

Business Details

FSP Licence Number:	46264
Address (Postal & Physical):	Suite 008, Midlands Office Park West, Mountain Quaray Rd, Midstream Estate, Centurion, 1692
Contact Person:	Abrie Olivier (Key Individual)
Telephone Number:	012 942 4536
Fax Number:	086 692 9622
Cellular phone number:	083 412 2451
E-mail Address:	abrie@vapsinsurance.co.za

Legal and Contractual Status

VAPS Insurance Underwriters has an underwriting management agency binder agreement, in terms of which we render binder functions on behalf of the Insurer. We are remunerated for those functions by way of a binder fee that is paid by the Insurer:

1)	King Price	Tel: 086 050 5050
2)	Renasa	Tel: 011 380 3080

No conditions or restrictions have been imposed by any one of the above Insurers.

Financial Services for which Authorised

In terms of the license issued to VAPS Insurance Underwriters by the Registrar, VAPS Insurance Underwriters is authorized to provide financial services in respect of the following financial product categories:

Financial Product	Advice	Intermediary Services	Services under Supervision
1.2 Short-term Insurance: Personal Lines	✓	✓	
1.6 Short-term Insurance: Commercial Lines	✓	✓	
1.23 Short-term Insurance: Personal Lines A-1	✓	✓	

No conditions or restrictions have been imposed by the Registrar.

Compliance Department

The provider has appointed Moonstone Compliance (Practice No 188) as its external compliance practice. The Compliance Officer is Ms Geta Hancke, e-mail ghancke@moonstonecompliance.co.za Tel: 021-883 8000, Address: 25 Quantum Street, Technopark, Stellenbosch, Western Cape, 7600.

Professional Indemnity

The provider holds suitable professional indemnity insurance.

Disclosure of Interest and Remuneration

Please note that the provider has established a Conflict-of-Interest Management policy which requires us to disclose any actual or potential conflict of interest to you. A copy of the Conflict-of-Interest Management Policy is available to the client at this office during office hours each day.

Complaint Resolution System and Procedures

Should you be dissatisfied with any aspect of the service performed by the provider, you should address your complaint in writing to the Key Individual Abrie Olivier abrie@vapsinsurance.co.za. Please note that we have established a written internal complaint resolution system with detailed procedures.

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of rendering a financial service request you to sign any written or printed form or document, unless all details required to be inserted thereon by you or on your behalf have already been inserted.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur.

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.