

KEY INFORMATION & DISCLOSURES DOCUMENT

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)

KEY INFORMATION

PLEASE NOTE:

- This serves as evidence of the fact that you have agreed to the cover provided.
- This is a life insurance benefit, not a hospital plan, and there is no cover for illness claims or hospitalisation for illness.
- This life insurance benefit is not a medical scheme and the cover is not the same as that of a medical scheme. This life insurance benefit is not a substitute for medical scheme membership.
- You are a beneficiary to our life insurance policy as underwritten by our Life Insurer, **Santam Structured Life Limited**, a licensed life insurer and an authorised financial services provider (FSP Number 1026).
- You must read this and keep this document safe.
- You can call us at any time on 0861 990 000. You can also contact us on:



Facebook (look for **The Unlimited**);



Twitter (our handle is **@theunlimited**);



LinkedIn as **theunlimited**; or



on our Website www.theunlimited.co.za.

a.	Nature & extent of your life insurance benefit cover	<ul style="list-style-type: none">• Accidental injury cash benefit (accident cash benefit): your maximum benefit limit is R100,000.00 (one hundred thousand Rand) per insured event. This is paid out as 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. Subject to your consent, you will be covered for a no obligation accidental injury cash benefit, as underwritten by our Life Insurer and payable by us to you.
b.	When the cover for the life insurance benefit will be available	<ul style="list-style-type: none">• As soon as you have accepted the offer and we have sent you an SMS notification confirming the cover, you will be covered (start date); subject always to the beneficiary terms and conditions.• Please note that your cover is only active for a period of 12 consecutive months. Cover will end automatically 12 months from the date you received the SMS notification (above). For example, we sent the SMS notification on 5 June 2023, your cover for this life insurance benefit will end on 4 June 2024.
c.	Cancellation of the cover for the life insurance benefit	<ul style="list-style-type: none">• You are under no obligation to accept this offering. You can cancel this life insurance benefit at any time; there are no early termination penalties.• The Life Insurer can cancel our life insurance policy or any benefit provided:<ul style="list-style-type: none">- immediately in writing for fraudulent or dishonest actions; or- after 31 days' notice.• Please contact us on 0861 990 000, should you wish to cancel this life insurance benefit or require further information. Alternatively, you may use the

		<p>following channels to communicate with us:</p> <p>Postal Address: The Unlimited, Private Bag X7028, Hillcrest, 3650</p> <p>Email Address: info@theunlimited.co.za</p> <p>Fax Number: 0865 009 307</p>
d.	Premiums payable	<ul style="list-style-type: none"> You have NO premium obligations; NO premium is payable by you. We pay a premium of R0.88 per month to our Life Insurer for the life insurance benefit cover provided to you.
e.	Exclusions on the life insurance benefit	<p>The exclusions are specific items, losses or events that are not covered in terms of this life insurance benefit. Below is the list of exclusions on your life insurance benefit.</p> <p>The Life Insurer will NOT cover any claim on the accidental injury cash benefit:</p> <ul style="list-style-type: none"> 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; 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; 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; For any elective or planned medical procedures whatsoever; For treatment of mental or psychological conditions; 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; Intentional self-harm/injury; Participation in war, invasion, act of foreign enemy, hostilities, civil war/unrest, rebellion, riot, revolution, terrorist attack; Loss which is a direct result of nuclear reaction or radiation; 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; Participation in any of the below high-risk activities/occupations: <ul style="list-style-type: none"> racing, speed or endurance tests on or in power driven vehicles or crafts; flying other than as a passenger in a licensed passenger carrying aircraft piloted by a duly qualified person; quad biking; and

		<ul style="list-style-type: none"> 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. <p>Please also note that 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, your nominated recipient or claimant are listed on one of the sanctions lists which we are required to screen against.</p>
f.	How to claim	<p>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 and we will provide you with the necessary claim forms and a list of information and documents that we require.</p> <p>Claim documentation can be sent to us via any of the following channels:</p> <p>THE UNLIMITED – CLAIMS DEPARTMENT Postal Address: Private Bag X7028, Hillcrest, 3650 Physical Address: No.3 The Boulevard, Westway Office Park, Intersection of Spine Road and The Boulevard, Westville, KwaZulu-Natal, South Africa, 3610 Email Address: claimsdocs@theunlimited.co.za Fax Number: 086 206 4069</p> <p>IMPORTANT: The life insurance benefit will only be considered for payment if we are informed about the incident that resulted in your accidental injury within 7 days of the incident occurring and 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.</p> <p>Failure to provide us with all the required information, the Life Insurer may reject the claim.</p>

g.	<p>Your obligation to monitor/ review and update</p>	<ul style="list-style-type: none"> • It is important that we have your current contact number (cell phone number), email address, physical and/or postal address on record. If any of your contact details change, you must let us know as soon as possible because we will always communicate with you using your last known details. • Please contact us on 0861 990 000, should you wish to amend or update your life insurance beneficiary cover or require further information. Alternatively, you may use the following channels to communicate with us: <p>Postal Address: Private Bag X7028, Hillcrest, 3650 Email Address: info@theunlimited.co.za Fax Number: 0865 009 307</p>
h.	<p>How we will communicate with You</p>	<p>Our main method of communication with you will be by SMS, WhatsApp to the cell number you have given us or email to the email address you have given us. This is also the agreed method of giving you any notice required by this life insurance beneficiary cover or by law. Please make sure we always have your most recent cell number and email address.</p> <p>If the above method is not your preferred way of receiving communication from us, let us know if you would prefer us to send you a letter or to give you a call.</p>