

SAU UNcovered

30
*Years in the
Making*

WINTER EDITION

MAY 2026 / ISSUE 6

ROAD ACCIDENTS

Counting the costs

FSCA WARNING

*BEWARE OF UNAUTHORISED
OPERATORS*

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INTEGRITY

*The Cornerstone
of Insurance in
South Africa*



Welcome to the Summer edition of SAU Uncovered.

The start of a new year always brings with it a sense of momentum. We set goals, build plans, and map out where we want to go, both in business and in life. There's optimism in fresh calendars and clean pages. We tell ourselves this is the year we will be more focused, more disciplined, more intentional. And then... life happens.

Unexpected events, urgent matters, and shifting priorities have a way of rewriting even the best-crafted plans. In our industry especially, we see every day how quickly circumstances can change. Staying on course isn't just about having a plan, it's about having the resilience to adjust without losing direction.

That's where integrity becomes more than just a value on a wall. Integrity is what guides our decisions when things don't go according to plan. It's choosing to do what is right, not what is easy. It's showing up consistently, keeping our word, and treating clients, brokers, and colleagues with fairness and respect, even under pressure.

There's also an important difference between knowledge and wisdom. Knowledge tells us what to do. Wisdom guides us on how and when to do it. Knowledge comes from training, systems, and experience. Wisdom comes from reflection, accountability, and understanding the impact of our actions on others.

As we move through the year ahead, we may not control every outcome, but we can control how we respond. If we combine knowledge with wisdom, and plans with integrity, we won't just stay on course... we'll grow stronger through every unexpected turn.

You can't always choose the road ahead, but you can always choose the way you travel it — with integrity, patience, and purpose.

"Integrity is doing the right thing, even when no one is watching."

- C.S. Lewis

"Life isn't about waiting for the storm to pass, it's about learning to dance in the rain."

- Vivian Greene



UNCOVERED RECOVERED

View our Birthday editions from 5 years ago

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DRINKING & DRIVING

Changes to legal limit when drinking and driving in South Africa



Transport Minister Barbara Creecy has announced that the government plans to lower South Africa's drunk driving limit to zero.

Speaking at a media briefing alongside Deputy Minister Mkhuleko Hlengwa, Creecy outlined her department's intention to amend Section 65 of the National Road Traffic Act. She highlighted that this would introduce a clear and unambiguous policy, allowing no alcohol consumption while driving.

Presenting the 2025/26 festive season road safety report, covering the period from 1 December 2025 to 11 January 2026, Creecy said it was time to end the longstanding allowance that permitted drivers to consume a certain amount of alcohol before getting behind the wheel.

"The time has come for us to amend the law, so that we have a clear-cut, easy-to-understand, and unambiguous policy that says drinking and driving are not allowed," she said.

"If nothing else, we owe this to the memory of the many fellow South Africans who have lost their lives on the roads."

Creecy described the current law as "totally unacceptable," noting that existing blood-alcohol limits, set decades ago, allow regular drivers up to 0.05g per 100ml of blood

and professional drivers up to 0.02g. For breathalyser tests, these limits correspond to 0.24 mg/L and 0.10 mg/L, respectively. The minister said she could not explain these allowances to families who have lost loved ones in alcohol-related crashes.

The festive season report highlighted why such a change is urgently needed. While five provinces recorded reductions in road fatalities, four provinces, including Gauteng, Western Cape, Mpumalanga, and Northern Cape, saw increases.

The period between 15 and 28 December accounted for over 40% of crashes and fatalities, which Creecy said confirms a trend that accidents spike when travellers have reached their destinations and are engaged in festive celebrations.

Meanwhile, in the Northern Cape, a motorist was caught travelling at 222 km/h in a 120 km/h zone.

“This reinforces the urgent need for zero tolerance on alcohol and driving,” Creecy said. The proposed change is not new. In 2020, former Transport Minister Fikile Mbalula introduced the National Road Traffic Amendment Bill to Parliament, which included measures to eliminate blood-alcohol limits entirely in favour of a zero-tolerance approach.

The bill also contained amendments to driving school regulations, licensing procedures, and traffic enforcement.

However, despite parliamentary debate and consultations, the bill has not yet become



The stats also show that officers conducted 1,632 roadblocks and checked 1.8 million vehicles. Over 450,000 traffic fines were issued, while 525 motorists were arrested for excessive speeding.

