

Disclosure Notice Update :Implementation of NFO

Please be advised that the Ombudsman for Short Term Insurance and the Ombudsman for Long Term Insurance have now been incorporated into the newly formed National Financial Ombud Scheme (NFO).

Complaints procedures

- If you have a complaint about your policy, you can submit your complaint in writing to M-Sure Complaints by email at **complaints@m-sure.co.za**
- If your complaint is not resolved to your satisfaction by M-Sure, please contact the Insurer on the contact details found in your policy wording
- If you are still not satisfied with how your complaint was handled by the Insurer, you may approach the National Financial Ombud, or take such other steps as may be recommended by your legal representative
- If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the intermediary, you must contact the FAIS Ombud for financial services providers.

Note: Remember you must always address your complaint in writing.

The relevant Ombudsman offices and the offices of the Financial Sector Conduct Authority may be contacted as follows:

- **FAIS Ombud:**
 - **Physical address:** Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria, 0010
 - **Tel:** 086 066 3274
 - **Postal address:** PO Box 41, Menlyn Park, 0063
 - **Email:** info@faisombud.co.za
 - **Website:** www.faisombud.co.za
- **National Financial Ombud Scheme:**
 - **Physical address:**
 - **JHB Physical Address:** 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
 - **CPT Physical Address:** Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708
 - **Tel:** 0860 800 900
 - **Email:** info@nfosa.co.za
 - **Website:** www.nfosa.co.za
- The **Financial Sector Conduct Authority (FSCA)** assists clients with legislative related complaints dealing with the manner in which the regulated companies conduct themselves and any contravention of the acts by which they are governed. The FSCA cannot assist with claim disputes and contractual disagreements. For this you would need to consult the relevant Ombud.
- **Particulars of Financial Sector Conduct Authority:**
 - **Physical address:** Riverwalk Office Park, Block B, 41 Matroosberg Road, Cnr Garsfontein and Matroosberg Roads, Ashlea Gardens, Extension 6, Menlo Park, Pretoria
 - **Postal address:** PO Box 35655, Menlo Park, 0102
 - **Tel:** 012 428 8000 / 0800 203 722
 - **Fax:** 012 347 6941
 - **Website:** fscsa.co.za