

Coachsurance Broker (Pty) Ltd – Terms and Conditions

1. Introduction

These Terms and Conditions ("Terms") govern the use of Coachsurance Broker (Pty) Ltd's services, website, digital platforms, and any advice or support provided by Coachsurance Broker (Pty) Ltd ("Coachsurance", "we", "us", or "our"). By engaging with our services, you agree to be bound by these Terms.

Coachsurance Broker (Pty) Ltd operates as an independent insurance advisory and support business, providing professional guidance, facilitation, and claims support services.

2. Nature of Services

Coachsurance provides the following services: - Independent insurance advice and product comparisons - Assistance with sourcing short-term insurance solutions (e.g. car and household insurance) - Digital end-to-end claims support and facilitation - Ongoing client support and policy reviews

Coachsurance does **not** underwrite insurance policies. All insurance contracts are entered into directly between the client and the licensed insurer.

3. Regulatory Disclosure

Coachsurance Broker (Pty) Ltd is an authorised Financial Services Provider in South Africa.

- **FSP Number:** 53113
- Coachsurance operates in accordance with applicable South African legislation, including but not limited to:
 - The Financial Advisory and Intermediary Services Act (FAIS)
 - The Financial Sector Regulation Act
 - Treating Customers Fairly (TCF) principles

Where required, advice is provided by appropriately authorised representatives. Clients will be informed of the regulatory status applicable to each service.

4. No Guarantee of Cover or Claims Outcome

- The availability of insurance cover is subject to the insurer's underwriting criteria.
- Coachsurance does not guarantee acceptance, premium levels, policy terms, or claim outcomes.
- Claims decisions are made solely by the insurer in accordance with the policy wording.

5. Client Responsibilities

Clients agree to: - Provide accurate, complete, and truthful information at all times - Disclose all material facts that may influence underwriting or claims - Review policy documents and confirmations issued by insurers - Notify Coachsurance of any changes that may affect cover

Failure to meet these responsibilities may result in declined claims, policy cancellations, or amended cover.

6. Advice and Information Disclaimer

- Advice is based on the information provided by the client at the time.
 - Coachsurance will not be liable for outcomes arising from incomplete, incorrect, or withheld information.
 - General information provided does not constitute personalised financial advice unless explicitly stated.
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7. Fees, Commission, and Remuneration

- Coachsurance may receive commission from insurers as permitted by law.
 - Where applicable, advisory or service fees may be charged and will be disclosed upfront.
 - No fees will be charged without the client's prior consent.
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8. Claims Support Services

- Coachsurance provides claims assistance as a facilitation and support service only.
 - We do not have authority to approve, decline, or settle claims.
 - Clients remain responsible for complying with insurer claim requirements and deadlines.
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9. Confidentiality and Data Protection

Coachsurance is committed to protecting client information and complies with the Protection of Personal Information Act (POPIA).

- Personal information will be used solely for service delivery and regulatory purposes.
 - Information may be shared with insurers and service providers only where necessary.
 - Clients have the right to access, correct, or request deletion of their personal data.
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10. Limitation of Liability

To the fullest extent permitted by law: - Coachsurance shall not be liable for indirect, consequential, or financial losses. - Liability is limited to losses arising directly from proven negligence or misconduct.

11. Intellectual Property

All content, branding, trademarks, and materials used by Coachsurance remain the intellectual property of Coachsurance unless otherwise stated.

12. Termination of Services

Coachsurance reserves the right to: - Decline or terminate services where regulatory, ethical, or operational risks exist - Suspend services where client conduct is unlawful or abusive

Clients may terminate services at any time by providing written notice.

13. Complaints Resolution

Clients may lodge complaints by contacting Coachsurance directly. We are committed to fair and timely resolution.

If unresolved, clients may escalate complaints to the relevant insurer or regulatory bodies, including the FAIS Ombud.

14. Amendments

Coachsurance reserves the right to amend these Terms from time to time. Updated versions will be made available upon request or via our digital platforms.

15. Governing Law

These Terms are governed by the laws of the Republic of South Africa.

16. Contact Details

Coachsurance Broker (Pty) Ltd

FSP Number: 53113

Email: info@coachsurance.co.za

Phone: +27 672 311 192

These Terms and Conditions are intended to promote transparency, fairness, and trust in line with Coachsurance's mission to make insurance easy and fair.