

ALL YOUR PRODUCT BENEFITS UNPACKED.

theunlimited.co.za



Unlimit Your Life.

THE UNLIMITED

FSP 21473



Your life insurance benefits are:
underwritten by Santam Structured Life Limited
a licensed life insurer and authorised financial services provider (1026)

The insurance benefit is underwritten by Santam Structured
Life Limited (Reg. No.: 2002/013263/06)

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Beneficiary terms and conditions – Accidental injury cash benefit

THESE ARE THE BENEFICIARY TERMS FOR A LIFE INSURANCE BENEFIT. THIS IS NOT A HOSPITAL PLAN. THERE IS NO COVER FOR ILLNESS CLAIMS OR HOSPITALISATION FOR ILLNESS. THIS IS NOT A MEDICAL SCHEME AND THE COVER IS NOT THE SAME AS THAT OF A MEDICAL SCHEME. THIS BENEFIT IS NOT A SUBSTITUTE FOR MEDICAL SCHEME MEMBERSHIP.

STARTING, RENEWING AND ENDING YOUR LIFE INSURANCE BENEFIT

1. Subject to your consent, you will qualify for a **no obligation** accidental injury cash benefit, as underwritten by our Life Insurer and payable by us to you. You can contact our Life Insurer, Santam Structured Life Limited, on 011 685 7600.
2. This accidental injury cash benefit comes at **no cost** to you; we pay the life insurance premium to our Life Insurer on your behalf.
3. Unless this offer ends for any reason, your cover starts from the first day you accept the offer ("start date"), and your cover is confirmed by an SMS that we send to you on the contact number you have provided to us.
4. Your cover is only active for 12 consecutive months from the start date, as described above; following which the life insurance benefit will terminate without any further notice to you.
5. We may amend or terminate this life insurance benefit at any time by any means we select as valid publication of the amendments or termination which will be effective 31 days after publication; unless immediate cancellation is required by law, fraudulent activity or misrepresentation. You may terminate this life insurance benefit at any time.
You also authorise The Unlimited to notify you of any amendments or termination via SMS.

ACCIDENTAL INJURY CASH BENEFIT (ACCIDENT CASH BENEFIT)

1. You qualify for a R100,000.00 accidental injury cash benefit, which is also your maximum benefit limit. We will pay you R1,000.00 (one thousand Rand) per day, for up to 100 days, for each full day (24 hours) spent in hospital because of an accidental injury sustained in a motor vehicle collision where you were the passenger or the driver and were on your way to or from work.
2. You only qualify for this life insurance benefit within the borders of South Africa.
3. The life insurance benefit is paid subject to the terms, conditions and exclusions in this beneficiary terms and conditions document.
4. There is no waiting period for this accidental injury cash benefit. You are covered from the start date.

WHEN THIS LIFE INSURANCE BENEFIT CAN BE CLAIMED AND BY WHOM

1. The accidental injury cash benefit may only be claimed by you for your own admission to hospital because of an accidental injury sustained in a motor vehicle collision where you were the passenger or the driver and were on your way to or from work.
2. If there is a claim approved for your accidental injury, we will pay you, by payment into your South African bank account.
3. If you have any other health insurance policies, the maximum daily limit for hospitalisation for an accidental injury cannot exceed R3,900.00 from all policies combined. We are not liable to pay or contribute more than our pro rata portion of the maximum payable daily limit, subject to the maximum limit provided by this life insurance benefit, whichever is the lesser.

HOW CAN YOU CLAIM?

1. In the event of your admission to hospital for more than 24 hours because of an accidental injury sustained in a motor vehicle collision where you were the passenger or the driver and were on your way to or from work, you can claim

