

ROAMGUARD CARAVAN WARRANTY



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IMPORTANT CONTACT DETAILS

Claims / Administration Telephone: 012 942 4536

Claims Email: claims@vapsinsurance.co.za

Roadside Assistance: 066 251 3044

Complaints: complaints@vapsinsurance.co.za

Administrator Address: Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692

OFFICE HOURS

The administrator's normal operating hours are shown below. Claims and emergency roadside assistance may be subject to separate operating arrangements.

Standard hours: 08:00 – 16:30 (Monday to Thursday)

08:00 – 16:00 (Friday)

Weekends / Public Holidays: Our office is closed on public holidays and weekends.

These Policy Terms and Conditions set out the cover, benefits, conditions, exclusions and claims process applicable to the RoamGuard Caravan Warranty, subject to the Policy Schedule and any authorised endorsements.

1. ROAMGUARD CARAVAN WARRANTY – POLICY TERMS AND CONDITIONS

1.1 IMPORTANT INFORMATION

Welcome to RoamGuard Caravan Warranty. RoamGuard is designed to provide financial protection for qualifying sudden and unforeseen failures of eligible caravan systems and components, subject to the plan selected, benefit limits and all policy terms.

RoamGuard is available as EXPLORE or ADVENTURE and for a 12- or 24-month Period of Cover. Your Policy Schedule confirms the plan, term, insured caravan and any applicable endorsements.

1.2 OUR CONTRACT

The contract consists of:

- Your Policy Schedule;
- These Policy Terms and Conditions;
- Any authorised endorsements;
- The applicable Journey Rescue or roadside assistance terms; and
- Any legally required disclosures issued with the policy.

You must ensure that all information supplied about the caravan, its condition, usage and modifications is true, complete and not materially misleading.

1.3 DEFINITIONS

- **Administrator:** The party appointed to administer the RoamGuard product and/or claims.
- **Benefit Limit:** The maximum amount payable for a particular benefit category.
- **Caravan:** The caravan, off-road caravan or camper trailer identified on the Policy Schedule and accepted under the product rules.
- **Claim:** A request for payment or assistance under this policy.
- **Journey Rescue:** The travel-related assistance benefits available after a qualifying breakdown, including applicable towing, accommodation, emergency travel and mobility benefits.
- **Overall Aggregate Policy Limit:** The maximum total amount payable under all benefits combined during the Period of Cover.
- **Period of Cover:** The 12- or 24-month period shown on the Policy Schedule.
- **Reasonable Wear and Tear:** Normal deterioration through ordinary use and age that has progressed to an actual component failure, subject to the policy.

- **Resultant Damage:** Direct damage to an otherwise eligible component caused by a qualifying sudden and unforeseen failure of another component.
- **Sudden and Unforeseen Failure:** An identifiable failure that occurs unexpectedly and was not known, deliberately caused or reasonably apparent before the event.
- **We / Us / Our:** The insurer and/or appointed administrator, depending on the context.
- **You / Your:** The policyholder named on the Policy Schedule.

1.4 HOW ROAMGUARD WORKS

A qualifying failure or breakdown occurs during the Period of Cover.

You notify the claims administrator as soon as reasonably possible.

The caravan is inspected or assessed and a quotation is obtained.

We determine whether the failure and claimed costs qualify under the selected plan.

Where approved, We authorise the repair or benefit up to the applicable limit and subject to the remaining Overall Aggregate Policy Limit.

Multiple qualifying components arising from the same incident may be considered. Each component and cost must independently qualify and all payments count toward the relevant benefit limits and the Overall Aggregate Policy Limit.

1.5 YOUR PLAN

Only the benefits included in the plan shown on Your Policy Schedule apply.

ROAMGUARD EXPLORE

Explore provides essential protection for the journey ahead and is designed to cover qualifying failures affecting major mechanical, electrical, structural and driving alert systems.

ROAMGUARD ADVENTURE

Adventure provides enhanced protection for wherever the road takes you and includes higher limits, off-grid systems and expanded journey rescue benefits.

2. BENEFIT GROUP DEFINITIONS

Axle & Running Gear

Eligible axle assemblies and directly related running-gear components, subject to assessment. Tyres and routine consumables are excluded unless specifically endorsed.

