

**Disclosure Notice in terms of the Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003**

**Your Intermediary**

Business Name : Legal Hero Business (Pty) Ltd  
Registration number : 2014/135793/07  
Physical address : F2 Bayside Office Park, 41 Erica Road, Tableview, 7441  
Postal address : P.O. BOX 20013, Big Bay, 7441  
Telephone : 010 001 1001  
Website : [www.legalhero.co.za](http://www.legalhero.co.za)  
FAIS registration (FSP No) : 45560

In terms of the FSP license, Legal Hero Business is authorised to give Intermediary Services and/or Advice for products under:

CATEGORY I Short-term Insurance: Personal Lines

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Legal Hero Business accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly

Legal and contractual relationship with the Insurer : Non-Mandated Intermediary  
Professional Indemnity and/or Fidelity Cover : R1 000 000 Professional Indemnity  
Intermediary Guarantee Facility : Leopard  
**Complaints contact details : 010 001 1001 or hello@legalhero.co.za**  
Compliance Officer : Adv. GPB Myburgh  
Conflict of Interest Policy : [www.legalhero.co.za/download](http://www.legalhero.co.za/download)

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**Your Underwriting Manager / Administrator (if applicable)**

Name : Legal Hero (Pty) Ltd  
Physical address : F2 Bayside Office Park, 41 Erica Road, Tableview, 7441  
Postal address : P.O. Box 20013, Big Bay, 7448  
Telephone : 010 001 1001  
Fax Number : 086 551 2705  
Email : [info@legalhero.co.za](mailto:info@legalhero.co.za)  
Website : [www.legalhero.co.za](http://www.legalhero.co.za)  
FAIS registration (FSP No) : 45377  
FAIS Categories : Short Term Personal Lines

Professional Indemnity and/or Fidelity Cover : R1 000 000 Professional Indemnity  
Legal and contractual relationship with the Insurer : Underwriting Manager  
Intermediary Guarantee Facility : Leopard  
Compliance Officer : Adv. GPB Myburgh

**Complaints Contact Details**  
Conflict of interest

: 010 001 1001 or [hello@legalhero.co.za](mailto:hello@legalhero.co.za)  
: [www.legalhero.co.za](http://www.legalhero.co.za)

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**Your Insurer**

Business Name : Guardrisk Insurance Company Limited  
Registration number : 1992/001639/06  
Physical address : 3<sup>rd</sup> Floor, 102 Rivonia Road, Sandown, Sandton 2196  
Postal address : PO Box 786015, Sandton, 2146  
Switchboard telephone : +27-11-669-1000  
General email enquiries : [info@guardrisk.co.za](mailto:info@guardrisk.co.za)  
Website : [www.guardrisk.co.za](http://www.guardrisk.co.za)  
FAIS registration : FSP 75  
In terms of the FSP license, Guardrisk Insurance Company Limited is authorised to give advice and render financial services for products under:

**CATEGORY I:**

Short-term Insurance: Personal Lines  
Short-term Insurance: Commercial Lines  
Short-term Insurance: Personal Lines A1

Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.

**Your Intermediary and/or Underwriting Manager noted above should always be your first point of contact in the event that you have a query or complaint. Guardrisk is a Cell captive insurance company, we partner with other financial service providers to provide our customers with different insurance and risk solutions to suit their specific needs.**

If you are dissatisfied with the feedback received from your Intermediary and/or your underwriting manager, or your complaint remains unresolved, feel free to contact the **Guardrisk Complaints Department:**

Telephone: 0860 333 361  
Email: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za)

**Guardrisk Compliance Details**

Telephone: +27-11-669-1104  
Fax Number: +27-11-675-3826  
Email: [compliance@guardrisk.co.za](mailto:compliance@guardrisk.co.za)

Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website: [www.guardrisk.co.za](http://www.guardrisk.co.za)

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**Particulars of the Short Term Ombudsman**

(For claims/service related matters)

Postal address: PO Box 32334, Braamfontein, 2017  
Telephone: +27-11- 726- 8900  
Fax number: +27-11- 726- 5501  
Email: [info@osti.co.za](mailto:info@osti.co.za)

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**Particulars of the Registrar of Short Term Insurance**  
(For market conduct matters)

Postal address: PO Box 35655, Menlo Park, 0102  
Telephone: +27-12- 428-8000  
Fax number: +27- 12- 347- 0221  
Email: info@fsca.co.za

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**Particulars of FAIS Ombudsman**  
(For advice/policy related matters)

Postal Address: PO Box 74571, Lynnwood Ridge, 0040  
Telephone: +27- 12- 470- 9080  
Fax number: +27- 12- 348- 3447  
Email: info@faisombud.co.za