



JVC Insurance Brokers (PTY) Ltd is an authorized Financial Service Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act ("FAIS").

1. Full business and trade names of FS: JVC Insurance Brokers (PTY) Ltd
2. Registration number: JVC Insurance Brokers: 2018/433216/07
3. FSB licence number: JVC Insurance Brokers: 17238
4. Postal address: P O Box 2104
Florida Hills
1716
5. Physical address: Blueberry Office Park, Block A, Unit 2
Apple Street
Randpark Ridge, 2156
6. Telephone number: 011 475 9250
7. Cellular phone number: Johan Erasmus 082 410 6153
Volker Grünewald 082 410 6152
Jason Mizen 073 383 1142
8. Internet address: www.jvcinsurance.co.za
9. E-mail address: jvc@jvcinsurance.co.za
10. Name and contact details of contact person
Johan Erasmus (KI / REP)
Volker Grünewald (KI / REP)
Jason Mizen (KI / REP)
Ronel Prinsloo (REP)
Elsa Luüs (REP)
Chantel Dryden (REP)
Carmen Botha (REP)
Dominique Kruger (REP)
Charne Snyders (REP)
11. Concise details of the legal and contractual status of the key individual or representative:
Johan Andries Erasmus is employed by the FSP to render financial services on behalf of the FSP.
Volker Jurgen Grünewald is employed by the FSP to render financial services on behalf of the FSP.
Jason Mizen is employed by the FSP to render financial services on behalf of the FSP.
12. The FSP accepts responsibility for their actions of its key individuals and representative in the rendering of the financial service involved
13. The extent to which the client will have to accept any responsibility is set out in this and other documentation furnished to the client.
14. The name and contact details of the compliance officer of the FSP:
Moonstone Compliance (PTY) LTD
Compliance Officer: Marius Wiese
Telephone number: (021) 883 8000
Fax number: (086) 600 2119
E-mail address: mwiese@moonstoneinfo.co.za
Website address: www.moonstone.co.za
15. Details of the financial advisory and intermediary services which the FSP is authorized to provide in terms of its license:

Short-term Insurance: Category Personal Lines, Commercial Lines. Long-term Insurance: Category A, B1, C, B2, Retail Pension Fund Benefits, Pension Fund Benefits (Excluding Retail Pension Benefits), Participatory interest in one or more collective investment scheme.

16. The product suppliers the FSP has contractual relationships with:

Santam Limited	32%
Old Mutual	25%
Auto & General	2%
Associated Marine	4%
Lombard / Consort	2%
Santam Special Underwriting	14%
Mirabilis	14%
SHA	2%
TIC	1%
AC&E	2%
Echelon	2%

17. Full particulars of whether the FSP holds guarantee or professional indemnity, or fidelity insurance cover:

Professional Indemnity Cover: Stalker Hutchison Admiral
Policy number: P1213113
Cover amount: R100 000 000.00

18. The FSP during the preceding 12 month period received more than 30% total remuneration, including commission, from the following supplier: Santam Insurance

19. The FSP, directly or indirectly, does not hold/holds more than 10% of a specific/ the following products supplier's shares or has an equivalent substantial financial interest in the product supplier:

20. All **complaints** must be reduced to writing and submitted to Volker Grünwald at PO Box 2104, Florida Hills, 1710 or e-mail: volker@jvcinsurance.co.za. A copy of the complaints policy and procedure is available on request.

Contact information of the FAIS Ombud as follow:

FAIS Ombud	Po Box 74571	086-FAISOM (0860-324766)
Sussex Office Park	Lynnwood Ridge	Telephone: +27 12 762 5000
Ground Floor Block B	0040	Facsimile: + 27 12 348 3447
473 Lynnwood Road Cnr Sussex Ave		E-mail address: info@faisombud.co.za
Lynnwood, 0081		Website: www.faisombud.co.za

21. We remind you that all material facts must be accurate and properly disclosed to the FSP.

22. In the event that a full needs analysis is not performed, we remind you to take particular care to consider the appropriateness of our advice in the light of your objectives, financial situation and needs.

23. If you elect to conclude a transaction that differs from that recommended by us/elect not to follow the advice furnished/elect to receive less information or advice than that offered , then:

- You may be exposed to risks; and
- You should take particular care and to consider whether any product selected is appropriate in the light of your needs, objectives and circumstance.

24. Please note that we are bound by anti-money laundering legislation which requires the reporting of suspicious and unusual transactions to the Financial Intelligence Centre

25. We charge a fee of R495.00 for an insurance certificate for Body Corporate insurance

26. **Waiver of Rights** – as an authorized Financial Services Provider I may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct, or recognize, accept or act on any such waiver by a client.

27. **Conflict of interest** – From time to time I may receive indirect consideration from product providers. A gift register is available for inspection upon request. We have established a conflict of interest policy.