Statutory Disclosure

Acrusure CC, trading as Acrusure Brokers, is an authorised financial services provider, FSP 16968. Our close corporation registration number is 1991/018507/23. We provide short-term insurance advice and intermediary services; we are not the insurer.

Contact and oversight

Our physical address is 478 Kay Avenue, Menlo Park, Pretoria, 0081. Telephone: 012 003 4053. Mobile and WhatsApp: +27 64 552 2816. General email: admin@acrusure.co.za. Tilly Horn is our Key Individual and Information Officer. Andrea Venter of INF Comply provides external compliance oversight and can be contacted on 079 889 5474.

Authorised services

Our Category I authorisation covers Short-Term Insurance Personal Lines, Personal Lines A1 and Commercial Lines, for non-automated advice and other intermediary services. Representatives act within their approved authority and any applicable supervision arrangements.

Commission and broker fees

Acrusure receives commission from insurers. In addition, most, but not all, policies carry a separately disclosed broker fee. Typical fee amounts are R80-R100 for personal lines policies and R100-R150 for commercial policies. The actual amount and charging basis are set out in the applicable quotation or policy schedule and appointment documentation.

Clients expressly agree to the fee through the signed Broker Appointment Letter. The insurer collects it alongside the premium and pays it to Acrusure; we do not collect these fees directly. Clients may request removal of the fee and opt out of the associated additional services. This does not remove Acrusure's statutory responsibilities.

Insurer relationships and authority

Approximately 37% of Acrusure's total remuneration comes from Santam. This concentration is disclosed so that clients can understand our insurer relationships. Recommendations must remain based on client needs and the suitability of available cover.

Acrusure has no binder agreements with Santam or any other insurer. We do not exercise delegated underwriting authority, authorise claims or make claims settlement decisions on behalf of insurers. Insurance cover and claims decisions remain subject to the relevant insurer's authority and policy terms.

Further information

Acrusure has professional indemnity cover through Leppard. Our Conflicts of Interest, Complaints and Privacy pages explain how to raise concerns and obtain further information. This general disclosure does not replace the insurer, remuneration, conflict and representative disclosures applicable to an individual transaction.