

LETTER OF INTRODUCTION

Welcome to the Garrun Group (“Garrun”). I’d like to formally introduce myself and tell you a little about the company I represent.

My name is Noleen Podrouzek. My contact number is 0117026600 and my email address is noleen.podrouzek@garrun-group.co.za.

Garrun has been at the forefront of the insurance intermediary market since the 1960’s. We have multiple financial service providers (“FSP”) with branches country-wide. We strive to ensure all branches have high-quality technical knowledge, skills, and systems. We also have intermediary agreements with various well known insurance companies in South Africa. This enables us to provide you with a comprehensive range of intermediated short-term (non-life) insurance products.

I am specifically employed by Garrun CFP (Pty) Ltd (FSP 25426) (“Garrun CFP”). In addition, I am mandated on behalf of CFP Brokers (Pty) Ltd (FSP 42892) (“CFP Brokers”) and Garrun Johannesburg (Pty) Ltd (FSP No 44669) (“Garrun Johannesburg”). I act as a representative for Garrun CFP, CFP Brokers, and Garrun Johannesburg.

Garrun CFP, CFP Brokers and Garrun Johannesburg are all licensed FSPs and form part of Garrun. Please let me know if you would like a copy of our license. We are licensed to provide advice and intermediary services for short-term (non-life) personal and commercial insurance products.

Attached is a copy of the formal letter of authority given to me by Garrun CFP, CFP Brokers and Garrun Johannesburg. This is also known as a section 13 mandate, and it sets out my scope of authority. This letter certifies that my employer accepts full responsibility for my actions conducted within my scope of authority.

To deliver financial services to you, we need to collect personal and confidential information. We handle this information with the highest level of care, complying fully with the Protection of Personal Information Act (POPIA). You can view our Privacy Policy on our website at www.garrun-group.co.za.

Garrun CFP, CFP Brokers and Garrun Johannesburg hold the necessary professional and fidelity insurance. We have formal agreements in place with numerous insurers to provide intermediary, binder, and premium collection services. Our remuneration includes commissions (and in some cases, binder and outsource fees) from the insurers we partner with. In addition, we also charge a service fee for our services, although this can be opted out of. The specific amounts related to the

commission, binder/outsource, and service fees will appear on our quotes. If you decide to accept the insurance we offer, these amounts will also be listed on your policy schedule.

Garrun CFP and CFP Brokers did receive more than 30% of last year's commission from one insurer (namely Hollard Insurance Company) and Garrun Johannesburg did receive more than 30% of last year's commission from one insurer (namely Renasa Insurance Company). In addition, Garrun CFP, CFP Brokers, and Garrun Johannesburg hold no shares in any insurer, no insurer holds shares in us and we are not an associate of any insurer. Occasionally, we and our representatives may receive permissible non-cash incentives from insurers, which are declared and recorded in our gifts register. We have a Conflict of Interests policy which you can view at any time on our website: www.garrun-group.co.za.

In addition, we have an internal compliance department headed by Kim Garrun (kim@garrun-group.co.za). We also have an external compliance practice that monitors our activities and acts as our Compliance Officers.

The compliance practice is Moonstone Compliance (Pty) Ltd and can be reached by emailing support@moonstonecompliance.co.za. Their website is www.moonstonecompliance.co.za.

Our head office is situated at 33 Central Street, Houghton, Johannesburg, 2198. Our telephone number is 011 694 5000.

We hope that you never have any reason to be unhappy with our service. However, if you do, you can either contact us on complaints@garrun-group.co.za, or reach out to these independent dispute resolution institutions:

Claims or product-related disputes The National Financial Ombud Scheme (NFOSA) Physical Address: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198 Tel: 0860 800 900 Email: info@nfosa.co.za www.nfosa.co.za	Advice related complaints The FAIS Ombud (Financial Advisory and Intermediary Services Act) Tel: 012 762 5000 Email: info@faisombud.co.za www.faisombud.co.za
---	--

Warm Regards,

N Podrouzek

Noleen Podrouzek



To whom it may concern,

FAIS SECTION 13 LETTER OF AUTHORITY

This letter certifies that **Noleen Podrouzek** (“representative”) is employed by CFP Brokers (Pty) Ltd (FSP No 42892). In addition, the representative is mandated by Garrun CFP (Pty) Ltd (FSP No 25426) and Garrun Johannesburg (Pty) Ltd (FSP No 44669). (hereinafter collectively referred to as “Garrun”). The representative is authorised by Garrun to provide advice and intermediary services on its behalf. Garrun accepts responsibility for the actions of the representative as far as these actions fall within the scope of authority.

Scope of authority

Garrun is a Category I financial services provider and is licensed to provide financial services in respect of Short-term Insurance Personal Lines and Commercial Lines products.

Advice

The representative is authorised to furnish advice relating to Short-term Insurance Personal Lines and Commercial Lines products.

