



## **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 microinsurance policyholder, or prospective policyholder, you have the right to the following information:

#### **1. Details of the Microinsurer**

**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. 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)

Website: [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 Microinsurer.
- 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 Microinsurer pays Talksure a 20% commission on the first month's premium per policy sold by Talksure.
- h. The Microinsurer pays Talksure an outsourcing fee for the use of its call center infrastructure on a monthly basis.

### i. Particulars of the Compliance Officer

Compli-Serve KZN (Pty) Ltd  
Tyran Naidoo

Unit No. 4, Seawood Close  
29 Chartwell Drive  
Umhlanga Rocks  
4320

Telephone no: 087 897 6970

Email: [tyran@compliserve.co.za](mailto:tyran@compliserve.co.za)

Website: [www.compliserve.co.za](http://www.compliserve.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.
- d. 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.
- e. NMS Insurance Services (SA) Limited has appointed MultiChoice Support Services Proprietary Limited, company registration number 2007/014131/07, as its authorised juristic representative to perform support services on its behalf. NMS Insurance Services (SA) Limited pays MultiChoice Support Services Proprietary Limited an outsourcing fee for the support services performed and use of its infrastructure on a monthly basis.
- f. 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.
- g. If any complaint to the Intermediary or Microinsurer 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.
- h. 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.
- i. It is the responsibility of the Microinsurer to give written reasons for repudiating your claim and not the intermediary.
- j. The Microinsurer may not cancel your Policy merely by informing your intermediary. There is an obligation to make sure that the notice is sent to you.
- k. 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 Microinsurer 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 Microinsurer.

### **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 Microinsurer:

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 Sector Conduct Authority  
P O Box 35655  
Menlo Park  
0102

Telephone no: (012) 428 8000  
Telefax no: (012) 346 6941

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