- the life insurance benefit by calling us on 0861 990 000. We, The Unlimited, will then notify our Life Insurer of our claim against our life insurance policy.
2. We will require certain information to submit to our Life Insurer to settle the claim i.e. completed claim form, copies of your ID, hospital contact details, hospital admission form and treatment records (completed by a doctor), and any additional details of procedures and/or long-term prognosis for your injuries sustained in the motor vehicle collision. If you do not provide the information, the Life Insurer cannot pay out the claim. We or the Life Insurer may request additional information of you and your treating doctor/s or ask an independent medical practitioner to assess your claim before it can be approved. Failure to provide such information or submit to a further assessment may result in your claim not being approved.
 3. The life insurance benefit will only be considered for payment if:
 - 3.1. We are informed about the incident that resulted in your accidental injury within 7 days of the incident occurring; and
 - 3.2. All information and documents requested by our Life Insurer and/or by us, including fully completed claim forms, are received by us, within **45 (forty-five) days** of the request.
 4. Failure to submit a fully completed claim form and to provide all requested information and documents, may result in your claim being rejected by our Life Insurer.
 5. All costs incurred in submitting a claim are for your account.
 6. The details of the incident must be provided to us in the form of an official SAPS report and a motor vehicle accident report. The incident must be reported to the SAPS before a claim can be lodged.
 7. The life insurance benefit will be paid to you.
 8. Our Life Insurer will pay the life insurance benefit on our behalf into your South African bank account.
 9. Our Life Insurer will not pay interest on any life insurance benefit.
 10. If our Life Insurer rejects a claim, you must prove that the claim should be accepted.
 11. **Disputed claims:** After our Life Insurer informs us in writing that a claim has been rejected, we will inform you in writing ("the Notice"). You will have 30 days from the date specified in that Notice to make written representations to us.

GENERAL EXCLUSIONS (which means that the following will NOT be covered in terms of the accidental injury cash benefit):

1. If any injuries are treated in a casualty unit or if injuries are, or should be, treated as an outpatient or a day case at a hospital;
2. If additional treatment is required and/or where the treatment of another or underlying medical condition/complication and/or illness prolongs the stay in hospital e.g. underlying condition of diabetes prolongs an accidental injury admission;
3. If the treatment received was only for pain relief, physiotherapy and/or traction, soft tissue injuries including all admissions for the treatment of sprain and strain injuries;
4. For any elective or planned medical procedures whatsoever;
5. For treatment of mental or psychological conditions;
6. Participation in or the attempt to commit or willful involvement in any unlawful act (this can include, as an example, where you drive without a valid license), any dangerous conduct (a conscious decision to expose yourself to a potential risk of injury or death that the reasonable person would choose to avoid) and putting yourself in dangerous situations;
7. Intentional self-harm/injury;
8. Participation in war, invasion, act of foreign enemy, hostilities, civil war/unrest, rebellion, riot, revolution, terrorist attack;
9. Loss which is a direct result of nuclear reaction or radiation;
10. Acts of fraud or dishonesty, misrepresentation or you have not told us the truth or you have not given us all material information throughout the lifetime of the life insurance policy;

11. Participation in any of the below high-risk activities/occupations:
 - 11.1. racing, speed or endurance tests on or in power-driven vehicles or crafts;
 - 11.2. flying other than as a passenger in a licensed passenger carrying aircraft piloted by a duly qualified person;
 - 11.3. quad biking; and
 - 11.4. consumed, used and/or abused any intoxicating substance (for example, however not limited to, medication, illegal narcotics/drugs as well as alcohol and/or alcohol poisoning); including driving under the influence of such intoxicating substances whether tested for substance use or not.
12. We will conduct anti-money laundering screening on you. No cover can be provided and our Life Insurer and we will not be liable to pay any claim or provide any cover for this life insurance benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade, economic, personal or other sanctions, laws or regulations of the European Union, United Kingdom, United States of America and the Republic of South Africa or any other country or political or economic zone. We will further have the right, at our own discretion, not to provide cover or to void and/or cancel any life insurance benefit, section and/or item should we or the Life Insurer become aware that you are listed on one of the sanctions lists which we are required to screen against.

REPLACEMENT INSURANCE

1. We do not provide financial advice. It is recommended that you seek independent advice and consider the obligation free life insurance benefit offered to you in light of the particular circumstances. Remember, this life insurance benefit is only valid for 12 consecutive months from the start date.
2. This is NOT a replacement policy for any other policies you may have.

WE WOULD LOVE TO HEAR FROM YOU

If you have any questions, or need assistance, you can get in touch with us in the following ways:

-  Facebook (look for The Unlimited);
-  Twitter (our handle is @theunlimited); find us on
-  LinkedIn as theunlimited; or
-  on our website www.theunlimited.co.za; or
-  call us on **0861 990 000**.

TREATING THE CUSTOMER FAIRLY (TCF)

We are committed to ensuring that all our customers are treated fairly and that every member of our team understands what TCF means to our business. Being a brand-led business means that we put the customer at the centre of everything we do.

The systems and processes we have put in place ensure that all of our customers are treated fairly at every interaction.

We only partner with and select suppliers of benefits and services that are able to demonstrate their respect in treating customers fairly and they uphold the TCF principles for all interactions of the customer relationship, for which they are responsible.

It is important that they are in alignment and agree to our TCF objectives in every interaction that they may have with our customers.

