DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

FINANCIAL SERVICES PROVIDER (FSP)

ULTRA SURE is a pet accident cover program for Ultra Dog and Cat Food customers where you are covered through the continuous purchase of Ultra Dog and Cat Food. ULTRA SURE helps to reduce the financial burden of medical treatment if your pet is injured as a result of a sudden, unforeseen or unintended event.

This cover is provided under the ULTRA SURE Pet Accident policy where RCL Foods is the policyholder. The policy is underwritten by The Hollard Insurance Company Limited. Petsure, a division of Hollard, administers the claims submitted under this policy.

You applied for cover under this policy by following the instructions on their website, https://ultrapet.co.za/ultrasure/.

PARTICULARS OF YOUR FSP AND INSURER		
Name	Petsure, a division of The Hollard Insurance Company Limited.	
Trade name	Hollard	
Hollard Company	1952/003004/06	
registration number		
Physical address:	22 Oxford Road, Parktown, 2193	
Postal address	PO Box 87419, Houghton, 2041	
Telephone number	0860 738 787	
Fax number	086 661 0992	
Email address	info@petsure.co.za	
Website	www.petsure.co.za	
Compliance Officer		
Contact Details:	Call (011) 351-5000, and ask for the Group Compliance department or	
	email: compliance@hollard.co.za	

 YOUR FSP AND INSURER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM

 PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

 Licence number
 17698

 Specific exemptions
 None

YOUR FSP HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS		
Professional Indemnity	Yes	
Fidelity Guarantee	Yes	

HOW TO CLAIM UNDER THE ULTRASURE PET ACCIDENT INSURANCE POLICY

a) Follow the claims process on the website <u>https://ultra-pet.co.za/how-to-make-a-claim/</u> and download the claim form from the website or the ULTRA SURE APP.

b) You must send us the claim within 60 days from the date of your pet's treatment to:

Email: claims@petsure.co.za Fax: 0866610989

c) Fill in the claim form correctly – please note that there are areas that your vet will need to fill in directly. The following documents also need to be included in your email to Petsure:

Proof of payment that you made to the vet such as a credit card slip or confirmation of EFT

• A detailed invoice from your veterinarian

d) You can also contact the Hollard Pet & Equine call centre on **0860 738 787**.

THE PRIVACY OF YOUR PERSONAL INFORMATION

Hollard.

We care about the privacy, security and online safety of your personal information and we take our responsibility to protect this information very seriously. If you decide to make use of this insurance by submitting a claim under the ULTRA SURE Pet Accident Insurance policy, you must understand how we will deal with your personal information. Below is a summary of how we deal with your personal information. For a more detailed explanation, please read our official Privacy Notice on Hollard's website.

In order to provide you with this insurance, we have to process your personal information which you provide to us when you claim. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. We will not use your personal information to send you any marketing on products or offers from Hollard or our partners.

By submitting a claim, you therefore agree to the processing and sharing of your personal information.

HOW TO COMPLAIN

We hope that you never have reason to complain, but if you do, there are a couple of options available to you. While you may contact the Ombudsman at any time, we would encourage you to please follow the four-step process below.

Step 1: Complain to the Hollard Insure Complaints team

Please contact Hollard on our dedicated complaints contact details below and we will do our best to find a solution to your complaint. If we do not accept a claim or if you don't agree with the amount of the claim, you may ask us to review our decision within **90 days** of the date that you received our decision.

Postal address	: Hollard Insure Complaints Team, The Hollard Insurance Company Limited,
	PO Box 87419, Houghton, 2041
Tel	: 011 351 2200 (Weekdays between 8am and 5pm)
Email	: hollardinsurecomplaints@hollard.co.za

Step 2: Complain to Hollard's Internal Adjudicator

If you are still unhappy after contacting us, you may contact Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently.

Email	: oia@hollard.co.za
Tel	: 011 351 5652 (Weekdays between 8am and 5pm)
Fax	: 011 351 0801

Step 3: Complain to the Ombudsman for Short-term insurance

The Ombudsman for Short-term Insurance provides a free and speedy complaints resolution process. In the unlikely event that you are still unhappy after following the steps above, you may send your complaint to the Ombudsman on the following details:

Postal address	: The Ombudsman for Short-term Insurance, PO Box 32334, Braamfontein, 2017
Physical address	: No. 1 Sturdee Avenue, c/o Bolton & Baker Roads, First Floor, Block B, Rosebank
Tel	: 0860 726 890 or 011 726 8900
Fax	: 011 726 5501
Email	: info@osti.co.za
Web	: www.osti.co.za

Step 4: Take legal action against Hollard

You may take legal action against Hollard within **270 days** of the date that you received our claims decision. To take legal action, summons must be served on us. If this is not done in time, you will lose your right to claim and we will no longer be responsible for that claim. You may also choose to take legal action against us without first asking us to review our claims decision or contacting the Ombudsman for Short-term Insurance. If you take legal action against us before contacting the Ombudsman for Short-term Insurance, you can only approach them for assistance after you have withdrawn the summons against us.

FINANCIAL SECTOR CONDUCT AUTHORITY

Hollard.

Physical address:	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	0800 20 37 22
Fax number	(012) 346-6941
Email address	info@fsca.co.za
Website	www.fsca.co.za

KEY CONFLICT OF INTEREST DISCLOSURES

Petsure is a division of Hollard and therefore Hollard accepts responsibility for any financial services provided to you. A full list of Hollard's associates which shows ownership interests, as defined in the FAIS Act, is contained in the Conflict of Interest Management Policy. We will always act in your best interest and provide you with an objective and unbiased financial service. If applicable, the brand partner name associated with your policy is paid a lead fee.

A full copy of this policy is available on Hollard's website, or on request by emailing us at membership@petsure.co.za.

OTHER MATTERS OF IMPORTANCE

a) You must be informed of any changes to the information provided above.

b) You may ask for a recording of any telephone discussion between you and Petsure.