

Information on Financial Service Provider (FSP) no 13149 Heffer Risk Consulting CC

Business and trade names	Heffer Risk Consulting CC
Registration number	CK 2002/106635/23
Vat number	Not applicable
Telephone number	011 787 1004
Website:	www.hefferriskconsulting.co.za
Cellphone	072 357 9864
Email address	<u>Lisahrc@gmail.com</u>
Fax to mail number	086 520 3250
Contact person	Lisa Heffer , who complies with current requirements & has completed Regulatory Examination RE 1 Key Individual and RE5 Representative.
Address	439 Vale Avenue, Ferndale 2194
Members	Lisa Heffer, Gavin Heffer
Legal and contractual status	Heffer Risk Consulting CC employ Lisa Heffer as a key individual and representative and accepts responsibility for her actions in the rendering of financial services. Heffer Risk Consulting is contracted as an intermediary to various product suppliers and insurers. The suppliers accept no responsibility for the actions of Lisa Heffer / Heffer Risk Consulting. Details of the product supplier will be provided on the quotation and policy.
Compliance office	Lisa Heffer is the compliance officer for Heffer Risk Consulting cc contact details as above
Financial Services	Heffer Risk Consulting CC is authorised under FSP licence 13149 to provide advice and render intermediary services in the following categories: Category 1 – 1.2 Short term insurance: Personal lines 1.6 Short term insurance: Commercial lines. Only general restrictions apply to this license.
Insurance	Heffer Risk consulting holds professional Indemnity insurance for R15 000 000.
Supervision	No person is rendering services under supervision
Exemptions	None
Personal Interest	Heffer Risk Consulting received more than 30% of its total remuneration from Broker Solutions Group in 2021. Heffer Risk Consulting does not hold any shares of, nor receive any non cash incentives from any product supplier.
Product suppliers	Heffer Risk Consulting has written mandates to provide financial services on personal & commercial lines products from Old Mutual Insure Insurance Company Bryte Insurance Company Hollard Insurance Company Discovery Insure Insurance Company Broker Solutions Group MiWay Insurance Company whose contact details are reflected on the initial quotation and your policy schedule
Premium Obligations	The premium you have to pay as well as the frequency and method of payment is reflected on the initial quotation and thereafter on your policy schedule. Non payment of your premium will lead to cancellation of your policy subject to the 15 day period of grace.

Commission and fees	Commission and fees Commission is reflected on the initial quotation and thereafter on your policy schedule. Commission is prescribed by law at a maximum of 12.5% for motor and 20% for non motor business of the premium payable.
Broker Advice Fee	We provide you with financial advice & risk management and act as your agent, the advice we provide should meet with your needs, circumstances and best interests.
Our advice & risk management services include, but not restricted to :	
•	Risk Advice -Up front product advice - recommendations, suitability of products, advice on product selection and structuring your cover
•	Risk management advice including recommendations on changes and risk planning, loss control and policy management advice
•	Specific industry knowledge and insurance aspects and insight into industry and market overviews
•	Sourcing alternative quotations where necessary and drawing up of summary schedules and other documentation outlining important insurance considerations.
Complaints	Heffer Risk Consulting is committed to service excellence and values the goodwill of its clients. In terms of the FAIS act we are committed to an effective and fair resolution of any complaints. Should you have a complaint, please forward your complaint in writing, to the contact details above. A full copy of the complaints procedure will be made available to you when required. Where required, we will make our facilities available to assist you with submitting the complaint. We will confirm receipt of the complaint. You will be kept advised of the progress of the complaint. You will be advised in writing of the resolution of the complaint. In the event that a complaint cannot be resolved within 6 weeks or the resolution was not to your satisfaction, you can approach the following parties
Financial Services (FAIS) Ombud	Tel: 012 762 5000 / 012 470 9080 Fax 012 348 3447 / 012 470 9097 / 086 764 1422, Physical Address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Pretoria 0081 Post: Box 74571, Lynwoodridge, 0040 E-mail: info@faisombud.co.za . Website: www.faisombud.co.za
Short Term Insurance Ombudsman	Tel. 011 726-8900, Fax011 726 5501 Sharecall: 0860 726 890 E-mail. info@osti.co.za website: www.osti.co.za Physical Address: 1 Sturdee Avenue, 1st Floor, Block A Rosebank, Johannesburg, 2196. Postal: P O Box 32334 Braamfontein, 2017.
The Financial Sector Conduct Authority (FSCA)	+27 12 428 8000 Contact Centre: 0800 20 37 22. Email : info@fsca.co.za Physical Address: 41 Matroosberg Rd, Ashlea Gardens, Pretoria, 0002. Postal Address: P.O. Box 35655 Menlo Park 0102. Website: www.fsca.co.za

Confidentiality	Your information will be handled confidentially and will only be made available with your authorisation or where we are compelled by law. Claims information is shared on an industry wide basis.
Conflict of interest	We will advise you should there be a potential conflict of interest but in all situations your interest will prevail. Our conflict of interest management policy is available on request in electronic form or on our website. We do not receive any financial interest other than commission and fees authorised under the Short Term Insurance Act thus avoiding any conflict of interest.
POPI Act	The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to law. Our policy is available on request or on www.hefferriskconsulting.co.za
Treating Customers Fairly	Heffer Risk consulting will strive to comply with and contribute to the 6 TCF fairness outcomes and at all times deliver fair outcomes to our clients. Please contact us if you have any complaints or suggestions, or for a full copy of our TCF policy which is also available to view on our Website: www.hefferriskconsulting.co.za