

BROKER INTRODUCTION LETTER



To Whom It May Concern

Introduction to MONO.insure Brokers

We are pleased to introduce MONO.insure Brokers (Mono), a licensed and independent short-term insurance brokerage dedicated to providing tailored risk solutions and professional insurance advice. As a Financial Services Provider (FSP) registered with the Financial Sector Conduct Authority (FSCA) under FSP license no. 52923, we adhere to the highest standards of integrity, transparency, and regulatory compliance.

At Mono, we specialise in offering personalised short-term insurance solutions, including but not limited to:

- Community Schemes Insurance – protecting bodies corporate and homeowner associations;
- Commercial Insurance – covering businesses against operational risks;
- Personal Insurance – ensuring individuals, their families, and assets are safeguarded;
- Risk Advisory Services – helping clients make informed financial decisions.

Our commitment is to act in the best interests of our clients by providing unbiased, professional advice, ensuring that you receive the most suitable insurance products at competitive rates. We work with leading insurers to offer comprehensive coverage that aligns with your specific needs.

As part of our regulatory obligations, we disclose all applicable fees and commissions upfront and ensure full compliance with the FAIS Act and the General Code of Conduct for Financial Services Providers. Should you require any additional information about our services, we would be happy to arrange a consultation at your convenience.

For any enquiries or to schedule a discussion, please feel free to contact us at 010 595 3899 or via email at contact@mono.insure.

We look forward to the opportunity to assist you with your insurance needs.

Yours sincerely,

MONO.insure Brokers (Pty) Ltd

A handwritten signature in black ink, appearing to read 'CB Laubscher', with a long horizontal flourish extending to the right.

CB Laubscher
(Director)

BROKER APPOINTMENT LETTER

To Whom It May Concern

In respect of

With existing policies

I, the signatory, am duly authorised to appoint MONO.insure Brokers ("Mono", FSP 52923) as insurance broker and advisor with full authority to manage my short-term insurance requirements in respect of the following services and activities:

- Advising in matters relating to risk identification and transfer;
- Arranging my general insurance requirements;
- Negotiating policy coverage, policy renewal, policy changes and cancellations;
- Reviewing and advising in matters relating to claim circumstances and management;
- Advising in matters relating to risk management;
- Advising and arranging statutory insurances as required;
- Attending to correspondence and the provision of advice as may be required;
- Obtaining and disclosing any required information regarding my short-term insurance portfolio and claims history.

I confirm that I –

- have been duly advised on the significance of this letter of appointment;
- have received a broker introduction letter;
- am not aware of any events / occurrences which could lead to a liability claim;
- have not been obliged or encouraged to use Mono as a particular supplier of services to the scheme;
- understand that Mono will seek quotes from the broader general insurance market before making a recommendation;
- have the required authority to sign this document and that I / we sign this document out of my / our own free will.

This appointment replaces any existing arrangement in place between Mono and any other insurance intermediary formally appointed to advise on or arrange or negotiate my insurance requirements as described above.

This appointment is invalid if the insurances described above have not been arranged by the insurance broker appointed by this letter or if this letter is not submitted to the insurers within 90 days of the effective date described.

This appointment may be revoked by me in writing at any time.

Signed