



PET HEALTH INSURANCE

## DISCLOSURE DOCUMENT (This is your statutory notice- Please read carefully)

### KNOW YOUR RIGHTS

**DO NOT BE PRESSURED INTO BUYING THIS POLICY** You are entitled to cancel your contract within 14 days after inception should the product not meet your requirements. Thereafter you have the right to cancel this policy by giving 30 days notice.

Do not sign any blank or partially completed application forms and please keep notes of anything said to you regarding your insurance

You are entitled to a copy of all documentation relating to this insurance FREE of charge.

You must be informed in writing if any changes are made to this contract and your policy cannot be cancelled unless a written confirmation is sent to you.

You have the right to know all fees and premiums applicable to this insurance contract.

All premiums are collected by debit order to your account, please make sure that you are being debited correctly.

If a claim is rejected, you must be given the reasons in writing.


Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect information can prejudice you in the event of a claim.

### DETAILS OF THE UNDERWRITING MANAGER

Company	Pet Underwriting Managing Agency (Pty) Ltd.	
Postal Address	PO Box 6604, Roggebaai, Cape Town, 8012	
Physical Address	23 <sup>rd</sup> Floor, Atterbury House, 9 Riebeeck Street, Cape Town, 8000	
Contact details	Phone – 021 403 9177 Email – info@p-uma.co.za	
Registration No.	2011/107009/07	
VAT Number	4280260425	
Authorised Financial Service Provider	FSP No. 44387	
Compliance Officer	Associated Compliance (Pty) Ltd. PO Box 9655, Devon Valley Tel – 011 678 2533 Fax – 011 678 7731	

Earnings: P.UMA earns a fee of 10% of premium and a profit share is in place. Both are paid by the insurer. Please note that P.UMA earns more than 30% of its income via Renasa Insurance Company Ltd

### DETAILS OF THE INSURER

Company	Renasa Insurance Company Ltd	
Postal Address	P.O. Box 412072, Craighall, Johannesburg, 2024	
Contact details	Phone: 011 380 3080 Fax : 011 380 3088 Email – danies@RENASA.co.za	
Registration No.	1998/000916/06	
VAT Number	4290173253	
Authorised Financial Service Provider	FSP No. 15491	

The above parties are all fully licensed to practice short term Insurance in regards of personal and commercial Lines. P.UMA are Renasa Insurance Company Limited's underwriting manager for pet insurance and have a written mandate to conduct business.

There is no direct financial interest between the companies.

P.UMA carry Professional Indemnity Insurance as well as Fidelity Guarantee cover. A financial guarantee is not required.

If any of the parties act unprofessionally please report to their respective Compliance Officer.

Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect info can prejudice you in the event of a claim.

Should you have a complaint about your Insurance and the Insurer/Broker and Underwriting manager are unable to satisfy your enquiry, you may approach the following parties.

Ombudsman Detail FAIS Ombud	Short-Term Insurance	Fraudline
P.O. Box 74571 Lynwood ridge 0040 Tel: (012) 470 9080 Fax: (012) 348 3447	P.O. Box 32334 Braamfontein 2017 Tel: (011) 726 8900 Fax: (011) 726 5501	Should you suspect any fraudulent activity involving your insurance, please contact Fraudline on 0860 002526.
<b>Responsible for Compliance matters</b>	<b>Responsible for Insurance matters</b>	<b>ANY Fraudulent activity</b>