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T 0861 386 506 | E mail@hmremovals.co.za
PO Box 3286, Cape Town, 8000
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FSP Licence No.: 45835

Insurance Procedure Manual

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Managing Director: AJ Healey ((DMS) Dip, BM) Sales Director: JC Miller (Dip. Acc.C.M.A.)
Branch Managers: Gauteng: L. Geel | Durban: A. Van Aswegen | Cape Town: W.Conradie VAT No 4580135616 Reg No CK1992/08375/23



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I. Introduction

The Goods In Transit policy is underwritten by **One Financial Services Holdings (Pty) Ltd.**

The manual is designed to provide you with a quick reference to common procedures that you will need to follow in order to protect your interests and those of the Underwriter.

Please note that this manual is intended as a guide to the operational procedures of the policy. It does not replace the requirements of the policy as specified in the policy wording. A copy of the policy wording is available on request.

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2. Claim Procedures

2.1 Contact Details

Claims must be notified to H&M Removals at the following number as soon as they become known.

Toll Free Claim Number: 0861 386 506

Fax Number: (021) 380 – 40

Email: fagodiena@hmremovals.co.za

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2.2 Important Considerations

Procedure in the event of loss damage for which Insurers may be liable

Liability of Carriers, Bailees or other Third Parties

It is the duty of the Insured and their Agents, in the event of loss or damage for which Insurers may be liable, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised, in particular, the Insured or their Agents are required:

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official.

If the container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.

4. To apply immediately for survey by Carriers' or Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other bailees within 3 days of delivery if the loss or damages was not apparent at the time of taking delivery.

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NOTE - *The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.*

2.3 Claims Documentation

The following documents should be submitted to **H&M Removals**

- * All shipping documents
- * Written repair quotation for all damaged items
- * Written replacement quotation for items lost and/or damaged beyond repair. Repairer must state why items cannot be repaired
- * Transporters packing inventory duly endorsed to the extent of loss or damage
- * Valued inventory duly completed prior to move
- * Your complete banking details

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3. Complaints Procedure

This document specifies the procedure for lodging and resolving complaints by clients of **H&M Removals**. The procedure is defined in terms of the requirements of the Financial Advisory and Intermediary Services Act, 37 of 2002 (the Act).

Definition of a Complaint

For the purposes of this document, a complaint is defined as relating to a short-term insurance service rendered by **H&M Removals** or any of its formally mandated representatives on its behalf and in which the complainant alleges that **H&M Removals** or its representative:

- contravened or failed to comply with a provision of the Act and that as a result thereof the complainant has suffered or is likely to suffer a financial prejudice or damage,
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage, or
- has treated the complainant unfairly.

Procedure for Lodging a Complaint

Any client who has a complaint against **H&M Removals** must lodge the complaint in writing with the **H&M Removals** Complaints Officer. The contact details of the **H&M Removals complaints officer is:**

Email: fagodiena@hmremovals.co.za

Fax: (021) 380 – 4000

Post: P.O. Box 3286, Cape Town 8000

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All complaints should be addressed to The Complaints Officer.

Each written complaint should include the following:

- Name and full contact details of the complainant
- Policy number
- Full details of the complaint
- Names of the personnel or personnel from an agent of who are involved in the issue
- Copies of all relevant documentation

On receipt of the complaint, the complainant will receive an acknowledgement of receipt from the Complaints Officer, together with the specific complaints resolution procedure to be followed and the contact detail of staff who will be involved in the resolution process.

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Complaint Resolution Procedure

The internal complaint resolution procedure for **H&M Removals** is as follows:

1. Receipt of complaint by the Complaints Officer
2. Acknowledgement of receipt of the complaint back to the complainant together with the specific process to be followed to resolve the complaint
3. Allocation of the complaint to the manager of appropriate team
4. Review of complaint by the manager
5. Internal discussion of complaint with relevant staff
6. Documentation of the resolution
7. Communication of resolution to the complainant

The Ombud for Financial Service Providers

Should the complaint not be resolved to the satisfaction of the complainant, the complainant has the right to refer the complaint to the office of the Ombud for Financial Service Providers. The complainant has six months from the receipt of notification from **H&M Removals** on the outcome of the complaint to refer the complaint to the Office of the Ombud. This referral must be made in writing to the Ombud and must include copies of all relevant documentation. The address of the Ombud is:

