



Disclosure Notice

MediPet

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Disclosure Notice to Short-Term Insurance Policyholder

Important: Kindly familiarise yourself with our disclosures. Please note that this document does not form part of the Insurance Contract, it is to disclose all pertinent information to our members. As a short term insurance policyholder, or prospective policyholder, you have the right to the following information.

Important

Kindly note that we refer to you as our "Members", and we have attempted to keep this consistent in all our communication, however, there are some instances where we had to refer to you as "the client" due to legalities.

Broker details

Medipet Animal Health Insurance Brokers (Pty) Ltd (MediPet)

Reg No: 2007/007495/07

FSP licence no: 32613

PO Box 31596, Tokai 7966, Cape Town

Unit 4 Silverwood Cl, Tokai, Cape Town, 7945

Tel: 021 701 2023

Fax: 021 701 2027

Email: info@medipet.co.za

www.medipet.co.za

MediPet Compliance Officer

Paul Coetzee (Moonstone Compliance (Pty) Ltd)

Tel no: 021 883 8000

Address: 25 Quantum street, Tecknopark, Stellenbosch

Po Box 12622, Die Boord, Stellenbosch, 7613

Underwriting Managing Agency

Pet Underwriting Management Agency (Pty) Ltd

Reg No: 2011/107009/07

FSP licence no: 44387

PO Box 3047 Cape Town, 8000

23rd Floor, Atterbury House, 9 Riebeeck Street, Cape Town, 8000

Tel: 021 403 9177

Email: info@p-uma.co.za

www.pumainsurance.co.za



Compliance Officer: John Horsfall | Associated Compliance (Pty) Ltd
33 Bulawayo Avenue, Kenridge, Durbanville
Tel: 021 976 9734
Email: info@associatedcompliance.co.za

Underwritten by Renasa Insurance Company (Pty) Ltd

FSP Licence No: 15491
Co Reg No: 1998/000916/06
PO Box 412072, Craighall 2024, Johannesburg.
Renasa House, 170 Oxford Road Melrose, Johannesburg 2001
Tel: 011 380 3080
Fax: 011 380 3088
www.renasa.co.za

Do we own more than 10% of Renasa: No
Do we receive more than 30% of our income from Renasa: Yes
Categories of Licence: Short Term Personal Lines
Any exemptions applicable to them: N/A

Renasa has a 27.51% shareholding in MediPet, MediPet has no interest or shareholding within Renasa.

Complaints: If we are unable to resolve your complaint, in respect of our service, staff or products, sold to you, please contact the following person, in writing, with full and complete details (your policy number and your contact details) and the problem you may have encountered. The Compliance Officer – Renasa Insurance Company Limited, Address: Po Box 412072, Craighall, 2041

What else should you be aware of

1. We undertake to keep all information you disclose to us confidential.
2. We will not alter any of your documents when we submit them to our underwriter. If we note an error, we shall advise you prior to submission.
3. We will never take away any rights you may have in terms of any legislation that governs the way we transact with you.
4. We will not ask you to sign blank documents. Wherever possible all documents, be they proposal forms or claim forms, should be completed by you to ensure correct details.
5. You have to disclose your pet's health or condition at the time of joining. This would include disclosing any treatment and/or investigation that your pet has

had in the past, even if they have recovered fully. Failure to do so could result in cancellation of your policy due to non-disclosure.

6. You will be provided with 30-days' notice should any material changes occur to your policy. You can accept or decline these changes.
7. All information provided to us orally, must be confirmed in writing within 30 days.
8. The insurer or its agent (Pet Underwriting Managing Agency) must give reasons for repudiating any claim, not the broker (MediPet).
9. 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.
10. If a premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval. The insurer must inform you at least one calendar month, in writing, of its intention to cancel such a debit order.
11. You are entitled to a 15 days grace period in which to pay the premium (other than in the first month of insurance).
12. Your insurer may not cancel your insurance merely by informing your broker. There is an obligation to make sure the notice has been sent to you.
13. You are entitled to a copy of the commission and fee charged by us. These details are noted on your policy schedule.
14. If any complaint to the broker, intermediary and insurer, is not resolved to your satisfaction, you may submit the complaint to the Ombudsman for Short-Term Insurance or the FAIS Ombudsman.

Short Term Ombudsman

Insurance Matters

P O Box 32334, Braamfontein, 2017

Tel No. 011 726 8900

Fax No. 011 726 5501

E-mail: info@osti.co.za

FAIS Ombudsman

Compliance Matters

P O Box 74571, LYNWOOD RIDGE, 0040

Tel No. 012 470 9080

Fax No. 012 348 3447

E-mail: info@faisombud.co.za

Warning

1. Do not sign any blank or partially completed application forms.
2. Complete all forms in ink.
3. Keep copies of all documents sent to you, whether you receive them electronically or by mail.



4. Do not feel pressurised to buy our product, ask for a full explanation of each and every point if necessary.
5. Incorrect or non-disclosure by you will impact your policy and/or claims.

Feedback

Should you have any feedback or suggestions, please forward them to info@medipet.co.za. Details of our complaints procedure can be found on our website www.medipet.co.za or you may refer to your policy schedule and associated documents. You may also contact our office on 021 701 2023.

Version control

March 2013	V1
April 2020	V2