IMPORTANT: DISCLOSURES AND OTHER LEGAL REQUIREMENTS

DETAILS OF THE INTERMEDIARY (BINDER HOLDER) AND MAIN POLICY HOLDER

Company Name:	The Unlimited Group (Pty) Ltd (The Unlimited)
Physical Address:	No.3 The Boulevard, Westway Office Park, Intersection of Spine Road and The Boulevard, Westville, KwaZulu-Natal, South Africa, 3610
Postal Address:	Private Bag X7028, Hillcrest, 3650
Telephone Number:	0861 990 000
Fax Number:	0865 009 307
Email Address:	info@theunlimited.co.za
Website:	www.theunlimited.co.za
Company Registration Number:	2002/002773/07
FSP License Number:	21473
VAT Number:	4360161139
Details of FAIS Compliance:	Moonstone Compliance
Compliance Officer:	Ms CL Payne
Postal Address:	25 Quantum Street, Technopark, Stellenbosch, 7600
Telephone Number:	021 883 8000
Fax Number:	021 883 8005
Email Address:	cpayne@moonstonecompliance.co.za

DETAILS OF THE LIFE INSURER

That underwrites the life insurance benefits, and which is a licensed life insurer and an authorised financial services provider.

Company Name:	Santam Structured Life Limited
Physical Address:	7 th Floor, Alice Lane Building 3, c/o Alice Lane & 5 th Street, Sandton, 2196
Postal Address:	PO Box 652659, Benmore, 2010
Telephone Number:	0860 762 745 or 011 685 7600
Fax Number:	011 784 9858
Website:	https://www.santam.co.za/products/specialist/structured-insurance/
Company Registration Number:	2002/013263/06
FSP License Number:	1026
VAT Number:	4100149816

Details of internal Compliance Department:	
Telephone number:	0860 762 745/011 685 7600
Email address:	SSL.compliance@santam.co.za

Details of FAIS Compliance:	Compli-Serve SA (Pty) Ltd
Compliance Officer:	Ms Theresa van Diggelen
Telephone Number:	087 897 6970
Email:	theresa@compliserve.co.za

HOW TO SUBMIT A COMPLAINT

Step 1: Initial Complaints Process

If you have a complaint about this life insurance benefit cover or our service in general, you can write to us at info@theunlimited.co.za or call our Customer Care line on 0861 990 000/ 031 716 9600 or fax us on 0865 009 307. Please view our full Complaint Process on www.theunlimited.co.za.

Step 2: Dispute Resolution Process

Should the outcome of your complaint not be in your favour, then you have the right to request The Unlimited to have the matter reviewed.

- a. We will notify you of the name and contact details of The Unlimited representative that will be tasked to facilitate the dispute resolution process; and
- b. When a decision has been reached you will be provided with the outcome of such decision together with reasons.

Step 3: Representation to the Life Insurer

Should you not be satisfied with the outcome of your dispute resolution by The Unlimited, and feedback is provided that is not in your favour, you may make representation to Santam Structured Life Limited by addressing your concerns to:

The Market Conduct Officer:

Telephone: 011 685 7600/0860 762 745

Email: SSL.Rejections@santam.co.za (Dispute of Rejection)

Email: SSL.Complaints@santam.co.za (Complaint)

Step 4: External Dispute Resolution

We encourage clients to try and resolve a complaint with us and/or the Life Insurer first, before submitting a complaint to the relevant Ombudsman. However, you may use any of the channels provided as you see appropriate.

If you remain unsatisfied or if our feedback provided to you is not in your favour, then you have the right to have the decision/process reviewed by an authorised external party being:

Ombudsman for Long-Term Insurance

Postal Address: Private Bag X45, Claremont, Cape Town, 7735

Physical Address: Claremont Central Building, 6th Floor,
6 Vineyard Road, Claremont, 7700

Fax number: 021 674 0951

Telephone number: 021 657 5000

Share call number: 0860 103 236

Email: info@ombud.co.za

Website: www.ombud.co.za

The Financial Advisory and Intermediary Services (FAIS) Ombudsman

If you are not satisfied with the way the life insurance benefit cover was offered to you or the disclosures that were made to you, you may submit your complaint in writing to the FAIS Ombud at:

Postal Address: P. O. Box 41, Menlyn Park, 0063

Physical Address: Menlyn Central Office Building, 125 Dallas
Avenue, Waterkloof Glen, Pretoria, 0010

