



# CERTIFICATE



An authorised FSP no. 6344  
'n Goedgekeurde FDV nr. 6344

**CERTIFICATE NUMBER** CN1114

**INSURED** Mariekie Willemse Brokers CC t/as Mariekie Willemse & Associates

**INSURED'S VAT NUMBER** 4640177731

**INSURED'S FSB LICENSE NUMBER** 14387

**ADDRESS** P O Box 14584  
Zuurfontein  
1912

**BUSINESS** Life + Short Term Insurance

**PERIOD OF INSURANCE** FROM : 01 May 2014 TO : 30 April 2015

**RETROACTIVE DATE : PI** 01/05/2008 **Limit of Indemnity** R2 000 000.00

**RETROACTIVE DATE : D & O** 01/05/2011 **Limit of Indemnity** R1 000 000.00

**RETROACTIVE DATE : CYBER** 01/05/2014 **Limit of Indemnity** R 250 000.00

**BASIS OF COVER** CLAIMS MADE (COST INCLUSIVE)

## UNDERWRITER

**CAMARGUE UNDERWRITING  
MANAGERS (PTY) LTD**

**VAT**  
R94.68

**TOTAL MONTHLY PREMIUM**  
R771.00

\*VAT Inclusive

## INSURERS :

Professional Indemnity  
Directors and Officers Liability

Mutual and Federal Insurance Company Ltd for 100%  
Mutual and Federal Insurance Company Ltd for 50%  
Lloyds Syndicate 2987 (Brit) for 50%  
Lloyds Syndicate 4711 (Aspen) for 100%

Cyber

SECTION	ANNUAL AGGREGATE LIMIT OF LIABILITY	EXCESS APPLICABLE TO EACH AND EVERY CLAIM
Professional Indemnity	R2 000 000.00	<p>Life : R10 000 of each and every claim</p> <p>Short Term : 10% of claim min. R15 000 and maximum R25 000</p> <p>Marine, Cargo, Smallcraft: Minimum R50 000 of each and every claim</p> <p>Investment : R20 000 of each and every claim</p>
One Reinstatement of the Limit of Indemnity	Applicable	
Dishonesty of staff	Applicable	
D & O	Applicable	
Cyber Risks	Applicable	

Risk Management Services included:

- Tokiso Dispute Settlements (Pty) Ltd
- Access to Legal Support

The Insured qualifies for a Cash Back Bonus subject to no claims/ circumstances reported, renewal of the policy, and Masthead Membership (Details available via Masthead)

This certificate is issued according to all information supplied on the proposal form and aligned to Master Policy. In this regard your attention is drawn to the provisions of the preamble to the main policy document wherein it is stated that it is the Insurers which will indemnify you in accordance with the terms, exclusions, conditions and limitations contained in or endorsed on the Master Policy.

## Endorsement/s:

Not Applicable

**Date of Proposal:**

03/04/2014

**Certificate Date:**

07/04/2014



**Signed at Melrose Estate**

Authorized Signatory for and on behalf of  
The Underwriting Agency

For any enquiries, please contact Administrator:

Email: [mastheadpi@svdv.co.za](mailto:mastheadpi@svdv.co.za)

Tel: 021 940 8003

Administered by:



An Authorised FSP nr. 13455/  
'n Goedgekeurde FSP no: 13455

**STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS**

**IMPORTANT - PLEASE READ CAREFULLY  
DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(This notice does not form part of the Insurance Contract or any other document)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information

