

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT (37 of 2002)

(This notice does not form part of your Insurance Contract or any other document.)

**YOU HAVE THE RIGHT TO THE FOLLOWING INFORMATION AS A SHORT-TERM INSURANCE POLICYHOLDER.
PLEASE READ THIS NOTICE CAREFULLY.**

DISCLOSURE NOTICE

Pineapple is an authorised Financial Services Provider (FSP 48650). Pineapple is underwritten by Old Mutual Alternative Risk Transfer Insure Limited, Registration no: 1966/10741/06. An Authorised Financial Services Provider (FSP 49551) and licensed Non-Life Insurer.

YOU CAN CONTACT PINEAPPLE AT:

Physical Address: 4 Sandown Valley Crescent Sandown, Sandton 2196	Postal Address: 4 Sandown Valley Crescent Sandown, Sandton 2196	Sales, Customer Care & Claims Email Complaints Website	Contact us via our Pineapple App fresh@pineapple.co.za complaints@ominsure.co.za www.pineapple.co.za
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HOW TO LODGE A CLAIM:

Lodge all claims via the Pineapple App. Alternatively, visit our website at www.pineapple.co.za for a live chat or give us a shout on fresh@pineapple.co.za.

THINGS TO REMEMBER:

- If any information above was given orally, it must be confirmed in writing within 30 days.
- Pineapple sales advisors are full-time employees. Their salaries are performance-based and are determined by the total premium and number of sales.
- Old Mutual Alternative Risk Transfer Insure Limited has a Conflict of Interest Management Policy which can be accessed at www.ominsure.co.za.
- Old Mutual Alternative Risk Transfer Insure Limited has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- You are entitled to a copy of the policy document free of charge.
- Polygraph or any lie detector tests are not obligatory and claims may not be rejected solely on the basis of the failure of such tests.

IMPORTANT

- Keep all documents given to you.
- Make notes of what is said to you.
- Don't be pressurised into buying the product.
- Failure to provide correct or full relevant information may influence the decision of the insurer on any claims arising from your contract of insurance.

CLAIMS AND COMPLIANCE-RELATED QUERIES

If you have any claims and compliance-related issues that have not been resolved to your satisfaction, you may address your queries to:

	The Ombudsman for Short-Term Insurance	The Compliance Officer	The FAIS Ombudsman
Postal Address	PO Box 32334 Braamfontein 2017	PO Box 1120 Johannesburg 2000	PO Box 1120 Johannesburg 2000
Physical Address	110 Oxford Road Rosebank 2196	Old Mutual Insure Wanooka Place St Andrews Road Parktown 2193	125 Dallas Avenue Menlyn Central Waterkloof Glen Pretoria 0010
Telephone	011 726 8900	011 374 9111	012 470 9080
Fax	011 726 5501		012 348 3447
Share Call	0860 72 68 90		0860 32 47 66/0860FAISOM
Website	www.osti.co.za		www.faisombud.co.za
Email	info@osti.co.za	compliance@ominsure.co.za	info@faisombud.co.za