

FAIS Disclosure Notice

CivilSure operates as a juristic representative of i-Tribe (Pty) Ltd, an authorised FSP (FSP 49912) | Registration No. 2015/212935/07

CivilSure contact: Unit 2, Quayside Office Park, corner of Gordon and Hedge Streets, Knysna, 6571 | 080 777 7771 | service@civilsure.co.za | www.civilsure.co.za

1. Regulatory status and services

CivilSure operates as a juristic representative under the authorisation of i-Tribe (Pty) Ltd, FSP 49912. i-Tribe is the authorised financial services provider responsible for financial services rendered under its authorisation, in accordance with applicable FAIS requirements.

CivilSure provides advice and intermediary services in short-term personal and commercial insurance.

A copy of the relevant FSP licence and information on authorised product categories can be requested using the contact details above.

2. Professional indemnity insurance

i-Tribe (Pty) Ltd maintains Professional Indemnity Insurance that caters for both i-Tribe and CivilSure in respect of covered activities, subject to the terms, conditions and exclusions of the policy.

3. Remuneration and fees

Commission may be received from insurers in respect of insurance policies arranged. The amount and basis of remuneration applicable to a particular transaction will be disclosed in the relevant quotation, policy documentation or other required disclosure.

An additional broker or service fee may apply where lawfully permitted. Any such fee, its amount and the services to which it relates will be disclosed and agreed with the client in writing where required. Clients will be informed of applicable rights to discontinue a fee.

4. Conflicts of interest

Dan Michael Payton is the sole shareholder of i-Tribe (Pty) Ltd and also owns Garden Route Insurance Brokers (Pty) Ltd (FSP 15438), Suretimes Insurance Administrators (Pty) Ltd (FSP 1962) and TaxiSure Risk Specialists (Pty) Ltd (FSP 52693). These are separately authorised entities under common individual ownership.

Such relationships may create actual or potential conflicts of interest, including in connection with referrals, insurer arrangements, administration and remuneration. Conflicts will be identified, managed and disclosed to affected clients as required.

The Conflict of Interest Management Policy is accessible through the Legal & Compliance section of www.civilsure.co.za or on request.

5. Complaints and escalation

Complaints about CivilSure's services may be submitted to service@civilsure.co.za. Please provide your name, contact details, policy or claim reference (where applicable) and a description of your concern.

The complaints procedure and relevant external escalation channels are available on the CivilSure website. Where a complaint cannot be resolved internally, clients may approach the appropriate external ombud scheme, including the FAIS Ombud for matters within its jurisdiction.

FAIS Ombud: www.faisombud.co.za | info@faisombud.co.za. Insurance complaints may fall within the jurisdiction of the National Financial Ombud Scheme: www.nfosa.co.za.

6. Privacy and personal information

Personal information may be processed to obtain quotations, arrange and administer cover, manage claims, comply with legal obligations and provide relevant services. Information may be shared with insurers, underwriting managers, administrators and other service providers where a lawful basis exists.

Further information, including data-subject rights and contact details for privacy enquiries, is set out in the current Privacy Notice available on www.civilsure.co.za. Marketing communications will be handled in accordance with applicable law and opt-out rights.

7. Scope of advice and client information

CivilSure may provide advice from a selected panel of insurers and may not compare every insurer in the market. The basis, limitations and suitability of recommendations will be explained as required for each transaction.

Clients should provide complete and accurate information, review quotations and policy terms carefully, and promptly notify CivilSure of material changes in risk. Transaction-specific disclosures and the record of advice are supplied separately where applicable.

8. Compliance and other regulatory information

Appointed compliance officer / compliance practice: Misha McLean,
compliance@groupserve.online, 080 777 7771

FSP business address and contact details (if different from CivilSure): Unit 2, Quayside Office Park, corner of Gordon and Hedge Streets, Knysna, 6571.

Where a representative renders financial services under supervision, you will be told this before the service is rendered, together with the name of the supervising representative. No FAIS exemptions apply to i-Tribe (Pty) Ltd or its representatives.

Any insurer relationships, ownership interests or remuneration requiring transaction-specific disclosure will be communicated separately as required.