<b>1. The Administrator</b>	
(a) Name, physical address and postal address and telephone number.	Snyman & Van der Vyver (Pty) Ltd. 2 Niagara Way, Tyger Waterfront, Bellville, 7530 P.O. Box 5200, Tyger Valley, 7536 Tel: (021) 940 8092 Fax: (021) 940 8090 Web site: <a href="http://www.svdv.co.za">www.svdv.co.za</a> Email: <a href="mailto:info@svdv.co.za">info@svdv.co.za</a> FSB license: application nr. 13455
(b) Legal status and any interest in the insurer.	Private Company 1997/002199/07 / FSB license app.13455 Directors: JJ Snyman (Sr); JJ Snyman (Jnr); JA Marais; There is no interest in the Insurer More than 30% of the income is from the Insurer : Santam
(c) Whether or not in possession of professional Indemnity Insurance	Yes R15m (with re-instatement)
(d) Detail of how to institute a claim.	Telephone : Camargue PI Claims Department (011) 778 9140
(e) Written mandate to act on behalf of insurer.	Written Mandate issued by Camargue
(f) Compliance Officer for Snyman van der Vyver	Ansie Daneel (021) 883 8000
(g) Administration fee payable	An administration fee of R20.00 is payable to Snyman van der Vyver
<b>2. Fais</b>  <b>Camargue</b> Postnet Suite 250 Private Bag X4 Bedford View 2008 Tel No: 011 778 9140 Fax No: 011 778 9199	<b>Mutual And Federal</b> 75 President Street Johannesburg 2001
<b>3. Other matters of importance</b>  (a) You must be informed of any material changes to the information referred to in paragraph 1 and 2. (b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days. (c) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance. (d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim. (e) If premium is paid by debit order: (i) It may only be in favour of one person and may not be transferred without your approval; and (ii) The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order. (f) The insurer and not the intermediary must give reasons for repudiating your claim. (g) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you. (h) You are entitled to a copy of the policy free of charge.	
<b>4. Warning</b>  Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurized to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.	
<b>5. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer.</b>  PO Box 32334 BRAAMFONTEIN 2017 Tel: (011) 726 8900 Fax: (011) 726 5501	
<b>6. Particulars of Registrar of Short-term Insurance</b>  Financial Service Board PO Box 35655 MENLO PARK 0102 Tel: (012) 428 8000 Fax: (012) 347 0221	

(You may be required to sign a copy of this document)

#### **INSTALLMENT PREMIUMS (MONTHLY) ENDORSEMENT**

In consideration of the Underwriters having agreed, at the request of the Insured, to allow the Insured to pay the Premium by monthly installment, the Assured accepts and agrees to the following:

- a) payment, inclusive in the installments of the Administration Fee stated in the Schedule;
- b) the monthly installment, which shall include both the Premium and the Administration Fee, shall be payable in advance to Underwriters on the first day of each month, subject to the following:
  - (i) in the event of the Underwriters not receiving the installment, for any reason whatsoever, this Certificate shall notwithstanding anything to the contrary contained in cancellation condition be deemed to have been cancelled on the last day of the last month for which an installment was received by Underwriters.  
Reinstatement of cover shall be at the sole discretion of the Underwriters;
  - (ii) in the event of notification of any claim, or circumstances which may give rise to a claim, the Insured shall at the request of the Underwriters, within 7 days of such notification, pay to the Underwriters the balance of the Premium for the period of Insurance;
  - (iii) in the event of the Underwriters not receiving the balance of the Premium in (ii) above, the Insured agrees that Underwriters may deem such claim to have been withdrawn under the Certificate and that Underwriters shall be under no further liability in connection with such claim.

#### **INFORMATION: FAIS ACT**

##### **INTERMEDIARY:**

Snyman & Van der Vyver (Pty) Ltd.  
Tyger Lake Building, 2 Niagara Way, Tyger Waterfront, BELLVILLE, 7530  
P.O. Box 5200, TYGERVALLEI, 7536  
Tel: (021) 940 8092  
Fax: (021) 940 8090  
Website: [www.svdv.co.za](http://www.svdv.co.za)  
Email: [info@svdv.co.za](mailto:info@svdv.co.za)

##### **LEGAL STATUS:**

Private Company 1997/002199/07  
Directors: JJ Snyman (Snr);  
JJ Snyman (Jnr);  
JA Marais;

##### **FINANCIAL SERVICES PROVIDER LICENSE:**

License Number: 13455  
Types of service: Short Term Insurance (Personal lines and Commercial)  
No restrictions placed on business.

##### **INTEREST IN INSURER:**

No interest gets more than 30% of Income from Santam.

##### **PROFESSIONAL INDEMNITY INSURANCE:**

Yes (R15 Million with Reinstatement)  
Underwriter: SHA Insurer: Santam

##### **DETAIL OF HOW TO INSTITUTE A CLAIM:**

The Underwriter, Camargue, must be informed immediately should circumstances arise that may lead to a claim or if a claim is instituted. Contact them at 011-778 9140 (Claims department), or alternatively, email [piclaims@svdv.co.za](mailto:piclaims@svdv.co.za).

##### **COMMISSION AND VAT PAYABLE:**

Commission of 20% and VAT of 14% are included in premium. No other non-cash income is receivable. There is also a monthly admin fee as declared on the quote.

##### **MANDATE TO ACT ON BEHALF OF INSURER:**

Written mandates issued by Camargue.

##### **RECORD KEEPING:**

All records are kept for the prescribed periods and clients can access own records.

