



## **DECODER INSURANCE POLICY**

**Issued by**

**NMS INSURANCE SERVICES (SA) LIMITED**

### **STATUTORY NOTICE TO POLICYHOLDERS**

This notice does not form part of the Decoder Insurance Policy or any other document

As a short-term policyholder, or prospective policyholder, you have the right to the following information:

#### **1. Details of the Insurer**

**a. NMS Insurance Services (SA) Limited**

Company registration number: 2005/026017/06  
MultiChoice City  
144 Bram Fischer Drive  
Randburg  
Gauteng  
2194

P O Box 1502  
Johannesburg  
2125

Telephone no: (011) 369 4000  
Email: dcc@multichoice.co.za

- b. The extent of cover is detailed in your Decoder Insurance Policy.
- c. Your insurance premium is stipulated in your Policy Schedule, sent to you on acceptance of the insurance for your Decoder.
- d. The insurance premium is due on the agreed date as per Your Statement. Should payments not be received on time, cover will cease as outlined in your Decoder Insurance Policy.

## 2. Details of the Intermediaries

### 2.1. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division

- a. Company registration number: 1984/003805/07

Bytes Business Park  
241 Third Road  
Halfway Gardens

PO Box 5905  
Halfway House  
1685

Telephone no: (011) 205 7000

Email: [dcc@multichoice.co.za](mailto:dcc@multichoice.co.za)

Internet address: [www.bytes.co.za](http://www.bytes.co.za)

- b. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is a company registered in accordance with the Companies Act, No. 71 of 2008. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is a registered financial services provider (FSP licence no. 45819) and is authorised to render intermediary services for short-term insurance: personal lines products.
- c. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is mandated to act on behalf of the Insurer.
- d. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is in possession of professional indemnity insurance.
- e. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division accepts responsibility for the actions of its representatives acting within the scope of their authority.
- f. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division has representatives working under supervision.
- g. The Insurer pays Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division, a 20% commission on the first month's premium per policy sold by Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division.
- h. The Insurer pays Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division, an outsourcing fee for the use of its call center infrastructure on a monthly basis.**

- i. **Particulars of the Compliance Officer**

Syncerus Business Solutions (Pty) Ltd

Johann Boshoff

Telephone no: (012) 346 3820

Telefax no: (012) 346 3926

Email: [johann@syncerus.co.za](mailto:johann@syncerus.co.za)

### 2.2. Talksure Trading (Pty) Ltd

- a. Company registration number: 2010/013902/07

Quadrant 2, The Centenary Building  
30 Meridian Drive  
Umhlanga New Town Centre

4319

PO Box 1498  
Umhlanga Rocks  
4320

Telephone no: (031) 582 8366  
Email: [dcc@multichoice.co.za](mailto:dcc@multichoice.co.za)

Internet address: [www.talksuresa.co.za](http://www.talksuresa.co.za)

- b. Talksure is a company registered in accordance with the Companies Act, No. 71 of 2008. Talksure is a registered financial services provider (FSP licence no. 42788) and is authorised to render intermediary services for short-term insurance: personal lines products.
- c. Talksure is mandated to act on behalf of the Insurer.
- d. Talksure is in possession of professional indemnity insurance.
- e. Talksure accepts responsibility for the actions of its representatives acting within the scope of their authority.
- f. Talksure has representatives working under supervision.
- g. The Insurer pays Talksure a 20% commission on the first month's premium per policy sold by Talksure.
- h. The Insurer pays Talksure an outsourcing fee for the use of its call center infrastructure on a monthly basis.

i. **Particulars of the Compliance Officer**

ISS Compliance  
Madhu Patel  
302 Strauss Daly Building  
41 Richefond Circle  
Ridgeside  
Umhlanga

PO Box 70177  
Overport  
4067

Telephone no: (031) 832 0300  
Email: [madhu@nfsgroup.co.za](mailto:madhu@nfsgroup.co.za)

**3. Other Matters of Importance**

- a. You will be informed of any material changes to the information referred to in paragraph 1 and 2 above.
- b. If the information given in paragraph 1 and 2 above was given orally, it must be confirmed in writing within 30 days.

- c. NMS Insurance Services (SA) Limited is an authorised financial services provider. FSP license no. 48754. NMS Insurance Services (SA) Limited has appointed MultiChoice Proprietary Limited, company registration number: 1994/009083/07, as its authorised juristic representative to receive payment of premiums on its behalf. MultiChoice Proprietary Limited recovers the bank charges and collection fees from NMS Insurance Services (SA) Limited.
- d. For details on how to submit a claim, please refer to Your Policy; alternatively call NMS Insurance Services (SA) Limited on: (011) 369 4000 or visit the nearest MultiChoice Service Centre.
- e. If any complaint to the intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance or the FAIS Ombud or the Short-Term Insurance Ombudsman.
- f. A polygraph or any other lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
- g. It is the responsibility of the Insurer to give written reasons for repudiating your claim and not the intermediary.
- h. The Insurer may not cancel your Policy merely by informing your intermediary. There is an obligation to make sure that the notice is sent to you.
- i. You are entitled to a copy of the Decoder Insurance Policy.

#### **4. Warning**

- a. Do not sign any blank or partially completed application form.
- b. Complete all forms in ink.
- c. Keep all documents that are handed to you in a safe place.
- d. Make a note of what is said to you by the Insurer or intermediary.
- e. Do not be pressurised to buy the product.
- f. Incorrect information or non-disclosure by you of material facts may impact the assessment or processing of claims by the Insurer.

#### **5. Particulars of the Short-Term Insurance Ombudsman**

The Ombudsman is available to advise you in the event of any problems relating to claims which are not satisfactorily resolved by the Intermediary and/or the Insurer:

P O Box 32334  
Braamfontein  
2017

Telephone no: (011) 726 8900 or (086) 072 6890  
Telefax no: (011) 726 5501

Email: [info@osti.co.za](mailto:info@osti.co.za)

#### **6. Particulars of the Registrar of Short-Term Insurance**

Financial Services Board  
P O Box 35655  
Menlo Park

0102

Telephone no: (012) 428 8000 or (080) 011 0443

Telefax no: (012) 346 6941

Email: [info@fsb.co.za](mailto:info@fsb.co.za)