FAIS and insurer disclosures

Last updated September 2026

Information we must give you about us and your insurer before you buy. Please read it with your quotation and policy schedule.

The underwriting manager

.

Name · Admin Focus Underwriting Managers (Pty) Ltd ("AFUM")
Registration number · 2018/242321/07
FSP number · 50086
Licence categories and product classes · Category I — Non-life insurance: Personal Lines and Commercial Lines
Physical address · Anglers Loft No 48, Peninsula on Vaal, Oranjeville, 1995
Telephone · 010 006 5266
Email · contact@adminfocus.co.za
Key individual · Stephanus J Vermaak
Compliance officer · Pamela Govender, National Compliance, 032 946 2921
Professional indemnity and fidelity guarantee cover · In place

AFUM is an underwriting management agency. It manages MyDrive on behalf of Guardrisk under a binder agreement, which authorises AFUM to enter into, vary and renew policies, determine premiums and wording within Guardrisk's approval, and settle claims. AFUM does not give financial advice through the MyDrive website.

The insurer

.

Name · Guardrisk Insurance Company Limited
Registration number · 1992/001639/06
FSP number · 75
Status · Licensed non-life insurer and authorised financial services provider
Complaints · 0860 333 361 · guardrisk.co.za/complaints
Physical address · The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196

Your broker

Your broker's name, FSP number, contact details and the commission they earn appear on your quotation and policy schedule. Your broker is responsible for any advice given to you about MyDrive. If you did not choose a broker, we allocate one of our appointed MyDrive brokers to you.

Premiums, commission and fees

Your quotation and schedule show your monthly premium, the commission paid to your broker, any administration fee, and the SASRIA premium, together with who receives each amount. Broker commission is paid by the insurer out of your premium and is within the limits set by law.

AFUM facilitates premium collection but does not hold premiums. Premiums are paid directly into Guardrisk's account.

Your rights

- You are entitled to a copy of your full policy wording and a summary of your cover.
- You may cancel your policy as set out in your policy wording, including any cooling-off right.
- Claims must be reported as your policy wording requires. You can register a claim in the MyDrive app or on 010 006 5266. For roadside emergencies, call AF Assist 24/7 on 0861 999 007.

Footer disclaimer (every page) MyDrive is a product managed by Admin Focus Underwriting Managers (Pty) Ltd, an authorised financial services provider (FSP 50086). Cover is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP 75). Quotations are not cover; premiums are confirmed before your policy is issued. Terms, conditions, limits and exclusions apply, and the full policy wording is available on request. AFUM subscribes to the Treating Customers Fairly principles. If you have a complaint, contact us first; unresolved matters may be referred to the National Financial Ombud Scheme or the FSCA.

FAIS and insurer disclosures

• Please read your policy wording carefully, especially the exclusions, excesses and your duty to disclose all material information. Non-disclosure can lead to a claim being rejected.

Conflicts of interest

Our Conflict of Interest Management Policy (/conflicts) explains how we identify and manage conflicts.

Complaints

See our Complaints (/complaints) page for our process and the external bodies you can approach, including the National Financial Ombud Scheme, the FAIS Ombud and the FSCA.

Other matters of importance

• You must not sign any blank or partially completed application form.

• Complete all forms, including electronic ones, yourself or check them carefully, because you are responsible for the information in them.

• Keep a record of any quotation, application or document you accept electronically.

Footer disclaimer (every page) MyDrive is a product managed by Admin Focus Underwriting Managers (Pty) Ltd, an authorised financial services provider (FSP 50086). Cover is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP 75). Quotations are not cover; premiums are confirmed before your policy is issued. Terms, conditions, limits and exclusions apply, and the full policy wording is available on request. AFUM subscribes to the Treating Customers Fairly principles. If you have a complaint, contact us first; unresolved matters may be referred to the National Financial Ombud Scheme or the FSCA.