Telephone number: 012 762 5000

Sharecall: 086 066 3274

Email: info@faisombud.co.za

Website: www.faisombud.co.za

The Financial Sector Conduct Authority (FSCA)

Postal Address: P.O. Box 35655, Menlo Park, 0102

Physical Address: Riverwalk Office Park, Block B; 41 Matroosberg
Road (Corner of Garsfontein and Matroosberg
Roads), Ashlea Gardens, Extension 6, Menlo
Park, Pretoria, 0081

Telephone: 012 428 8000 or 0800 20 37 22
Website: www.fsca.co.za

HOW WE USE YOUR PERSONAL INFORMATION

Please read this section carefully as it contains important information about the personal details that you have given to us. Please make sure that you provide this section of the Statutory Notice of Disclosures to any other party related to this insurance as it contains information about the protection of your and their personal information. Information about the parties related to this policy may be processed for the various legal reasons outlined below.

This section of the Statutory Notice of Disclosures is intended to summarise key privacy disclosures. We handle the personal information you provide to us in accordance with this section, read with the Privacy Policy available at: www.theunlimited.co.za.

The beneficiary of the insurance policy ("**you**") hereby warrant and understand that we, including our authorised agents, partners and service provider/contractors may:

1. **Collect information:**
 - 1.1. from you directly; from your use of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties;
 - 1.2. that you provide to us and store it in a shared database, verify it against legally recognised sources and use it, for example, for any decision concerning the continuance of your agreement/policy or the meeting of any claim you submit. Such information may be given to any insurer or its agent and authorised agents, partners and service provider/contractors;
 - 1.3. including (amongst others), information about your criminal or credit history, insurance history, marital status, national origin, age, sex, sex life, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile, health, disability, pregnancy, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name; and
 - 1.4. that you warrant that you are authorised to provide to us in respect of personal information of third parties. In doing so you indemnify us, including our authorised agents, partners and service provider/contractors, against any and all losses by or claims made against them and us as a result of you not having the required authorisation.
2. **Process your information for the following reasons (amongst others):**
 - 2.1. to enable us to underwrite policies and assess risks fairly, for the performance of your insurance agreement and the enforcement of our contractual rights and obligations:

Note: Any personal information provided to us, including sensitive health information and that of minor children, will be collected and used to allow us to fulfil our obligations to you in terms of this agreement and to assess risks fairly. In addition, the Personal Information may be shared internally or externally with our departments (who strictly need this information), other related third parties to comply with insurance obligations or legal requirements. Please contact us should you have any objections.
 - 2.2. to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests;
 - 2.3. to do affordability assessments, credit assessments and credit scoring;

- 2.4. to manage and maintain your beneficiary agreement/policy or relationship with us;
- 2.5. to disclose and obtain information about you from credit bureau regarding your credit history;
- 2.6. for security, identity verification and to check the accuracy of your information;
- 2.7. where required, we may transfer your personal information outside of South Africa in compliance with the law;
- 2.8. for customer satisfaction surveys, promotional and other competitions.
- 2.9. using automated means (without human intervention in the decision-making process) to make decisions about you or your application for any product or service. You may query the decision made about you;
- 2.10. to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services; and to market to you or provide you with products, goods and services. If you purchase products or services from us, we can market other similar products and services to you even after this agreement ends and share market innovations with you; and
- 2.11. You hereby consent to us contacting you to notify you of further product offerings.

3. **Share your information with the below persons (amongst others) who are bound to keep it secure and confidential:**

<ul style="list-style-type: none"> • Attorneys, tracing agents, & debt collectors when enforcing agreements. 	<ul style="list-style-type: none"> • Insurers and other financial institutions when providing insurance or assurance.
<ul style="list-style-type: none"> • Payment processing service providers, merchants, banks to process payment instructions. 	<ul style="list-style-type: none"> • Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them.
<ul style="list-style-type: none"> • Our partners, service providers, agents, sub-contractors to offer and provide products and services to you. 	

4. **The Unlimited automatically updates and keeps your information accurate.**
 We may submit your information to, and receive information about you from, credit institutions (such as credit bureau) to update, process and monitor your information to guide us in making decisions about product development and suitability of offerings, affordability, market conduct and activities related to our business. We may also do this to ensure the quality and accuracy of your identity and contact information to ensure we can make positive contact with you; and your status as a home loan holder, vehicle owner or credit card holder to offer suitable goods and services to you that are affordable and that you may be interested in.
5. **Your rights:**
 You have data protection rights which are described in detail on www.theunlimited.co.za. To request access to your information, contact us at the contact details provided above.