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## **SECTION 13 CERTIFICATE**

### **IN TERMS OF SECTION 13 OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, NO 37 OF 2002**

I, the undersigned, duly authorized to issue this certificate on behalf of  
UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD, FSP 44437,  
hereby certify that

**SNC Corp Pty Ltd  
2024/316199/07**

**Represented by  
Andre Christopher Kerdachi**

is mandated by UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD as an authorized  
representative in terms of a juristic agreement.

As the responsible license holder, UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD accepts  
responsibility for services rendered by the Representative in the ordinary course and scope of the  
Representative's duties and only in terms of the financial categories listed hereunder:

Long-Term Insurance: Category A  
Long-Term Insurance: Category B 1

Advice and Intermediary Service  
Advice and Intermediary Service

A handwritten signature in black ink, appearing to be "AK", is written over a horizontal line.

**Andre Christopher Kerdachi**

Date: Feb 2025