Creecy said roadblocks focused on vehicle roadworthiness, driver fitness, and licensing, and 173,695 drivers were tested for alcohol consumption. Of these, 8,561 tested positive, marking a 144% increase from the same period the previous year. Some of the incidents were extreme. The highest recorded blood-alcohol reading was in KwaZulu-Natal, where one driver tested 14 times above the legal limit.

law. A zero-tolerance alcohol policy for drivers would align South Africa with international best practices and remove confusion about what constitutes safe driving.

If implemented, it would mean that all drivers would be prohibited from consuming any alcohol before getting behind the wheel.

“I have never understood why it was acceptable to allow motorists to drink a certain amount and drive. This must end,” Creecy said. She added that the lives of South Africans on the road depend on decisive action.

SOURCE

Road deaths globally

Road traffic crashes result in the deaths of approximately 1.19 million people around the world each year and leave between 20 and 50 million people with non-fatal injuries. More than half of all road traffic deaths occur among vulnerable road users, such as pedestrians, cyclists and motorcyclists.

Road traffic injuries are the leading cause of death for children and young adults aged 5–29. Yet two thirds of road traffic fatalities occur among people of working age (18–59 years). Nine in 10 fatalities on the roads occur in low- and middle-income countries, even though these countries have around 60% of the world's vehicles.

In addition to the human suffering caused by road traffic injuries, they also incur a heavy economic burden on victims and their families, both through treatment costs for the injured and through loss of productivity of those killed or disabled. More broadly, road traffic injuries have a serious impact on national economies, costing countries 3% of their annual gross domestic product.

Measures proven to reduce the risk of road traffic injuries and deaths exist and the 2030 Agenda for Sustainable Development has set an ambitious target of reducing road traffic deaths and injuries by 50% by 2030.

Where does South Africa stand?

South Africa is considered one of the worst/highest-risk countries globally for alcohol-related road deaths



What makes South Africa stand out is not simply the crash numbers, it's the high proportion of deaths linked to alcohol. A commonly cited RTMC/industry figure is that around 58% of road fatalities in South Africa involve alcohol. During the 2024/25 festive period, reports indicate nearly 10,000 drunk driving arrests, and 1,589 fatalities in fatal crashes (1 Dec 2024 – 11 Jan 2025)

Traffic authorities arrested a total of 2,719 drivers nationally in recent operations aimed at curbing festive-season road carnage, an 8.7% increase compared with the same period last year. Drunken driving arrests surged to 1,478, with the highest numbers recorded in the Northern Cape, North West, and Eastern Cape, followed by KwaZulu-Natal, Gauteng, Limpopo, Western Cape, Free State, and Mpumalanga.

These numbers not only highlight the scale of drunk driving, they also demonstrate the strengthening of law enforcement efforts across the country. Officers are increasingly visible, increasingly coordinated, and increasingly uncompromising, sending a clear message that...

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Road traffic injuries

Globally, road crashes cause approximately 1.19 million deaths per year.

Alcohol-impaired driving is a major contributor, with research estimating that roughly 17% of global road traffic deaths are attributable to alcohol. South Africa, however, appears significantly worse than global norms....

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THE TEAM BEHIND THE SERVICE

Meet Our Staff

At SAU, we believe service is not just about systems and processes, it's about people.

Every quote, endorsement, claim, retention request or policy query you send through is handled by a committed team working behind the scenes to ensure your clients receive fast, fair and professional service. To strengthen familiarity and collaboration, we'll

be introducing a "Meet Our Staff" feature each quarter, so you can put faces to names and know exactly who you're dealing with.

In this edition, we will focus on the Marketing Team.



From left to right: Dylan Sagathevan, Charlene Steyn (Lead for Marketing) and Jason Moody.

Dylan services the Randburg area, Pretoria, Springs, Brakpan and Boksburg.

Charlene services KwaZulu Natal, Cape Town and surrounding areas.

Jason services Bedfordview, Centurion, Johannesburg, Edenvale, Bryanston, Soweto, Vaal, Honeydew, Rosebank, Midrand and Kempton Park.

A Final Word

Thank you for your ongoing partnership and for entrusting your clients with SAU. We value the relationships we have with our broker network, and we remain committed to delivering consistent service, strong communication, and dependable support.

If you ever need assistance, please don't hesitate to contact the relevant team. We are here to help.