##### **COMPLIANCE OFFICER:**

The Compliance Officer is: Ansie Daneel (021) 883 8000



**IMPORTANT INFORMATION FOR ALL OUR CLIENTS**

(This notice does not form part of the Insurance Contract or any other document)

Company Name:	Camargue Underwriting Managers (Pty) Ltd (Reg No. 2000/028098/07)
Physical Address:	Camargue House, 33 Glenhove Road, Melrose Estate, Johannesburg
Postal Address:	Postnet Suite 250, Private Bag X4, Bedfordview 2008
Telephone No:	011 778 9140 Fax No: 011 778 9199
Website & e-mail:	<a href="http://www.camargueum.co.za">www.camargueum.co.za</a> / <a href="mailto:camargue@camargueum.co.za">camargue@camargueum.co.za</a>
Our Compliance Officer:	Associated Compliance (Pty) Ltd Tel 011 678 2533 Fax 011 678 7731 e-mail <a href="mailto:info@associatedcompliance.co.za">info@associatedcompliance.co.za</a>
Our license to operate as a Financial Services Provider	License No: 6344. Category I Short Term Insurance Commercial Lines
We have the following insurance coverage in place:	Professional Indemnity Insurer: Lloyd's of London Fidelity Guarantee Insurer: Lloyd's of London
How we are paid for our services:	We are paid a fee by Insurers for managing your insurances on their behalf. In addition, we do have a vested interest in this transaction by virtue of a profit share between ourselves and Insurers  Over 30% of our income is derived from both Lloyd's and from Mutual & Federal
<b><u>About your Insurers:</u></b>	
Professional Indemnity	Mutual & Federal Insurance Company Ltd. Reg. No 70/06619/06 for 100%
Directors and Officers Liability	Mutual & Federal Insurance Company Ltd. Reg. No 70/06619/06 for 50%
Cyber	Lloyds Syndicate 2987 (Brit) for 50%
Address:	Lloyds Syndicate 4711 (Aspen) for 100%
Phone & Fax:	75 President Street, Johannesburg 2001 P O Box 1120, Johannesburg 2000
Compliance Officer:	Phone 011-374-9111; Fax 011-374-2652
Address:	Compliance Department Tel 011 374 2093 Fax 011 374 3089 E-mail: <a href="mailto:compliance@mf.co.za">compliance@mf.co.za</a>
Phone & Fax:	Lloyd's South Africa (Pty) Limited, The Forum, 7th Floor, Sandton, Johannesburg and PO Box 787163, Sandton 2146
How your insurer is paid:	Phone 011-374-9111; Fax 011-374-2652
Ownership:	The premium shown on your quote, policy or renewal schedule will be paid to insurers less intermediary commission and our management fee.  We own no shares in Mutual & Federal Insurance Company nor any Lloyd's Underwriters. Neither Mutual & Federal Insurance Company nor any Lloyd's Underwriters own any shares in us.  We do not have a relationship with any other product provider that provides an ownership or financial interest.
Type of policy:	Professional Indemnity Insurance for Brokers
Our mandate:	We have written mandates from Mutual & Federal authorizing us to transact this class of business on their behalf.
Premium obligation:	This policy is subject to payment of an annual premium, the amount of which is shown in the policy schedule. The premium may include a risk management fee of 15% which is used by Camargue to pay for the additional benefits described in your policy documentation (if applicable). The premium is payable on or before the inception date or renewal date shown in the policy schedule. Failure to pay the premium by this date may result in your policy being cancelled and any claim rejected.

<p>How to institute a claim:</p>	<p>Inform your intermediary as soon as you become aware of a situation or event that may give rise to a claim under the policy; they will advise Underwriters, and tell you what procedure to follow.</p>
<p>Complaint process:</p>	<ol style="list-style-type: none"> <li data-bbox="836 309 1372 443"> <p>If you have a complaint about our service, staff or products please contact the following person with full details of the problem:  Mr. P Downham  Telephone no. 011 778 9140  E-mail: <a href="mailto:peter@camargueum.co.za">peter@camargueum.co.za</a></p> </li> <li data-bbox="836 461 1420 510"> <p>If your problem is not resolved to your satisfaction you may refer your complaint to the Ombud for Financial Service Providers at:</p> </li> </ol> <p data-bbox="874 528 1318 616"> PO Box 74571, Lynwood Ridge, 0040  Telephone 0860 324766, Fax 012 348 3447/ Website:  <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>  E-mail: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a></p>