



CAMARGUE UNDERWRITING MANAGERS GLOBAL MARKET SECURITY

With Camargue, insureds and brokers gain access to exceptional capacity through a diversified international risk spread and unparalleled financial strength. We are thrilled to provide access to this robust global market security, facilitated by our partners and specialised insurance offerings.

LLOYD'S Coverholder

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world. The Lloyd's market does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally.

Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale. Lloyd's promises a trusted partnership – helping people, businesses and communities to recover in times of need and build resilience for the future. Lloyd's is a 330-year old start up, founded by a few brave entrepreneurs in a coffee shop. Three centuries later, the Lloyd's market continues that proud tradition – sharing risk and inspiring courage everywhere.

PARTICIPATING LLOYD'S SYNDICATES:



Allied World Syndicate 2232 offers a broad range of product lines which include international property, general casualty, professional lines and international treaty, targeted at key territories such as countries in Latin America and the Asia Pacific region.



Brit has a strategic investment in Camargue and is the lead syndicate on the binders. Brit is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. They have a major presence in Lloyd's of London, the world's specialist insurance market provider, and have a significant US and international reach.



Antares Underwriting is an established independent Managing Agent at Lloyd's, the world's global insurance and reinsurance market of choice. They deliver a worldwide diversified range of Casualty, Marine and Cargo and Specie underwriting services, through a highly experienced team of underwriters.

Brit prides themselves on Underwriting and Claims excellence, deploying the latest tools and a disciplined approach. They have a long record of strong performance.



AXIS is an international specialty insurer and reinsurer. They have a global platform, expertise across diverse lines of business and products, and a commitment to delivering unparalleled customer service.



KI is the first fully digital and algorithmically driven Lloyd's of London follow-only syndicate. KI's data driven tech enabled platform is available anywhere at any time, making it easy for brokers to simply and efficiently access quality capacity for approved leads.



Compass Insure

Compass Insurance Company Limited is wholly owned by Hannover Reinsurance Africa Limited, which is a 100% owned subsidiary of Hannover Ruck SE (Germany).

Compass Insurance Company Limited have provided specialist Non-Life Insurance solutions since 1994. With an in depth understanding of the local market, and powerful partnerships, Compass Insurance Company Limited strive to be the most attractive and consistent long-term partner for their selected Underwriting Managers.



Bryte Insurance Company Limited is the premier, proactive commercial risk specialist in Southern Africa. Applying unparalleled sector insights, proven expertise and foresight, they partner with customers and brokers to protect their businesses and improve their risk profile across the continent.

Bryte's operations in South Africa and Botswana are owned by Fairfax Financial Holdings. Fairfax is a company based in Toronto, Canada and through its subsidiaries, is engaged in property and casualty insurance, and reinsurance and investment management.

Bryte Insurance Company Limited approaches customer risk with purpose, proactively working with brokers and clients to enable better risk decisions

For more information contact us on
+27 (0)11 778 9140 or camargue@camargueum.co.za



AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW

Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.

33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at Lloyd's

Bryte Insurance Company Limited

A Fairfax Company
Co. Reg. No. 1965/006764/06
FSP (17703)

Compass Insurance Company Limited

Co. Reg. No. 1994/003010/06
FSP (12148)

Disclosure Notice to Non-life Insurance Policyholders

THIS DISCLOSURE NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT, OR ANY OTHER DOCUMENT HOWEVER IT DOES CONTAIN IMPORTANT INFORMATION, **PLEASE READ CAREFULLY.**

Our licence to operate as a Financial Services Provider

FSP Licence Number: 6344
Category I FSP authorised for:
1.2 Non-Life Insurance Personal Lines
1.6 Non-Life Insurance Commercial Lines
Licensed for Intermediary Services

Physical Address

Camargue House,
33 Glenhove Road,
Melrose Estate,
Johannesburg, 2196

Contact Details

Tel: 011 778 9140
Email: camargue@camarqueum.co.za
Website: www.camarqueum.co.za

Our Compliance Officer Associated Compliance

(Pty) Ltd
Tel: 011 678 2533
Email:
info@associatedcompliance.com

Insurance coverage in place

Professional Indemnity Insurer:
Lloyd's of London
Fidelity Guarantee Insurer:
Lloyd's of London

ABOUT OURSELVES, YOUR UNDERWRITING MANAGER

COMPANY NAME:

Camargue Underwriting Managers (Pty) Ltd
Registration number: 2000/28098/07

OUR MANADATE:

We are appointed by Lloyd's Underwriters, Bryte Insurance Company Limited and Compass Insurance Company Limited (Licensed Insurers) to manage specific types of products on their behalf with written mandates evidencing this.

HOW WE ARE PAID FOR OUR SERVICES:

We are paid a fee by the Licensed Insurers for managing your policy on their behalf. In addition, we have a vested interest in this transaction by virtue of a profit share agreement between ourselves and the Licensed Insurers.

CONFLICT OF INTEREST:

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial services to you. In furtherance of this objective we want to ensure you fully understand the various interests we have, be they ownership, financial or relationships with third parties. There are a number of entities with whom we can have relationships of this nature and a summary of these are provided below. A full copy of our Conflict of Interest Management Policy is available on our website, www.camarqueum.co.za or from our offices upon request to compliance@camarqueum.co.za.

STAFF REQUIREMENTS:

We undertake to ensure, that all staff delivering a financial service on behalf of the Licensed Insurers which we represent are all authorised representatives, who meet the required honesty, integrity and good standing criteria. We check that these requirements are met on at least an annual basis.