Braking System

Eligible caravan braking components and mechanisms suffering sudden and unforeseen failure.

Suspension

Eligible suspension components and assemblies, subject to normal maintenance requirements.

Wheel Bearings

Failure of eligible wheel-bearing components, including directly related reasonable repair work where authorised.

Electrical System

Eligible factory-fitted or professionally installed caravan electrical wiring, controls, converters and listed electrical components.

Appliances & Comfort Systems

Eligible fridge, stove, microwave, air-conditioning, geyser and other listed factory-fitted or approved comfort appliances.

Water & Gas Systems

Eligible water pumps, plumbing components, taps, fittings, gas appliances and control systems. Provided that the system have been safely installed and comply with applicable legal requirements.

Structural & Wood Rot

Hidden deterioration, qualifying failure or deterioration is not really sudden and unforeseen, and should be identified as exceptions to the normal sudden and unforeseen trigger.

Aluminium / Exterior Panels

Hidden deterioration, qualifying failure or deterioration is not really sudden and unforeseen, and should be identified as exceptions to the normal sudden and unforeseen trigger.

Off-Grid Systems

ADVENTURE-only protection for eligible solar, inverter, charger and related professionally installed off-grid systems, subject to plan limits.

Auto Levellers & Caravan Movers

ADVENTURE-only cover for eligible factory-fitted or professionally installed systems suffering sudden and unforeseen failure.

2.1 AXLE & RUNNING GEAR

We may pay for qualifying sudden and unforeseen failure of eligible axle and directly related running-gear components. Routine alignment, tyre wear, maintenance and excluded consumables are not covered.

2.2 BRAKING SYSTEM

We may pay for qualifying failure of eligible braking components. Routine adjustment, normal consumable replacement and damage caused by collision are excluded.

2.3 SUSPENSION

We may pay for qualifying sudden and unforeseen failure of eligible suspension components.

2.4 WHEEL BEARINGS

We may pay for qualifying wheel-bearing failure. The caravan must have been reasonably maintained and operated within manufacturer specifications.

2.5 ELECTRICAL SYSTEM

We may pay for qualifying sudden and unforeseen failure of eligible electrical wiring, controls, converters and listed electrical components. Damage caused by unauthorised installation, impact, vermin or external power irregularities may be excluded unless specifically accepted.

2.6 APPLIANCES & COMFORT SYSTEMS

Eligible factory-fitted or professionally installed appliances may include fridge, stove, microwave, air-conditioning, geyser and other listed comfort systems.

2.7 WATER & GAS SYSTEMS

We may pay for qualifying sudden and unforeseen failure of eligible water pumps, plumbing, taps, fittings, gas appliances and control systems. Gas installations must comply with applicable safety requirements.

2.8 STRUCTURAL & WOOD ROT

We may provide cover for qualifying hidden structural deterioration or wood rot discovered during the Period of Cover. Pre-existing, known, visible, neglected or unrepaired water ingress and deterioration are excluded. We may require inspection evidence.

2.9 ALUMINIUM / EXTERIOR PANELS

We may pay for qualifying failure or deterioration of eligible exterior panel systems. Collision, impact, storm, hail and cosmetic-only damage are excluded.

2.10 POWER PACKS / BATTERIES

We may pay for qualifying sudden and unforeseen failure of eligible power packs and approved caravan battery systems. Gradual capacity reduction and ordinary battery ageing without an actual qualifying failure are excluded.

2.11 SOLAR SYSTEM – ADVENTURE ONLY

We may pay up to R15,000 for qualifying failure of eligible professionally installed caravan solar panels, regulators and directly related approved components. Wear, physical impact and unauthorised modifications are excluded.

2.12 INVERTER / CHARGER SYSTEM – ADVENTURE ONLY

We may pay up to R10,000 for qualifying sudden and unforeseen failure of eligible professionally installed inverter and charger systems.

2.13 AUTO LEVELLERS – ADVENTURE ONLY

We may pay up to R15,000 for qualifying failure of eligible factory-fitted or professionally installed automatic levelling systems.