INSURANCE FOCUS

Integrity: The Cornerstone of Insurance in South Africa

In South Africa, insurance is more than a financial product, it is a promise. At the heart of every policy schedule, premium debit order, underwriting decision, and claim settlement is one essential ingredient: integrity.

Without integrity, the insurance industry cannot function sustainably. Insurance is built on trust, mutual disclosure, and the principle of good faith, where clients are expected to provide truthful information, and insurers and intermediaries are expected to act honestly, fairly, and professionally.

When integrity is absent on either side, the consequences are serious: unfair outcomes, reputational harm, rising premiums, fraud losses, and ultimately reduced confidence in the industry as a whole.

Integrity is not optional, it is a regulatory expectation.

Integrity is not merely a “nice-to-have” moral principle. In South Africa, integrity is actively supported through regulation and market conduct frameworks that aim to protect consumers and strengthen trust in the financial system.



A strong example is the FAIS General Code of Conduct, which places a duty on Financial Services Providers (FSPs) to render financial services honestly and fairly, with due skill, care and diligence, and importantly, in the interests of clients and the integrity of the financial services industry.

READ IT HERE

This requirement is significant because it makes integrity a measurable obligation, not only a personal value. It reinforces that insurers, brokers, and representatives must ensure accuracy in advice, fairness in customer treatment, and transparency in communication. Integrity strengthens underwriting and risk selection and begins at inception.

Underwriting depends on accurate disclosure, without it, insurers cannot price risk correctly or apply acceptance criteria fairly. Misrepresentation (even if unintentional) can lead to improper cover being granted, premium inadequacy, and later disputes at claims stage.

Where integrity is practised:

- *questions at inception are asked properly,*
- *disclosures are captured correctly,*
- *referrals are made when required,*
- *documentation is completed accurately,*
- *and clients understand the terms before cover begins.*

This is the foundation of sustainable insurance: accurate risk in = fair premium out.

Integrity protects claims fairness and improves customer outcomes

Integrity becomes most visible at claims stage, the moment that truly tests the promise of insurance.

Clients expect efficiency, fairness, empathy, and clear communication. Regulators reinforce this expectation through the Treating Customers Fairly (TCF) framework, which is outcomes-based and focuses on fairness throughout the product life cycle — including servicing, claims handling, and complaint resolution.

READ IT HERE

When integrity is embedded in claims processes:

- valid claims are not unfairly repudiated,
- repudiations are properly explained and supported,
- records are kept accurately,
- fraud is investigated responsibly (not emotionally),
- and the client is treated fairly even in rejection scenarios.

This integrity-driven approach reduces disputes, Ombud escalations, and reputational damage — while increasing long-term retention.

Integrity reduces fraud and keeps premiums affordable. Fraud is one of the greatest threats to the affordability of insurance in South Africa.

Fraudulent or exaggerated claims do not harm insurers alone, they harm honest clients through:

- higher premiums,
- stricter underwriting,
- more exclusions,
- longer claims turnaround times,
- and increased administrative burden.

Integrity combats this through ethical behaviour, honest disclosure, and strong governance. It encourages the principle that insurance must remain a shared risk pool,

not an opportunity for exploitation. Integrity supports a stable and credible insurance market

South Africa's prudential framework aims to maintain a safe and stable insurance market. This is reflected in the intention of the Insurance Act 18 of 2017, which promotes a fair, safe and stable market, and strengthens confidence in financial institutions.

[READ IT HERE](#)

Integrity is therefore not only about individual behaviour, it becomes a market stabiliser. A system that lacks integrity collapses under disputes, distrust, and insolvency risk. A system grounded in integrity becomes sustainable, credible, and resilient.

Conclusion

Integrity is the cornerstone of insurance in South Africa because it supports the three pillars that hold the industry together:

FAIRNESS

(clients are treated properly)

SUSTAINABILITY

(risk is priced correctly)

TRUST

(the promise of insurance remains credible)

In an environment where consumers are increasingly demanding transparency, regulators are strengthening conduct expectations, and competition is intense, integrity remains the most valuable currency in insurance, because without it, insurance becomes meaningless.

FSCA FOCUS

FSCA Issues Multiple Public Warnings About Unauthorised Operators



The Financial Sector Conduct Authority has kicked off the year with a wave of warnings, alerting South Africans to scams and unauthorised financial services providers.

