

## Quick reference guide

### Introduction

This document contains contact details and other important information to ensure you always have all the information you need. Please keep this document together with your policy wording and policy schedule. This document does not form part of your policy.

This policy could have been sold to you in two ways:

1. By a Hollard agent. This means Hollard is both the insurer and the Financial Services Provider.
2. By an intermediary. This means that Hollard approved another Financial Services Provider to market and sell its products.

### About the intermediary

If an intermediary sold this policy to you, the intermediary may receive commission from Hollard. The commission amount is set out in your policy schedule. The intermediary must provide certain information at the earliest reasonable opportunity about themselves as well as about the insurer. For your convenience, please find below the required information on the insurer.

### About the insurer

The insurer is The Hollard Insurance Company Limited (Registration number 1952/003004/06). Hollard is a registered insurer and authorised Financial Services Provider. Hollard is a public unlisted company and has Professional Indemnity insurance and Fidelity Guarantee insurance in place. Hollard receives your premium and is responsible for claims.

<u>Postal address</u>	<u>Physical address</u>	<u>Hollard Head Office</u>
PO Box 87419	Hollard Villa Arcadia	Tel: 011 351 5000
Houghton	22 Oxford Road	Fax: 011 351 5001
2041	Parktown	Web: <a href="http://www.hollard.co.za">www.hollard.co.za</a>
	2193	Compliance department: <a href="mailto:compliance@hollard.co.za">compliance@hollard.co.za</a>

### Changes to your policy and queries

If you want to make changes to your policy or if you have any queries, please call your agent, your intermediary, or contact us on the details below.

<b>Helpline number:</b>	0860 EASY4B (0860 327942) on weekdays between 8am and 5pm.
<b>Email:</b>	<a href="mailto:E4Bpolicyservices@hollard.co.za">E4Bpolicyservices@hollard.co.za</a>
<b>SMS:</b>	SMS the word <b>POLICY</b> and your <b>policy number</b> to <b>47092</b> and we will call you within one working day (standard rates apply).

### Claiming under your policy

You must tell us of a claim as soon as possible, and follow the claims process as set out in your policy under **General terms & conditions**. Please call your agent, your intermediary, or contact us on the details below to submit or discuss your claim.

<b>Helpline number:</b>	0860 EASY4B (0860 327942) on weekdays between 8am and 5pm. However, the helpline is available 24/7 for emergencies (select option 1 when you call us).
<b>Email:</b>	<a href="mailto:E4Bclaims@hollard.co.za">E4Bclaims@hollard.co.za</a>
<b>SMS:</b>	SMS the word <b>CLAIM</b> and your <b>policy number</b> to <b>47092</b> and we will call you within one working day (standard rates apply).
<b>Cross-border:</b>	Call 010 211 5720 if you are covered under the Cross-border services optional benefit and need any of the cross-border services while in another country.
<b>Sasria claims:</b>	Please follow the process under the introduction of your Sasria policy which you can find in your policy at the end of <b>General terms &amp; conditions</b> .

## 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, or take legal action against us within 270 days of a claims decision, we would encourage you to please contact us first and follow the three-step process below.

### Step 1: Complain to Hollard

Please contact us on our dedicated complaints contact details 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.

Tel: 011 351 2200 on weekdays between 8am and 5pm

Email: [hollardinsurecomplaints@hollard.co.za](mailto:hollardinsurecomplaints@hollard.co.za)

### Step 2: Complain to the Ombudsman

If you are still unhappy after contacting us, you may send your complaint to the following Ombudsmen, depending on the nature of your complaint.

#### Complaints on how this policy was sold to you

If you have a complaint about how this policy was sold to you and your complaint is not resolved to your satisfaction by Hollard or your intermediary (as applicable), you may contact the FAIS Ombudsman. You must do so within six months after receipt of the final response to your complaint from Hollard or your intermediary (as applicable).

PO Box 74571  
Lynnwood Ridge  
0040

Kasteel Park Office Park  
Orange Building, 2nd Floor  
c/o Nossob & Jochemus Street  
Erasmus Kloof, Pretoria, 0048

Tel: 012 470 9080/012 762 5000

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Fax: 011 726 5501

Web: [www.faisombud.co.za](http://www.faisombud.co.za)

#### Complaints on anything else

The Ombudsman for Short-term Insurance provides a free and speedy complaints resolution process, but only if the claim amount and your annual turnover falls within the Ombudsman's jurisdiction. To check if you qualify, please refer to the Ombudsman's website for the latest Terms of reference.

The Ombudsman for Short-term Insurance

PO Box 32334  
Braamfontein  
2017

Tel: 011 726 8900

Fax: 011 726 5501

Email: [info@osti.co.za](mailto:info@osti.co.za)

Web: [www.osti.co.za](http://www.osti.co.za)

### Step 3: Take legal action

You may take legal action against us 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.

## Report and prevent fraud

Fraud affects the insurance industry as a whole. It increases claims costs, which in turn increases premiums. Hollard is committed to prevent fraud and we have our own internal Anti-Fraud policy. Please report any suspicious or unethical activity anonymously by calling **0801 516 170** (toll free) on weekdays between 8am and 5pm or via email at [\*\*Hollard@tip-offs.com\*\*](mailto:Hollard@tip-offs.com).

## About your policy

This is a Short-term Insurance Commercial Lines policy. Please refer to your policy wording and policy schedules for the following information:

- the complete nature and extent of cover;
- your premium payment responsibilities, manner and frequency thereof, and the consequences of non-payment of premium;
- remuneration, commission, fees and incentives paid to your broker (if applicable);
- special conditions, exclusions, excesses or restrictions; and
- how to cancel your policy.