2.14 CARAVAN MOVERS – ADVENTURE ONLY

We may pay up to R10,000 for qualifying failure of eligible factory-fitted or professionally installed caravan mover systems.

2.15 ENTERTAINMENT SYSTEM

We may pay for qualifying failure of eligible factory-fitted or professionally installed entertainment equipment.

2.16 STRIP & QUOTE

Where necessary to identify a potential qualifying failure, We may contribute to authorised strip-down and quotation costs. This benefit does not guarantee that the final repair claim will be accepted.

2.17 DIAGNOSTIC CONTRIBUTION

We may contribute to reasonable authorised diagnostic or assessment costs directly related to a potential qualifying claim.

2.18 REASONABLE WEAR & TEAR

Reasonable wear and tear may be considered where it has resulted in an actual component failure and the failure otherwise qualifies. Preventative replacement and gradual deterioration without failure are not covered.

2.19 RESULTANT DAMAGE

Resultant damage where direct damage to an otherwise eligible component was caused by a qualifying sudden and unforeseen failure. The original cause must qualify and the resulting damage must be directly connected to that cause.

3. JOURNEY RESCUE & ROADSIDE ASSISTANCE

Journey Rescue is designed to support the caravan owner limit to mechanical and electrical breakdown only. Assistance must be accessed through the appointed assistance provider where reasonably possible.

Contact the authorised **Roadside Assistance service** on 066 251 3044.

BENEFIT	EXPLORE	ADVENTURE
Towing / Recovery	R2,500	R5,000
Overnight Accommodation	R1,000	R2,500
Emergency Travel Assistance	R1,500	R3,000
Emergency Mobility	Not included	R2,000

3.1 TOWING / RECOVERY

Where a qualifying caravan breakdown renders the caravan unable to continue safely, We may contribute toward reasonable authorised towing or recovery to the nearest suitable repair facility or other approved destination.

3.2 OVERNIGHT ACCOMMODATION

Where a qualifying breakdown occurs while travelling and reasonable continuation is not possible, We may contribute toward receipted overnight accommodation. The accommodation must be reasonably necessary and approved or supported by the breakdown circumstances.

3.3 EMERGENCY TRAVEL ASSISTANCE

We may contribute toward reasonable approved emergency travel costs arising directly from a qualifying breakdown. Costs may include approved taxi, e-hailing or other emergency travel arrangements.

3.4 EMERGENCY MOBILITY – ADVENTURE ONLY

Following a qualifying breakdown, ADVENTURE may contribute up to R2,000 toward reasonable approved short-term alternative mobility, including car hire or other approved transport. This is not a general transport allowance and is subject to proof of cost and the circumstances of the breakdown.

3.5 JOURNEY RESCUE EXCLUSIONS

- Costs not directly connected to a qualifying breakdown.
- Costs incurred without reasonable need or where cheaper reasonable alternatives were available.
- Accommodation or travel upgrades beyond reasonable emergency requirements.
- Costs arising from an excluded event, accident or collision unless specifically covered elsewhere.
- Amounts above the applicable Journey Rescue benefit limit.

4. ELIGIBILITY, MAINTENANCE AND GENERAL POLICY CONDITIONS

4.1 ELIGIBLE CARAVANS

RoamGuard may be available for eligible caravans, off-road caravans and camper trailers that meet the product's underwriting criteria.

Unless specifically accepted, cover does not apply to:

- caravans with a salvage, rebuilt or equivalent adverse history;
- caravans used for racing, competition or prohibited commercial activity;
- caravans that are not roadworthy;
- caravans with material undisclosed modifications;
- caravans with known unrepaired structural or water-damage defects; or
- caravans outside the maximum age, value or other acceptance criteria approved for the product.

4.2 INSPECTION AT INCEPTION

We may require an inspection, photographs, maintenance evidence or a condition report before accepting cover. An inspection does not guarantee future claim acceptance; it is an assessment of apparent condition at the time.

4.3 MAINTENANCE

You must maintain the caravan in accordance with manufacturer recommendations and reasonable industry practice. You must keep reasonable servicing, maintenance and repair records.

A claim may be declined where inadequate maintenance, ignored warnings, unsafe operation, incorrect installation or neglect directly caused or materially contributed to the failure.