Among the warnings are impersonators of the FSCA itself, operators using the names of legitimate firms, and individuals offering investment or trading opportunities without proper authorisation – many promoted via social media. The regulator urges the public not to accept financial advice, assistance, or investment offers from anyone not authorised by the FSCA.

“Authorised financial services providers must clearly display their authorisation status in their documentation. If this is not present, it is advised to further investigate before making any payments.” The FSCA also cautions that unsolicited investment or trading offers should be approached with extreme care.

“Members of the public are advised to act with care when investing their funds, as many fraudsters operate sophisticated scams, the number of which continues to grow.”

Watch out for investment scams

The FSCA says South Africans lose millions of rands each year to schemes often disguised as legitimate investment opportunities. Red flags include:

- Unrealistic or exaggerated returns
- Offers via social media

- Upfront payment requirements
- Additional payments demanded to recover investments
- Charges for training or advice
- Pressure to act or pay urgently
- Vague or unclear product information

The regulator advises the public to verify any financial services provider’s authorisation.

This can be done by calling the FSCA toll-free on 0800 110 443 or visiting https://www.fsca.co.za/Fais/Search_FSP.htm.

Suspicious activity can be reported via the Ethics and Fraud Hotline at **0800 313 626**, by email at **fsca@behonest.co.za**, or online at **www.behonest.co.za**.

[READ MORE](#)

Did You Know?

Educational snippets for brokers, reinforcing compliance and client awareness in personal lines insurance.



Changes in Risk Must Be Reported

Any change that increases risk, such as renovations, new business activities, additional drivers, or storage of hazardous goods, must be disclosed to the insurer as soon as it occurs.



Security Measures Form Part of the Contract

Security protections like alarms, armed response, access control, or tracking devices noted on a policy schedule are part of the underwriting agreement. Non-compliance at time of loss may affect claims.



Regular Reviews Prevent Coverage Gaps

Annual reviews are essential. Asset values, risk activities, and exposures change over time, and outdated information can result in inadequate or inappropriate cover.



Policy Limits Apply to Certain Benefits

Benefits such as debris removal, professional fees, temporary accommodation, or car hire often have specific monetary or time limits that differ from the main sum insured.



Maintenance Is the Insured's Responsibility

Insurance covers sudden and unforeseen events, not gradual deterioration. Poor maintenance, wear and tear, or neglect are common reasons for claim rejections.



Accurate Risk Addresses Are Important

The physical address where assets are kept or vehicles are parked affects underwriting and rating. Moving locations without updating the insurer may impact cover.



Excess Structures Vary by Risk Type

Different perils (like theft, flood, or accidental damage) may carry different excesses. Understanding these structures helps clients prepare for out-of-pocket costs at claim stage.



Temporary Removals May Have Limits

Items removed temporarily from insured premises (for repairs, safekeeping, or business use) may only be covered for limited periods or values unless specifically agreed.



Documentation Speeds Up Claims

Keeping updated inventories, proof of ownership, serial numbers, and photos of assets can significantly speed up claims assessment and settlement.



Third-Party Liability Can Arise Unexpectedly

Both individuals and businesses can be held legally liable for injury or damage to others. Liability cover is a key protection that should be reviewed regularly.



Policy Wording Matters

Two policies may look similar but differ in definitions, exclusions, and conditions. Reading and understanding the wording is just as important as comparing premiums.

JPMD CHALLENGES

The Day Joburg's Speed Cameras Went AWOL

Two days before Christmas last year, the City of Johannesburg lost all of its speed cameras, and enforcement of speed limits by the Joburg Metro Police Department (JMPD) using cameras remains at a complete standstill.

This not only means that motorists can speed with impunity on Joburg's roads, but also represents a potentially significant loss of revenue for the metro.

Three sources with close knowledge of the matter have independently confirmed to Moneyweb that the metro's contract with Syntell, which provided the cameras and back-office system to process fines, lapsed on 23 December, and no replacement has yet been appointed. Syntell took its cameras with it, and the JMPD does not have any of its own.

JMPD spokesperson Superintendent Xolani Fihla failed to respond to questions on this matter, aside from acknowledging receipt. The sources, who asked not to be named due to the positions they occupy, say Syntell also used to upload other traffic fines as well as fines stemming from by-law enforcement.