IMMATERIAL FINANCIAL INTEREST:

It is generally accepted practice within our industry that 'entertainment' and 'gifts and other incentives', collectively referred to as an immaterial financial interest in the General Code of Conduct for Authorised Financial Services Providers (FSPs) (Code of Conduct), are often provided by the product provider to the FSP (broker) and vice versa, and potentially from and to other FSP. The Rand value of such interests is limited by the Code of Conduct, per calendar year, to R1,000 in respect of any one individual be that the provider of, or beneficiary of, such immaterial financial interest. Such limitations are dealt with and managed by our Conflict of Interest Management Policy.

Disclosure Notice to Non-life Insurance Policyholders

THE INSURANCE COVER PROVIDED THROUGH CAMARGUE IS DONE ON A CO-INSURANCE BASIS, HOWEVER THIS MAY NOT ALWAYS BE THE CASE. PLEASE REVIEW YOUR SCHEDULE TO ASCERTAIN WHICH OF THE BELOW LICENSED INSURERS ARE APPLICABLE TO YOUR POLICY.

COMPLAINTS PROCESS – INSURERS

If you would like to lodge a complaint directly with Lloyd's, please contact:

Lloyd's South Africa (Pty) Ltd
Easvarie Naidoo
011 505 000
Easvarie.Naidoo@lloyds.com

If you would like to lodge a complaint directly with Bryte, please contact:

Bryte Insurance Company Limited
Claims complaint:
086 037 2057 /
claims.complaints@brytesa.com
General complaint:
086 020 2008 /
nonclaimcomplaints@brytesa.com
Complaints Policy and Procedure available here:
<https://www.brytesa.com/legal/complaints-management/?lower>

If you would like to lodge a complaint directly with Compass, please contact:

Compass Insurance Company Limited
011 745 8333
info@compass.co.za
Complaints Policy and Procedure available here:
<http://www.compass.co.za/governance/>

ABOUT YOUR LICENSED INSURERS



Certain Underwriters at Lloyd's
Lloyd's South Africa (Pty) Ltd

A: The Forum, 15th Floor, Sandton, Johannesburg | PO Box 787163, Sandton, 2146
T: 011 505 0000 | **F:** 011 505 0001
E: Easvarie.Naidoo@lloyds.com **W:** www.lloyds.com



Bryte Insurance Company Limited (Registration number: 1965/006764/06)
FSP licence number: 17703 **Status:** Licensed insurer

A: 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Legal and Compliance Department
T: 011 370 9111 | **F:** 011 370 9910
E: fais@brytesa.com **W:** www.brytesa.com



Compass Insurance Company Limited (Registration number: 1994/003010/06)
FSP licence number: 12148 **Status:** Licensed insurer

A: 5th Floor, 90 Rivonia Road, Sandton, Johannesburg, 2196 | PO Box 37226, Birnam Park, 2015
T: 011 745 8333 | **F:** 011 745 8444
E: adel.walker@compass.co.za **W:** www.compass.co.za

Disclosure Notice to Non-life Insurance Policyholders

COMPLAINTS PROCESS – CAMARGUE

If you would like to lodge a complaint about Camargue's service, staff or products, please contact:

Camargue Underwriting Managers (Pty) Ltd
011 778 9140
complaints@camarqueum.co.za
Complaints Resolution Procedure available here:
www.camarqueum.co.za/legal

COMPLAINTS PROCESS – OMBUDS AND THE FSCA

If your problem is not resolved to your satisfaction you may refer your complaint to:

The Ombud for Financial Service Providers

(If your complaint is in relation to a financial service rendered by Camargue or a representative of Camargue in terms of the Financial Advisory and Intermediary Services Act 37 of 2002)

0860 324 766
info@faisombud.co.za
www.faisombud.co.za

National Financial Ombud Scheme South Africa

National Financial Ombud Scheme South Africa

National Financial Ombud Scheme South Africa NPC. Registration Number 2023/162407/08

Recognised Industry Ombud Scheme, OC/001/24

Tel: 0860 800 900
info@nfosa.co.za
www.nfosa.co.za

The Financial Sector Conduct Authority (FSCA)

0800 20 37 22 / 012 428 8000
info@fscsa.co.za /
complaints@fscsa.co.za
www.fscsa.co.za

GENERAL INFORMATION

TYPE OF FINANCIAL PRODUCT:

Non-Life Insurance Commercial Lines

HOW THE LICENSED INSURERS ARE PAID:

The premium shown on your quote, policy and renewal schedule will be paid to the Licensed Insurers less the intermediary commission and our management fee.

OWNERSHIP:

We own no shares in Bryte Insurance Company Limited, Compass Insurance Company Limited or any Lloyd's Underwriters. Bryte Insurance Company Limited and Compass Insurance Company Limited do not own any shares in us. One of our Lloyd's Underwriters, namely Brit Insurance Holdings, owns shares in us.

OTHER FSPS:

We do not have a relationship with any other FSP that provides an ownership or financial interest.

DISTRIBUTION CHANNELS:

We do not have a relationship with any distribution channel that provides an ownership or financial interest or support service

OTHER PERSONS:

We do not have a relationship with any other person that provides an ownership or financial interest.

PREMIUM OBLIGATION:

Your policy is subject to the payment of premium as indicated in the policy schedule. The premium is payable on or before the inception date or renewal date shown in the policy schedule. Failure to pay the premium by this date may result in your policy being cancelled and any claim rejected.

HOW TO INSTITUTE A CLAIM:

Claims against your policy must be reported in accordance with the notification condition contained in your policy wording. However, please inform your intermediary (broker) as soon as you become aware of a claim or a circumstance that may give rise to a claim under your policy.

SERVICE OF SUIT:

In the event of any litigation arising out of this insurance, Lloyd's South Africa (Pty) Ltd, 15th Floor, The Forum, 2 Maude Street, Sandton, South Africa is required in terms of the Insurance Act 18 of 2017 to accept service of suit against Underwriters at Lloyd's.