4.4 MODIFICATIONS AND UPGRADES

Material modifications or additions, including major off-grid electrical upgrades, suspension changes, structural changes or power-system modifications, must be disclosed where required. Cover for professionally installed approved equipment is subject to the selected plan and acceptance criteria.

4.5 NO WAITING PERIOD

There is no waiting period after valid policy inception, provided the caravan was eligible, the required premium was paid and no pre-existing condition is being claimed.

4.6 PERIOD OF COVER

Available terms are 12 or 24 months, as shown on the Policy Schedule.

Cover ends on the earliest of:

- the expiry date shown on the Policy Schedule;
- lawful cancellation of the policy;

- failure to pay a required premium, where applicable;
- exhaustion of the Overall Aggregate Policy Limit; or
- another event that lawfully ends the contract.

4.7 TRANSFERABILITY

The warranty may be transferred with the insured caravan to a new owner, subject to approval and the applicable transfer process. A transfer does not restart the Period of Cover, restore used benefits or increase any benefit or aggregate limit.

4.8 CANCELLATION AND AMENDMENTS

4.8.1 You may cancel this Policy at any time by providing us with an written notice.

4.8.2 We may amend or cancel this Policy by providing you with 31 days' written notice prior to the effective date of such amendment or cancellation.

4.8.3 You are responsible for notifying us of any changes to your contact details to ensure that our records remain accurate and up to date.

4.8.4 No refund of premiums will be payable if a claim has been authorised and paid under this Policy.

5. HOW TO CLAIM

5.1 Report the breakdown or failure to the Claims Department (**012 942 4536**) within the period stated on the policy schedule or, if no period is stated, as soon as reasonably possible.

5.2 Provide the policy number, vehicle details, current mileage and a description of the failure.

5.3 Take the vehicle to a manufacturer-authorised dealer or appropriately registered repair facility, unless the Claims Department instructs otherwise.

5.4 Obtain a written diagnosis and repair estimate.

5.5 Ensure the repairer submits the required quotation, diagnostic report, photographs and supporting documents.

5.6 Do not authorise dismantling or repairs beyond reasonable diagnosis until written authorisation has been received, except where immediate action is reasonably necessary to prevent further damage.

5.7 Repairs performed without the required prior authorisation may be declined.

5.8 Only valid tax invoices and the authorised repair amount will be considered.

5.9 If an authorised repair does not commence within 90 days of authorisation, the authorisation may lapse and the claim may need to be reassessed.

5.10 Repair invoices and supporting documents must be submitted within the period specified by the Claims Department or policy schedule.

6. GENERAL EXCLUSIONS

Unless specifically included by the selected plan or an endorsement, We do not cover:

- routine servicing, maintenance and preventative replacement;
- known, pre-existing or previously advised defects;
- gradual deterioration that has not resulted in an actual qualifying failure;
- collision, impact, accident, storm, hail, flood or external-event damage;
- damage caused by abuse, misuse, overloading, racing or prohibited use;
- damage caused by inadequate maintenance or ignored safety warnings;
- tyres, routine consumables and cosmetic-only deterioration unless expressly included;
- unauthorised repairs or costs incurred without required approval;

- loss of income, loss of enjoyment, inconvenience or indirect financial losses;
- theft, fire or malicious damage, which should ordinarily be addressed an appropriate caravan insurance policy;
- damage caused by vermin, infestation or contamination unless expressly included;
- costs above an applicable benefit limit or the remaining Overall Aggregate Policy Limit; or
- fraudulent or materially misleading claims or documents.

7. FRAUD AND DISHONESTY

If You or anyone acting on Your behalf or You sell the caravan with your knowledge or consent provides materially false or dishonest information, exaggerates a claim or intentionally conceals material information, We may reject the claim and take any action permitted by the policy and applicable law.

8. BETTERMENT

The policy is intended to restore the caravan following a qualifying failure, not to place You in a better position than before the event. Where an upgraded or improved replacement materially increases value or performance, You may be responsible for the betterment amount.

9. MAXIMUM AMOUNT PAYABLE

The amount payable for any claim will be the lowest of:

- the actual reasonable qualifying repair or assistance cost;
- the applicable benefit limit;
- the remaining Overall Aggregate Policy Limit; or
- the amount authorised by Us.