Back to pen and paper

Apparently, handwritten traffic fines are now being uploaded by department heads, but they have historically accounted for only a small share of the total fines issued by the JMPD.

In the previous financial year, it issued 3.4 million traffic fines, according to the annual report of the Road Traffic Infringement Agency (RTIA), which administers the Administrative Adjudication of Road Traffic

Offences (Aarto) Act that applies in Johannesburg and Tshwane.

Of those, 3.1 million were based on speed camera images. In January last year alone, the JMPD issued 277 705 camera fines. In the previous financial year, almost 3.6 million of the 3.8 million traffic fines were for speedsters caught on camera. Camera fines are therefore a considerable source of revenue for the JMPD.

The JMPD's revenue generated from all traffic fines in 2023/24 was almost R47 million. And the budget for the next financial year provided for a 4.8% increase. Revenue from camera fines is not disclosed separately.

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SAU FOCUS

Uncovered At SAU

In this new addition to our newsletter, **Uncovered at SAU**, we shine a light on the important processes that happen behind the scenes, the ones that keep policies compliant, transitions smooth, and client service uninterrupted.



Our goal is simple: to give brokers clearer insight into how key procedures work at SAU, why they matter, and how you can avoid common delays or misunderstandings.

From broker appointments to underwriting requirements and claims processes, we'll be unpacking the practical steps that support a seamless partnership.

When the process is clear, service is smoother, compliance is stronger, and everyone wins, especially the client. We believe that strong broker partnerships are built on clarity, compliance, and smooth processes. In this edition of SAU Uncovered, we're lifting the lid on an important administrative journey that directly impacts you and your clients, the Broker Appointment Process.

What is a Broker Appointment?

A broker appointment is the formal mandate that allows a broker to act on behalf of a client in managing their insurance policy. This includes advising the client, making policy changes, assisting with claims, and ensuring the client's cover remains appropriate and compliant.

When a client decides to move from one broker to another, this process ensures:

- The client's wishes are respected
- There is no disruption in policy servicing
- All regulatory requirements are met

This process is governed by FAIS, POPIA, and FSCA requirements, ensuring that client interests and data protection remain top priority.

What Makes a Broker Appointment Valid?

For us to accept a broker appointment, the following must be in place:

- A written or recorded mandate from the client
- Clear client consent for the new broker to act on their behalf
- Compliance with FAIS disclosure requirements
- A POPIA verification check, confirming the client's identity details
- If these requirements are not met, unfortunately the appointment cannot proceed.

The 48-Hour Rule and why It Matters

Once we receive a valid broker appointment:

- We notify the current broker and allow 48 working hours for them to engage their client.
- If no valid objection or retention is confirmed within that time, the policy is transferred to the new broker.
- The client is also informed once the transfer is complete.

Important reminders:

- The 48 hours refers to working days only (excluding weekends and public holidays)
- Appointments received after 16:00 only start counting from 08:00 the next working day.
- Appointments older than 14 days will not be accepted, a new mandate is required
- These timelines ensure fairness, transparency, and regulatory compliance for all parties involved.

POPIA Check and why this is a Step You Can't Skip

Before we can action a broker appointment, we must verify the client's identity. This requires confirmation of the ID number plus any two of the following:

- Initial and surname
- Cell or landline number
- Email address
- Residential or postal address

Without this verification, the appointment cannot be processed. This protects both the client and the broker from unauthorised changes.

Why This Process Is So Strict

Broker appointments are not just admin changes, they are regulatory events. The process ensures:

- Only authorised brokers act on policies
- Client data is handled securely
- FAIS and POPIA obligations are met

- Disputes between brokers are handled fairly and transparently

Our goal is always a seamless, compliant transition that protects the client while supporting professional broker relationships.

Partnering with You

We understand that broker movements are part of the industry, and we're committed to making the process as smooth as possible while remaining fully compliant. If you're unsure whether a mandate meets the requirements before submitting it, our team is always happy to help guide you. At SAU, we don't just process policies; we uncover the detail that keeps everything working

Top 5 Broker Appointment Mistakes

Even small admin gaps can delay a broker code change. Here are the most common issues, and how to avoid them:

1. Mandate Older Than 14 Days

Appointments must be recent. If the mandate is more than 14 days old, a new one is required before we can proceed.

Tip: Always check the date before submitting.

