
iii	Keep notes of what is said to you and all documents handed to you.																						
iv	Don't be pressurised to buy the product.																						
v	If you fail to disclose facts relevant to your insurance, this may influence the assessment of a claim by the insurer.																						
WAIVER OF RIGHTS	No insurer and/or intermediary may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.																						
For complaints on claims that are not satisfactory resolved by the product supplier, contact:		For complaints to the intermediary or insurer that are not resolved to your satisfaction, please contact:																					
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