Office of the Ombud for Financial Services Providers
P O Box 74571
Lynnwood Ridge
0040

Telephone: +27 12 470 9080

Fax: +27 12 348 3447

Email: info@faisombud.co.za

www.faisombud.co.za

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The Rules on Proceedings of the Office of the Ombud for Financial Service Providers, 2003 require that the following be brought to the attention of each complainant:

"Where the financial services provider cannot address a complaint within three weeks, the provider must as soon as reasonably possible after receipt

of the complaint, send to the complainant a written acknowledgement of the complaint with contact references of the provider.

"If within six weeks of receipt of the complaint the provider has been unable to resolve the complaint to the satisfaction of the complainant, the provider must inform the complainant that the complainant may be referred to the Office of the Ombud if the complainant wishes to pursue the matter and that the complainant should do so within six months of receipt of such notification."

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4. Statutory Notice

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS

Whilst we make every effort to ensure that you fully understand the insurance product we have supplied there are certain facts which we are obliged, in terms of legislation, to ensure that you not only know about but understand. The most notable legislation is the Financial Advisory and Intermediaries Services Act (FAIS) and in the case of clients who purchase policies in their personal capacity, the Policy Holder Protection Rules.

The most important objective of these obligations is to ensure that you have full knowledge about the organisations involved in delivering the service to you as well as full understanding of the product you have purchased. Whilst every effort has been made to ensure we have achieved this objective if at any time you feel we have not provided you with information required or you do not understand the information we have given you, please ask us to explain again - do not assume! Whilst this information is important it does not form part of your actual policy wording.

Our obligation is to ensure that you have been supplied with the full details of ourselves (the insurance broker and manager of the insurance facility) and the Insurers who underwrite the insurance facility.

ABOUT THE INSURANCE BROKER:

Company Name: D&A Financial Advisors CC

Postal Address: P.O. Box 4912
Tygervally
Bellville

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Cape Town
7550

Telephone number: (021) 919 9968

Our license to transact business as a Financial Service Provider
Reference Number: 40411
Categories of license:

Our Compliance Officer Name: Masthead Distribution Services (PTY) Ltd
Telephone: (021) 686 3588
Address: P.O. Box 856, Howard Place, Pinelands, 7450

Email: schalk.vr@lcom.co.za

Details of the Service Goods In Transit Insurance which we are authorised to provide:

Professional Indemnity Insurance: holds professional indemnity insurance that is underwritten by One Financial Services Holdings (Pty) Ltd.

Exemptions with regard to FAIS We have no exemptions

Representatives rendering services under Supervision None

Do we own more than 10% of the insurer? No

Do we receive more than 30% of our Income from this Limited receives more than 30% of its income from

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Insurer?

One Financial Services Holdings (Pty) Ltd

Details of the commission which we receive

Limited earns at most 20% commission on this business

How we get paid for what we do:

will invoice you for premium due and you will be expected to pay the premium to in terms of the payment terms reflected in the policy document. The consequence of non-payment of the premium will be that cover will be cancelled.

INFORMATION ABOUT THE REMOVAL COMPANY

Company Name:

H & M Removals CC

Company Registration Number:

Postal Address:

P.O. Box 3286, Cape Town, 8000

Physical Address: Madrid Road, Airport Industria, Cape Town 7490

Telephone Number:

(021) 380 – 4000

Fax Number: (021) 380 – 4040

License to transact business as a Financial Service Provider

Reference Number: FSP 45835

Categories of License:

Any Exemptions:

INFORMATION ABOUT THE UNDERWRITERS

Company Name:

One Financial Services Holdings (Pty) Ltd.

Physical Address:

Woodmead North Business Park,
54 Maxwell Drive, Sunninghill
Sandton
2157

Postnet Suite 221,
Bryanston,
Johannesburg
2021

Telephone:

0861 863379

Fax:

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Contractual Relationship with The written mandate from One Financial Services (Pty) Limited to mandating to act as an intermediary of One Financials is available upon request from

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