You may not recover more than the actual qualifying financial loss.

10. TERRITORIAL LIMIT

Unless the Policy Schedule states otherwise, cover applies to qualifying events occurring within the Republic of South Africa.

11. PERSONAL INFORMATION

Personal information may be collected and processed where reasonably necessary to administer the policy, assess claims, prevent fraud, comply with legal and regulatory obligations and communicate with You. The final issued product must contain the approved privacy disclosures.

12. COMPLAINTS AND DISPUTES

If You are dissatisfied with service, claim handling or a decision, You may use the complaints and dispute process shown in the final policy documentation. Current insurer, administrator, compliance and applicable ombud contact details must be inserted before issue.

13. APPLICABLE LAW

This policy is governed by the laws applicable in the Republic of South Africa, subject to relevant insurance, consumer and data-protection requirements.

DISCLOSURE NOTICE

IMPORTANT - Please read carefully - Disclosure and other legal requirements

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

As short-term insurance policy holder, or prospective policyholder, you have the right to the following:

1. YOUR ADMINISTRATOR

Name	VAPS Insurance Underwriters (Pty) Ltd
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
FSP number	46264

2. YOUR UNDERWRITING MANAGER

Name	VAPS Insurance Underwriters (Pty) Ltd
Registration number	2015/276453/07
VAT number	4500273943
FSP number	46264
Licence categories	Category 1 Short-Term, Personal and Commercial Lines. Licensed to offer Intermediary Services.
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
Fax	086 692 9622
Details of the complaints procedure	Should you have a complaint about any matter, please submit your complaint abrie@vapsinsurance.co.za . Should the matter not be resolved to your satisfaction you may then refer your complaint to the Product Supplier as detailed in Clause 3 below.
Compliance Officer	Moonstone Compliance and Risk Management Geta Hancke Contact details 0218838000
PI Cover	Yes
Financial Interest	Remuneration received from the Product Supplier in Clause 3 below, exceeds 30% of total remuneration received the past 12 months. No shares are held in the Product Supplier specified in Clause 3 below
Binder Agreement	We have a binder agreement with the Product Supplier listed below and conduct binder functions and administrative services on their behalf; we receive a fee from the Product Supplier specified as follows: 10% of the gross premium of your policy.

3. PRODUCT SUPPLIER (INSURER)

Please note:

- This is a summary of disclosure and all other legal requirements. Please read it carefully
- This summary does not form part of your insurance contract or any other document.

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act No. 37 of 2002

The FAIS Act requires compliance by product suppliers (insurers) and financial services providers (FSPs; intermediaries or underwriting management agents (UMAs)) with a general code of conduct that was introduced to help you make informed decisions about the insurance products you buy.

It also aims to ensure that your product supplier or its UMA (if applicable) and intermediary (if applicable), renders financial services honestly and fairly, with due care and skill, with the integrity of the financial services industry and to act in your best interest.

You'll receive a disclosure notice on your policy's start date and at each subsequent renewal (or anniversary) date. The disclosure notice contains certain information about your product supplier and intermediary (if applicable). Your intermediary may have a separate disclosure notice. You're entitled to this information, as well as information about the National Financial Ombud Scheme South Africa NPC (NFO) and the Registrar of Short-Term Insurance.

If you have any difficulty obtaining these details, please contact your financial services provider for further assistance.



Product supplier (Insurer):

Name	King Price Insurance Company Ltd
Reg no.	2009/012496/06
VAT no.	4710259724
FSP no.	43862
Physical address	Menlyn Corporate Park, Block A, Cnr Garsfontein Road & Corobay Avenue, Waterkloof Glen x11, Pretoria, 0181
Postal address	P.O. Box 284, Menlyn, 0063
Phone no.	0860 21 00 00 or 012 001 0800
Email	businessadmin@kingprice.co.za
Website	www.kingprice.co.za

Compliance department

For any compliance related matter, please email compliance@kingprice.co.za our compliance department

Complaints procedure

If you have a complaint, please follow this link <https://www.kingprice.co.za/za/documents/king-price-insurance-complaints-policy.pdf> to download the document to see your rights, our obligations, and the correct process to follow.

