



BERTIE BURGER
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ASSOCIATES

Statutory Disclosure Notice

Introduction

I, Bertie Burger, am employed as a representative by Bertie Burger and Associates CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been in the financial services industry since 1989 and am not required to render any advice or intermediary services under supervision.

I am licensed to render financial services regarding personal and commercial short-term insurance.

I comply with all fit and proper requirements, including but not limited to relevant qualifications.

My contact details are as follows:

- Cell: 082 902 8843
- E-mail : bertie@bbm.co.za

Statutory disclosure notice

This disclosure notice is issued in terms of the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003 and will furnish you with prescribed information about key individuals, representatives and the Financial Services Provider.

What is a statutory disclosure notice and why is it important?

The disclosure notice provides details about Bertie Burger and Associates CC, an Authorised Financial Services Provider, additional general information about us, our duties in terms of the FAIS Code of Conduct and the rights of clients and potential clients.

This notice does not form part of the insurance contract or any other document.

Details of the Authorised Financial Services Provider (FSP)

- **FSP name**
Bertie Burger and Associates CC
- **Legal status**
 - Bertie Burger and Associates CC operates as a Close Corporation (Registration number: 1991/016838/23) and is licensed as a Category 1 Financial Services Provider, license number 4659.
 - It has no shareholding and does not, directly or indirectly, hold more than 10% interest in any of the product suppliers.
- **Professional indemnity insurance / Fidelity guarantee**
 - Bertie Burger and Associates CC holds Professional Indemnity Insurance and as the license holder accepts responsibility for the actions of the representative(s) while acting in the ordinary course and scope of their representative duties.
 - As it does not collect premium or hold client funds, Bertie Burger and Associates CC is not required to hold Fidelity Guarantee cover or an IGF Guarantee.
- **Address and contact details**
 - 100 B Outeniqua Avenue, Spitskop, Bloemfontein, 9301
 - PO Box 26252, Langenhovenpark, 9330
 - Tel: +27 (0) 51 451 1154
 - Fax: 0866 100 169
 - info@bbm.co.za
 - www.bbm.co.za

Our Duties as a Financial Services Provider

In terms of the General Code of Conduct developed in terms of the FAIS Act, Product Suppliers (Insurers) and Financial Services Providers (Intermediaries) are required to render financial services honestly, fairly, with due skill, care and diligence and in the interest of the client and the integrity of the financial services industry.

Bertie Burger and Associates CC promotes the fair treatment of clients by integrating the guidelines and principles of TCF in all business dealings with its clients.

Our services are restricted to licensed categories as indicated on the Financial Sector Conduct Authority's license number 4659. We offer a full range of insurance products and our services may include:

- **Advice / Intermediary services**
 - Leading you through a process to enable you to make well-informed insurance decisions
 - Recommendations, guidance and proposals relating to your insurance needs and objectives
 - Investigating the various product options that would meet your insurance needs
 - Arranging your insurance cover with product suppliers to meet your specific requirements
 - Assisting you with any policy amendments or claims services
 - Assistance with potential amendments relating to the insurance cover
 - Annual renewal of insurance cover and contracts
 - Being available for telephonic enquiries and/or personal appointments to review your policy benefits or insurance portfolio.
- **We shall have no authority to:**
 - Receive premiums or funds from you, unless it is payment of fees or in settlement of an invoice
 - Enter into contractual obligations on your behalf
 - Incur any liability on your behalf
 - Settle or waive any claim against or by you
 - Effect portfolio restructuring or switches without your prior written consent
 - Offer legal opinion or valuation services
 - Act as agents for the product supplier for the collection of insurance premiums, the payment of claims and the refund of premiums.

Licensed Financial Services

The Financial Sector Conduct Authority (FSCA) regulates the South African financial services industry. Bertie Burger and Associates CC is licensed in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002, to provide advice and intermediary services in the following categories:

Category 1

- 1.1 Long-term Insurance Sub-category A
- 1.2 Short-term Insurance Personal lines
- 1.3 Long-term Insurance Sub-category B1
- 1.20 Long-term Insurance Sub-category B2
- 21. Long-term Insurance Sub-category B2-A
- 22. Longterm Insurance Sub-category B1-A
- 23. Short-term Insurance Personal Lines A1
- 1.4 Long-term Insurance sub-category C
- 1.5 Retail Pension Benefits
- 1.6 Short-term Insurance Commercial Lines
- 1.7 Pension Fund Benefits (excluding retail)
- 1.14 Participatory Interests in Collective Investment Schemes

The representative is authorised to provide advice and intermediary services on all the above categories.

A copy of the license is available for inspection on request.