2. Missing POPIA Verification

We cannot process an appointment without confirming the client's identity.

You must provide:

ID number plus any TWO of the following:

- Initial & surname
- Contact number
- Email address
- Residential or postal address

Tip: Double-check this before sending, it's the #1 cause of delays.



3. No Clear Client Consent

The client's intention to appoint you must be obvious, especially for recorded mandates. If it's unclear, we cannot treat it as valid.

Tip: Make sure the wording clearly states the client is appointing you as their broker.

4. Assuming the Transfer Is Immediate

All valid appointments are subject to the 48 working hour retention period for the existing broker.

Tip: Manage client expectations, the transfer is not instant.

5. Submitting Incomplete Documents

Even if some information is missing, the process timeline still runs. Missing documents don't pause the 48-hour period and may result in rejection.

Tip: Send everything in one complete submission to avoid rework.

ECONOMIC TURNING POINT: True Cost Of Crashes

If they have not done so yet, South African businesses should have reached a critical turning point in perceptions of road safety.

Organisations can no longer afford to view accidents as merely unfortunate incidents that are covered by insurance anyway. The true economic impact extends far beyond this, touching every corner of a business's financial health.

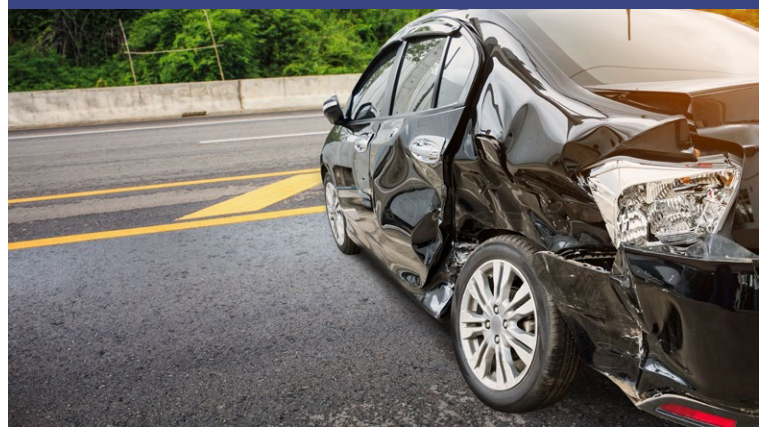
The Road Traffic Management Corporation (RTMC) reports there are between 11 000 and 13 000 deaths in the country each year. Globally, South Africa is ranked as one of the most dangerous countries in which to drive.

Within fleets, accidents have staggering immediate costs which, when quantified correctly can equal anywhere between R48 000 for minor crashes and R5,4 million for more serious incidents...

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ALSO READ:

[WHAT TO DO IN A HEAD-ON COLLISION](#)



PREMIUM FOCUS

We Dare To Deliver

PRICE CHECK

FEBRUARY 2026



ON THE LIGHTER SIDE

Names of things you did not know had names

Groak: To silently stare at someone while they're eating, hoping they'll offer you some.

Natiform: Shaped like buttocks.

Cornicione (sometimes misspelled "cornicone"): The puffy outer edge or crust of a pizza, especially in Neapolitan-style pizza.

Frisson: A sudden feeling of excitement, fear, or thrill, often described as a pleasant shiver.

Brannock device: The metal measuring tool used in shoe stores to measure your foot length and width so you get the right shoe size.

Wamble: To feel queasy or sick in the stomach.

Petrichor: The earthy, fresh smell after rain falls on dry ground.

Tines : The pointed prongs on tools or objects.

Overmorrow: An old word that means the day after tomorrow

ON THE LIGHTER SIDE

Some facts that you might not be aware of:

All recorded shark attacks have taken place in water

*Hammerhead sharks are not actually
used for DIY*

*There are more airplanes in the ocean
than submarines in the sky*

*No tiger shark was ever included in the
series "Tiger King"*

Sharks cannot clap

*If 100 million sharks tried to overthrow
the government, they would die because
they can't breath on land*

*Sharks eat raw fish because they
don't have ovens*

Sharks can't climb trees

Sharks don't pay taxes

Every 60 seconds in the ocean, a minute passes

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info@saunderwriters.com

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underwriting@saunderwriters.com

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complaints@saunderwriters.com
compliments@saunderwriters.com

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www.sau4u.co.za

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clientcare@saunderwriters.com

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