Type of policy involved

Full details about the name, class, and type of policy are more specifically described in your policy schedule and incorporated in the policy wording. The policy schedule and policy wording must always be read as 1 document.

Procedure to submit a claim

To submit a claim please contact your Broker and /or Underwriting manager as stipulated in point 1 and point 3.

Excess

It's important that you're aware of any amounts that you'll be required to pay in the unfortunate event of a claim. Your policy schedule contains the amounts you pay as a portion of a claim, and your intermediary or King Price can assist you with any queries you have in this regard.

Protecting your personal information

Your privacy is of the utmost importance to us and that's why we protect it in line with the Protection of Personal Information (POPI) Act No. 4 of 2013.

This policy regulates the processing of personal information/data by King Price. It sets forth the requirements with which King Price undertakes to comply when processing personal information/data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of data subjects and third parties in general.

Conflict of interest policy

We've considered the conflict-of-interest provisions in terms of the FAIS Act and haven't identified any actual or potential conflicts of interest, either ownership interest, third party relationships, associates, or distribution

channels as defined. We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported to the Financial Sector Conduct Authority (FSCA).

4. SHARING OF INFORMATION

The sharing of information for underwriting and claims purposes (including credit information) is in the public's interest as it enables the insurer to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.

When you accept this policy you waive any person you may represent and/or your rights to privacy with regards to underwriting or claims information (including credit information) that you or any person you represent provide or that is provided by any other person on your behalf or on behalf of any person you represent in respect of any insurance policy or claim made or lodged by you.

You further confirm that you have purchased this product of your own free will and was in no way forced or incentivised to purchase this product.

5. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy, you will be giving us your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 (POPI). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a) Process your personal information to:
 - i. Communicate information to you that you ask us for.
 - ii. Provide you with insurance services.
 - iii. Verify the information you have given us against any source of database.
 - iv. Compile non-personal statistical information about you.
- b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

6. PREMIUM AND YOUR MONETARY OBLIGATIONS

The amount of premium due is contained on the policy schedule. In all instances premium must be paid before cover is effected.

7. OTHER MATTERS OF IMPORTANCE

- The intermediary must tell you about any material changes to information about them and/or King Price.
- If any complaint to the Broker or the Insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- You are entitled to a 15 day period of grace after the due date for the payment of your premium. (this period of grace applies from the second month on monthly policies only)
- The Insurer and not the Broker must give reasons in writing for the rejection of any claim submitted by you.
- The Insurer must give you 31 days written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy document, free of charge.
- Incorrect information or non-disclosure of information by you of relevant and material facts, may influence your cover and the outcome of any future claims. Honesty is always the best policy.

8. WARNING

- Do not sign any blank or partially completed application form.

- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Do not be pressurised into buying the product.
- Incorrect or non disclosure of information may impact on any claims arising from your policy.
- Always insist on confirmation of cover to you when taking out new insurance or adding assets to an existing policy.

9. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no intermediary may request or induce in any manner a client to waive any right or benefit conferred on you by/or in terms of any provisions of the said Code, or recognise, accept, or act on any such waiver by you. Any such waiver is invalid.

10. THE NATIONAL FINANCIAL OMBUD SCHEME (NFO)

Any claim or complaint that is not satisfactorily resolved by your intermediary and/or us may be referred to The National Financial Ombud Scheme (NFO).

Physical address	110 Oxford Road, Houghton Estate, Johannesburg, 2198 Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7700
Postal address	P O Box 32334, Braamfontein, 2017
Phone no.	0860 800 900
Email	info@nfosa.co.za
Website	https://nfosa.co.za

11. FAIS OMBUD

Any complaint relating to a financial service rendered by an intermediary or the representative of the provider (other than regarding the settlement of a claim), may be referred to the FAIS Ombud.

Physical address	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal address	P O Box 41, Menlyn Park, 0063
Phone no.	012 762 5000
Email	info@faisombud.co.za
Website	https://www.faisombud.co.za/



CONTACT US



012 942 4536



claims@vapsinsurance.co.za



www.vapsinsurance.co.za



**Suite 008 | Midlands Office Park West
Mount Quray Rd | Midstream Estate
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