Product suppliers

Bertie Burger and Associates CC has written authority to market the products of the following product suppliers:

- **Life insurers and others**
 - Allan Gray
 - Liberty Life
 - Momentum
 - Old Mutual
 - PPS Insurance
 - PPS Investments
 - Sanlam
- **Short-term insurers / Underwriting Managers**
 - Brolink (Santam)
 - CIA
 - Ibiliti – Underwriting Manager for Mutual & Federal Risk Financing Ltd T/A MFRF
 - Insurance Zone
 - Mutual & Federal
 - PPS Short-term Insurance
 - Renasa
 - Vantage Insurance Acceptances (Pty) Ltd, representative of Centriq Insurance Company Limited
 - Zenith – Underwriting Managers for Western National Insurance Company and Infiniti Insurance Company

Remuneration

- Bertie Burger and Associates CC:
 - is remunerated by way of commission, being paid by the relevant product provider, and/or by charging fees as agreed upon with our clients;
 - receives more than 30% of its total remuneration from Ibiliti Underwriting Managers.

Compliance

Compliance with the FAIS act is monitored by Masthead (PTY) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Bertie Burger and Associates CC pays a monthly fee for services rendered by Masthead.

Their contact details are as follows:

- PO Box 765, Howard Place, 7450
- Tel: +27 (0) 21 686 3588
- Fax: +27 (0) 21 686 3589

Exemptions

No specific or special exemptions have been granted or made by the Registrar to Bertie Burger and Associates CC with regard to any matter covered by the FAIS Act. Bertie Burger and Associates CC is in possession of the respective mandates to act on behalf of the listed Insurers as an Intermediary.

Non-cash incentives

Bertie Burger and Associates CC receives no non-cash incentives from any product suppliers with which it interacts on your behalf. Non-cash incentives, defined as “immaterial financial interests”, may include gifts and entertainment up to a maximum of R 1,000 per representative, per calendar year.

Conflicts of interest

- Should any conflict of interest arise, either in general or specific to a particular client, the representative is required to disclose such conflict of interest in writing to that client, including the measures taken to avoid or mitigate the conflict, disclose any ownership interest or financial interest, other than an immaterial financial interest and explain the nature of any relationship or arrangement with a third party that gives rise to a conflict of interest. The client must be able to understand the exact nature of the relationship or arrangement and the conflict of interest.
- The FSP's **Conflict of Interest Management Policy** is available at the business premises of the FSP or can be requested by e-mail to: bertie@bbm.co.za

Important information and your responsibility

- No person may ask you or offer any inducement for you to waive any right or benefit conferred on you by or in terms of any provision of the General Code of Conduct of the FAIS Act, a copy of which is available on request.
- Read through all documents forwarded to you and ensure that you understand the contents thereof.
- Keep all documents handed to you and make a note of what is said to you.
- Do not sign any blank or partially completed forms.
- Complete all forms in ink.
- Do not be pressurised to buy a product
- All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by you or on your behalf are your own responsibility.
- If any person completes or submits any transaction requirement on your behalf, you should be satisfied that the details are accurate and complete.
- Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction or the non-payment of a benefit or claim by the product supplier.

Complaints

- If you are not satisfied with any part of our advice and/or service, you should address your complaint in writing to bertie@bbm.co.za to enable us to deal with it in terms of our internal complaints procedure. Remember to include all supporting documents. We will acknowledge the complaint in writing.
- If you are not satisfied with the response from us, you can contact the Ombud of Financial Services Providers:
 - PO Box 74571, Lynnwood Ridge, 0040
 - 0860 324 766
 - info@faisombud.co.za

Relevant contact details

- **Details of FAIS Ombud**

PO Box 74571, Lynnwood Ridge, 0040

Tel: +27 (0) 12 470 9080 Fax: +27 (0) 12 348 3447 E-mail: info@faisombud.co.za

- **Short-Term Insurance Ombud**

PO Box 32334, Braamfontein, 2017

Tel: +27 (0) 11 762 5501 Fax: +27 (0) 11 726 8900 E-mail: info@osti.co.za

- **Long-Term Insurance Ombud**

Private Bag X45, Claremont, 7735

Tel: +27 (0) 21 657 5000 Fax: +27 (0) 21 674 0951 E-mail: info@ombud.co.za

- **Office of the Pension Fund Adjudicator**

PO Box 23005, Claremont, 7735

Tel: +27 (0) 11 884 8454 Fax: +27 (0) 11 884 1144 E-mail: enquiries@pfa.org.za

- **Financial Sector Conduct Authority**

PO Box 35655, Menlo Park, 0102

Tel: +27 (0) 12 428 8000 Fax: +27 (0) 12 346 6941 Website: www.fsca.co.za
