

DISCLOSURE OF STATUTORY INFORMATION BY THE AUTHORISED FINANCIAL SERVICES PROVIDER (“FSP”) AND REPRESENTATIVE

The purpose of this disclosure is to introduce the Representative who will be rendering advice and/or intermediary services and to furnish you with prescribed information about the Representative and the FSP represented.

Business details		License number:	FSP#42892		Legal Status	
FSP Name and Trading Name:	CFP Brokers cc (Cover for Professionals)				Reg. No.	
Business Address:	Ground floor, Block C, Sweet Thorn on Beyers,				Sole Proprietor	
	61 Bosbok Road, Randpark Ridge				Partnership	
	2169				Close Corporation <input checked="" type="checkbox"/>	
Postal Address:	PO Box 1964				Company	
	Bromhof				Trust	
	2154					
Tel. No:	(011) 794 6848 or (011) 794 7770		Fax No:	086 5535547		
Website address:	www.cfpbrokers.co.za and www.cover4profs.co.za/sacnasp/					

Name and Contact Details of the Representative	
Name:	Kristy Carr
Tel. No:	(011) 794-6848
Cell. No:	082 330 5829
Fax. No:	086553 5547
E-mail:	kristy@cfpbrokers.co.za

Qualifications & experience:
The representative has been active in the financial services industry since May 2002 and has the following qualifications: BCom, LLb, CoP, ICiBS, HCii. The representative has passed all relevant regulatory exams. The representative is an admitted attorney.
The representative is trained and accredited to render advice and intermediary services in respect of products provided by the following suppliers: Stalker Hutchison and Admiral (Pty) Ltd, AC & E PI and Liability Underwriters (Pty) Ltd, Camargue Underwriting Managers (Pty) Ltd, The Hollard Insurance Company Limited, Natsure (Pty) Ltd, General and Professional Liability Acceptances (Pty) Ltd, AIG South Africa Ltd, Leppard and Associates (Pty) Ltd, Manwood Underwriters (Pty) Ltd, Zurich Insurance South Africa Ltd, Chubb Insurance South Africa Ltd.

Declaration in respect of statutory information
I am the owner of the FSP and accordingly I do have a personal interest in the FSP.
I do not hold directly or indirectly more than 10 % interest in any product supplier.
I am not required to render advice and/or intermediary services under supervision.
The FSP holds professional indemnity cover on my behalf.
The following insurers receive more than 30 % of my business: The Hollard Insurance Company Ltd.
The FSP is exempted by the registrar from producing audited annual financial statements
There are no special conditions levied against the FSP by the registrar.

Name and Contact Details of the external Compliance Officer	
Name:	Mrs CM van Wyk
Tel. No:	011 794 1189
Cell. No:	083 262 1436
Fax. No:	086 659 5894
E-mail:	charmaine@ctb.co.za
Office Address	Rock Cottage Office Estate, Cnr Christiaan De Wet & John Vorster Roads Randpark Ridge
Postal:	P O Box 2577, Honeydew, 2040

Disclosure of Actual or Potential Conflicts of Interest:

Should any conflict of interest arise, either in general or specific to a particular client, the representative is required to disclose in writing to a client any conflict of interest in respect of 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, in sufficient detail to a client to enable the client to understand the exact nature of the relationship or arrangement and the conflict of interest.

The FSP's **Conflicts of Interest Management Policy** is available at the business premises of the FSP or on request by e-mail to: kristy@cfpbrokers.co.za .

Complaints Resolution:

Please note that prior to lodging a serious complaint with the authorities (listed below) ideally you should consider lodging a complaint in writing directly with the FSP. Should confirmation be provided by the FSP that they are unable to resolve the complaint you are free to pursue the matter further with the relevant Ombud.

This FSP has established a written internal complaint resolution system with detailed procedures. Access to the Complaints' Procedures and a copy of the complaint resolution system is available to clients at the business premises of the FSP each day during office hours or via e-mail request. Should you have any serious complaint, this must be submitted to the FSP in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto. The FSP welcomes any non-serious complaints to be brought to their attention via telephone or e-mail and which they will gladly assist in resolving to your satisfaction.

Particulars of FAIS Ombud:

P O Box 74571, LYNWOOD RIDGE, 0040
E-mail: info@faisombud.co.za
Tel: (012) 470 9080,
Fax: (012) 348 3447

Particulars of Short Term Insurance Ombud:

PO Box 32334, BRAAMFONTEIN, 2017
E-mail: info@osti.co.za
Tel: 086 072 6890 / (011) 726 8900,
Fax: (011) 762 5501

Responsibility for Correctness and Completeness of Information:

Please note that in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for, or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, **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 application, proposal, order, instruction or other contractual information that is required to be completed for, or submitted to, a product supplier by you or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto on your behalf, you should be satisfied as to the accuracy and completeness of the details.

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 rejection of a claims by the product supplier.

Signing of Incomplete Documents:

You are hereby advised and cautioned that no person acting on behalf of the FSP may in the course of the rendering of a financial service, request you to sign any written or printed form or document prior to completion thereof.

Waiver of Rights:

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, of which a copy is available on request.

Rendering of Advice:

Once you have entered into a transaction by purchasing a financial product, the representative is required to provide you with a record of the advice rendered. This document should be kept safe together with all other documentation pertaining to the particular transaction.

Contact Details of Responsible Key Individual / Supervisor (if applicable):

Name:	Kristy Carr
Position:	Owner
Tel. No:	(011) 794-6848
Cell No:	082 330 5829
E-mail Address:	kristy@cfpbrokers.co.za