Intermediary services

The representative is authorised to:

- perform any act, other than furnishing advice, that may result in a client entering into (or offering to enter into) a transaction relating to Short-term Insurance Personal Lines and Commercial Lines products; and
- receive and submit claims in respect of Short-term Insurance Personal Lines and Commercial Lines products



Kim Garrun
Head of Legal and Compliance

LETTER OF INTRODUCTION

Welcome to the Garrun Group (“Garrun”). I’d like to formally introduce myself and tell you a little about the company I represent.

My name is Lauren Brooklyn. My contact number is 0117026600 and my email address is lauren.brooklyn@garrun-group.co.za.

Garrun has been at the forefront of the insurance intermediary market since the 1960’s. We have multiple financial service providers (“FSP”) with branches country-wide. We strive to ensure all branches have high-quality technical knowledge, skills, and systems. We also have intermediary agreements with various well known insurance companies in South Africa. This enables us to provide you with a comprehensive range of intermediated short-term (non-life) insurance products.

I am specifically employed by CFP Brokers (Pty) Ltd (FSP 42892) (“CFP Brokers”). In addition, I am mandated on behalf of Garrun CFP (Pty) Ltd (FSP 25426) (“Garrun CFP”). I act as a representative for CFP Brokers and Garrun CFP. I am currently working under supervision.

CFP Brokers and Garrun CFP are both licensed FSPs and form part of Garrun. Please let me know if you would like a copy of our license. We are licensed to provide advice and intermediary services for short-term (non-life) personal and commercial insurance products.

Attached is a copy of the formal letter of authority given to me by CFP Brokers and Garrun CFP. This is also known as a section 13 mandate, and it sets out my scope of authority. This letter certifies that my employer accepts full responsibility for my actions conducted within my scope of authority.

To deliver financial services to you, we need to collect personal and confidential information. We handle this information with the highest level of care, complying fully with the Protection of Personal Information Act (POPIA). You can view our Privacy Policy on our website at www.garrun-group.co.za.

Garrun holds the necessary professional and fidelity insurance. We have formal agreements in place with numerous insurers to provide intermediary, binder, and premium collection services. Our remuneration includes commissions (and in some cases, binder and outsource fees) from the insurers we partner with. In addition, we also charge a service fee for our services, although this can be opted out of. The specific amounts related to the commission, binder/outsource, and service fees will appear on our quotes. If you decide to accept the insurance we offer, these amounts will also be listed on your policy schedule.

Garrun CFP and CFP Brokers did receive more than 30% of last year's commission from one insurer (namely Hollard Insurance Company). In addition, Garrun CFP and CFP Brokers holds no shares in any insurer, no insurer holds shares in us and we are not an associate of any insurer. Occasionally, we and our representatives may receive permissible non-cash incentives from insurers, which are declared and recorded in our gifts register. We have a Conflict of Interests policy which you can view at any time on our website: www.garrun-group.co.za.

In addition, we have an internal compliance department headed by Kim Garrun (kim@garrun-group.co.za). We also have an external compliance practice that monitors our activities and acts as our Compliance Officers.

The compliance practice is Moonstone Compliance (Pty) Ltd and can be reached by emailing support@moonstonecompliance.co.za. Their website is www.moonstonecompliance.co.za.

Our head office is situated at 33 Central Street, Houghton, Johannesburg, 2198. Our telephone number is 011 694 5000.

We hope that you never have any reason to be unhappy with our service. However, if you do, you can either contact us on complaints@garrun-group.co.za, or reach out to these independent dispute resolution institutions:

Claims or product-related disputes The National Financial Ombud Scheme (NFOSA) Physical Address: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198 Tel: 0860 800 900 Email: info@nfosa.co.za www.nfosa.co.za	Advice related complaints The FAIS Ombud (Financial Advisory and Intermediary Services Act) Tel: 012 762 5000 Email: info@faisombud.co.za www.faisombud.co.za
---	--

Warm Regards,



Lauren Brooklyn



To whom it may concern,

FAIS SECTION 13 LETTER OF AUTHORITY

This letter certifies that **Lauren Brooklyn** (“representative”) is employed by CFP Brokers (Pty) Ltd (FSP No 42892). In addition, the representative is mandated by Garrun CFP (Pty) Ltd (FSP No 25426). (hereinafter collectively referred to as “Garrun”). The representative is authorised by Garrun to provide advice and intermediary services on its behalf. Garrun accepts responsibility for the actions of the representative as far as these actions fall within the scope of authority.

Scope of authority

Garrun is a Category I financial services provider and is licensed to provide financial services in respect of Short-term Insurance Personal Lines and Commercial Lines products.

Advice

The representative is authorised to furnish advice relating to Short-term Insurance Personal Lines and Commercial Lines products.

Intermediary services

The representative is authorised to:

- perform any act, other than furnishing advice, that may result in a client entering into (or offering to enter into) a transaction relating to Short-term Insurance Personal Lines and Commercial Lines products; and
- receive and submit claims in respect of Short-term Insurance Personal Lines and Commercial Lines products.



Kim Garrun

Head of Legal and Compliance