

**STATUTORY NOTICE TO GAP COVER POLICY HOLDERS:**

You, as a GAP Cover Policy Holder, or prospected policy holder, have the right to the following information:

This document serves as confirmation of Personal- and Business details of:

<b>REPRESENTATIVE:</b> Mrs Lindi Lombard	No of years employed:	1 Years
Qualifications: Grade 12 & National Certificate Short Term Insurance		
Key Person: Sonja Bezuidenhout (sonja@pretorium.co.za)		
Tel No. (012) 361 5526		Email address: lindi.lombard@pretorium.co.za

<b>INTERMEDIARY:</b>	<b>Pretorium Trust (Co-op) Ltd</b>	VAT number: 434 011 588 2 Registration No: 1949/000001/24
<b>Physical Address:</b> Pretorium Building 40 Ingersol Road Lynnwood Glen, 0081	<b>Postal address:</b> PO Box 35797 Menlo Park 0102	<b>Contact details:</b> Land line: 012 3615526 Email address: pretorium@pretorium.co.za
Legal Status: Registered as a Co-operative in terms of the Co-operative Act no 91 of 1981. Pretorium Trust (Co-operative) Limited is an Authorised Financial Service Provider (License NO. 2753) and registered provider (NCRCP 228) Pretorium Trust Co-Operative is operating under exemption of FAIS Notice 54 of 2022 in that premiums are collected, but not into a separate bank account. The provisions of the exemption are required to be complied with for the continuation of this.		
<b>COMPLIANCE OFFICER:</b>	D. Julyan <b>Simply Comply (Pty) Ltd</b>	
<b>Physical Address:</b> 115 Marine Drive Schoenmakerskop Port Elizabeth 6070	<b>Postal address:</b> 115 Marine Drive Schoenmakerskop Port Elizabeth 6070	<b>Contact details:</b> Land line: 012 998 7938 Email address: dawn@legal1.co.za info@legal1.co.za
<b>UNDERWRITER:</b> VAT no: 4920108935	<b>Guardrisk Group (Pty) Ltd</b>	Registration no: 1992/001639/06 FSP License no 75
<b>Physical Address:</b> The Marc <b>Tower no 2</b> 129 Rivonia Road Sandton 21961		<b>Contact details:</b> Land line: 011 669 1000 Email address: info@guardrisk.co.za
<b>FINANCIAL SECTOR CONDUCT AUTHORITY</b>		
<b>Physical address:</b> 41 Matroosberg Road <b>ASHLEA GARDENS</b> 0002	<b>Postal address:</b> P O Box 365655 <b>MENLOPARK</b> 0102	<b>Contact details:</b> Land line: 012 428 8000 Fax no: 012 346 6941 Email address: info@fsca.co.za
<b>OMBUDSMAN FOR SHORT-TERM INSURANCE - (For personal claims/complaints)</b>		
<b>Physical address:</b> 1 Sturdee Avenue 1st Floor Block A ROSEBANK <b>JOHANNESBURG, 2196</b>	<b>Postal address:</b> P O Box 32334 <b>BRAAMFONTEIN</b> 2017	<b>Contact details:</b> Land line: 011 726 8900 Share call: 0860 726 890 Fax no: 011 726 5501 Email address: info@osti.co.za

**FAIS OMBUDSMAN -****Physical address:**

Sussex Office Park  
Ground Floor Block B  
473 Lynnwood Avenue  
LYNNWOOD, 0081

**Postal address:**

P O Box 74571  
LYNNWOOD RIDGE  
0040

**Contact details:**

Land line: 012 470 9080  
Toll Free no: 0860 324 766  
Fax no: 012 348 3447  
Email address: info@faisombud.co.za

A copy of our complaints procedure is available on the Pretorium Trust web page: [www.bonuscard.co.za](http://www.bonuscard.co.za)

**REVEALING NOTICE:**

- \* Stratum Benefits shall pay to Pretorium Trust a maximum of 20% (twenty percent) commission, VAT inclusive on an "as and when" basis for all products sold.
- \* Pretorium Trust accepts liability for the Representative's advice, in terms of contract of employment.
- \* Pretorium Trust does not own any shares in Stratum Benefits.
- \* Please note that Pretorium Trust has an internal conflict of interest policy and is compliant in this regard. (Details may be accessed on request from our offices)
- \* Contractual agreements with Stratum Benefits, including certain limitations and conditions are agreed to with an Intermediary agreement without binding powers.
- \* Pretorium Trust handles GAP cover policies, underwritten by Guardrisk Group (Pty) Ltd only.
- \* Premiums are claimed monthly and premium collections are done by Pretorium Trust directly.
- \* In case of non-payment the policy will be cancelled with due notice.
- \* Pretorium Trust complies with the POPI-Act (Please see website for details - [www.bonuscard.co.za](http://www.bonuscard.co.za))
- \* Pretorium Trust cannot be held liable in terms of any prejudice in respect of services or advice provided by any representative which falls outside the scope of this authorisation and any complaint in respect of any product which falls outside the definition of financial product of the FAIS Act, cannot be forwarded to the FAIS Ombud
- \* Pretorium Trust regularly monitors the fit & proper status of our representatives and hereby confirms this status.

**HINT:**

- \* Do not sign any uncompleted or partly completed forms;
- \* Complete all forms in ink;
- \* Safe keep all documents delivered to you;
- \* Do not allow to be pressured in purchasing the product;
- \* PLEASE NOTE: Untrue / non-disclosure of relevant facts by yourself can influence the underwriting of your policy in a negative way in case of a claim (repudiation).

**RENEWAL OF POLICY (ANNUALLY):**

- \* Policies are reviewed annually based on various adjustments.
- \* Please contact our GAP Cover department should you require assistance in terms of renewal advice, change in cover, change in circumstances etc.
- \* PLEASE NOTE: It is important that you supply correct information. Failing to do so may result in incorrect underwriting of your health risk. This can affect claims submitted by you in future.

If you require further advice, please contact Mrs Liza Grobler ([liza@pretorium.co.za](mailto:liza@pretorium.co.za)).

**PRETORIUM TRUST AS INTERMEDIARY HAS:**

- \* Professional Indemnity cover for the amount of R2 500 000
- \* A Fidelity Policy of R150 000.

I hereby declare that I read the above information and that I understand the contents.

I also confirm that I received copies of the Statutory Notice and Record of Advice.

\_\_\_\_\_  
**SIGNATURE:**

\_\_\_\_\_  
**DATE:**

\_\_\_\_\_  
**INITIALS & SURNAME:**

\_\_\_\_\_  
**MEMBERSHIP NO:**

Complaint procedure: We gladly accept compliments or complaints. Complaints will be handled with feedback to you asap.