



FINANCIAL SECTOR CONDUCT AUTHORITY

LICENCE No. 44437

It is hereby certified that with effect from 11 June 2013

UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD

**is licensed as a financial services provider
in terms of section 8 of the Financial Advisory and Intermediary Services
Act, 2002 (Act No. 37 of 2002) ,
subject to the conditions and restrictions set out in the Annexure**


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For Financial Sector Conduct Authority

