FAIS DISCLOSURE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT — PLEASE READ CAREFULLY

1. The intermediary

Deo Gratia Insurance Brokers (Pty) Ltd. FSP 1233.

Telephone: 012 361 0244
Email: andre@dgbrokers.co.za
Physical address: Unit A1, Block A, Glenwood Office Park, 266 Sprite Avenue, Faerie Glen, Pretoria, 0081
Postal address: P.O. Box 41347, Garsfontein East, Pretoria, 0060
Website: https://dgbrokers.co.za/

We are a member of the Financial Intermediaries Association of South Africa (FIA).

We hold professional indemnity cover with AIG South Africa Limited.

2. Legal status and product suppliers

Company registration: 2022/595899/07. VAT number: 4700184809.

We are licensed as an intermediary financial services provider in short-term personal lines and short-term commercial lines.

Santam receives more than 30% of our business. Each other product supplier receives less than 30%. We hold 0% interest in any insurer. Letters of accreditation are available on request.

Our conflict of interest management policy is available on request and at www.dgbrokers.co.za.

3. Complaints and compliance

If you have a complaint about our service, first contact the broker handling your portfolio. If it is not resolved within 48 hours, contact our complaints officer.

Complaints officer: Mrs J.M. Rothmann. Telephone: 012 361 0244.

Compliance officer: Leona Prinsloo. Practice no. 4920.
Cell: 083 310 2563. Email: lprinsloo@mweb.co.za
Postal: 149 Kriestel Road, Lyttleton, 0157.

4. Fees and commission

We levy a facilitating fee, payable by the client, unless we agree otherwise in writing:

- Business / commercial policies: 5% of the monthly or annual premium, or as otherwise agreed.
- Personal lines policies: R50.00, or as otherwise agreed.

The fee is for claims and risk-administration work that is not paid by insurer commission, including arranging quotes and valuations, assisting at an accident or with towing, dealing with uninsured third parties, managing car hire and repairers on a claim, and risk advice. The amount, how often it is paid, and the services must be agreed with you in writing. You may stop the fee.

We also earn commission from insurers of 20.0% of non-motor risk premium and 12.5% of motor risk premium.

5. Claims

Report a loss or claim to us. For a vehicle accident, also call your insurer’s hotline from the scene so they can send an approved towing service. If the insurer requires a claim form, we will send it to you to complete, sign and return.

6. About the insurer

The insurer's name, addresses, telephone numbers, compliance department, how to claim or complain, the type of policy, your premium obligations, how and when premium is paid, and the consequences of non-payment, are set out in the insurer's own disclosure, the policy and the policy schedule.

7. Other matters of importance

- You must be told of any material change to the information in sections 1 and 2.
- If that information was given orally, it must be confirmed in writing within 30 days.
- If a complaint to us or the insurer is not resolved to your satisfaction, you may submit it to the National Financial Ombud Scheme and, for intermediary conduct, to the FAIS Ombud.
- A polygraph or lie-detector test is not obligatory after a claim, and failure of such a test may not be the sole reason for repudiating a claim.
- If 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 give you at least 30 days' written notice before cancelling that debit order.
- The insurer, not the intermediary, must give reasons for repudiating a claim.
- Your insurer may not cancel your insurance merely by informing us. It must make sure notice has been sent to you.
- You are entitled to a copy of the policy.

8. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Take note of what is said to you.
- Do not be pressured to buy the product.
- Incorrect or non-disclosure of relevant facts may affect an insurer's decision on a claim.

9. If a complaint is not resolved

National Financial Ombud Scheme South Africa (NFO) — claims and insurer service
Telephone: 0860 800 900. Email: info@nfosa.co.za. www.nfosa.co.za
Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, 2198.

FAIS Ombud — complaints about the intermediary
Telephone: 012 762 5000 / 086 066 3274. Email: info@faisombud.co.za
Physical: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal: P.O. Box 41, Menlyn Park, 0063.

Issued August 2026. This document replaces earlier FAIS disclosure versions for Deo Gratia Insurance Brokers (Pty) Ltd, FSP 1233. It states the information we must give you under the FAIS Act and the General Code of Conduct.