

MASTER DISCLOSURE NOTICE

Applicable to All Clients of RGA Insurance Brokers

Issued in compliance with Sections 15 and 16 of the General Code of Conduct under the Financial Advisory and Intermediary Services Act, 2002 (Act 37 of 2002).

This document does not constitute an insurance policy, quotation, or financial product contract.

1. AUTO-IDENTIFICATION OF THE RENDERING FSP

This Disclosure applies to the Financial Services Provider (FSP) that renders advice and/or intermediary services to you, as identified in your Record of Advice (ROA), Letter of Appointment or Mandate, and/or Quotation or Policy Schedule. The identified FSP accepts full legal responsibility.

2. GROUP BRANDING NOTICE

The trading name RGA Insurance Brokers is utilised by more than one authorised Financial Services Provider. Each FSP operates under its own FSCA licence and bears independent legal responsibility.

3. FINANCIAL SERVICES PROVIDER DETAILS

FSP OPTION A:

Roy Govender and Associates CC t/a RGA Insurance Brokers
FSCA Licence No: 14554
Registration No: 1999/034352/23
VAT No: 4750186316

FSP OPTION B:

RGA Group (Pty) Ltd t/a RGA Insurance Brokers
FSCA Licence No: 50840
Registration No: 2019/600107/07
VAT No: 4200290213

4. ADDRESS AND CONTACT DETAILS

Physical and Postal Address:

3 Abrey Road, Fairway Green, 2 Ficus House, Maytime, Kloof, KwaZulu-Natal, 3640

Telephone: (031) 464 0327

Email: info@rga.co.za

RGA Insurance Brokers

A trading name of Roy Govender & Associates C.C. and RGA Group (Pty) Ltd.

Authorised Financial Services Providers

T +27 31 464 0327 | E info@rga.co.za | W www.rga.co.za

A 3 Abrey Road, Fairway Green, 2 Ficus House, Maytime, Kloof, KZN, 3640

Roy Govender & Associates C.C. (FSP No. 14554) | VAT No. 4750186316

RGA Group (Pty) Ltd. (FSP No. 50840) | VAT No. 4200290213

5. AUTHORISED FINANCIAL SERVICES

The applicable FSP is authorised to provide advice and/or intermediary services in Category I, including Long-Term Insurance (Categories A, B1, B2 and C), Retail Pension Benefits, Short-Term Insurance (Personal and Commercial Lines), and Participatory Interests in Collective Investment Schemes.

6. REPRESENTATIVES AND SUPERVISION

Certain representatives may render financial services under supervision as contemplated in the FAIS Act. Details of the supervising Key Individual are available upon request.

7. PROFESSIONAL INDEMNITY INSURANCE

Each FSP maintains Professional Indemnity Insurance as required by FAIS, covering negligent acts, errors, or omissions arising from the rendering of financial services.

8. REMUNERATION, COMMISSION AND FEES

Commission is regulated and payable by product suppliers at a maximum of 12.5% for motor business and 20% for non-motor business. Any fees or additional remuneration payable will be disclosed in writing on quotations, policy schedules, and Records of Advice.

9. CONFLICTS OF INTEREST

Each FSP maintains a Conflicts of Interest Management Policy designed to identify, mitigate, and manage actual or potential conflicts of interest. The policy is available upon request.

10. CLIENT DISCLOSURE OBLIGATIONS

You must disclose all material information that may influence an insurer's decision to accept risk or determine policy terms. Failure to disclose may result in claim rejection or cancellation.

11. PREMIUM PAYMENT AND POLICY MAINTENANCE

Premium amounts, payment frequency, and payment method are reflected on quotations and policy schedules. A statutory 15-day grace period applies. Non-payment may result in cancellation.

12. EXCESSES / DEDUCTIBLES

All applicable excesses and/or deductibles are reflected on the quotation, policy schedule, endorsement, or renewal documentation.

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You are responsible for ensuring that you understand and can afford the maximum applicable excess or deductible, including any penalty, special condition, or section-specific excesses, whether imposed by the insurer or underwriting manager.

13. COMPLAINTS PROCEDURE

All complaints must be submitted in writing to complaints@rga.co.za. Unresolved complaints may be escalated to the appropriate Ombud.

14. OMBUD AND REGULATORY DETAILS

Short-Term Insurance Ombud (OSTI): info@osti.co.za | www.osti.co.za

Long-Term Insurance Ombud: info@ombud.co.za | www.ombud.co.za

FAIS Ombud: info@faisombud.co.za | www.faisombud.co.za

Financial Sector Conduct Authority: www.fsca.co.za

15. POPIA AND CONFIDENTIALITY

Personal information is processed in accordance with the Protection of Personal Information Act (POPIA) and may be shared with insurers and service providers strictly for legitimate purposes.

16. TREATING CUSTOMERS FAIRLY (TCF)

Each FSP is committed to the Treating Customers Fairly principles and has implemented controls to ensure fair client outcomes.

17. WAIVER OF RIGHTS

No product supplier or FSP may request or induce you to waive any right conferred upon you in terms of FAIS or its Codes of Conduct.

18. LIMITATION OF ADVICE

Advice provided by the Financial Services Provider is **limited to the scope of the financial service requested** and is based on information disclosed by the client at the time advice is given.

The FSP does **not provide legal, tax, accounting, or financial planning advice** unless expressly agreed in writing.

VERSION CONTROL

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