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*The insurance benefits are underwritten by Santam Structured Life Limited (Reg. No.: 2002/013263/06)

YOUR AGREEMENT AND POLICY

All you need to know

The Unlimited
Shifting Lives

An authorised financial services provider

FSP21473

MASTER AGREEMENT

THIS MASTER AGREEMENT MUST BE READ WITH ANY SCHEDULES YOU RECEIVE FOR POLICIES AND PRODUCTS YOU HAVE WITH THE UNLIMITED. IT CONTAINS IMPORTANT INFORMATION CONCERNING GENERAL DEFINITIONS, CONDITIONS AND CLAIMS HANDLING.

This is an Agreement between You and The Unlimited for the whole Product and between you and the Insurer for the Policy.

This document is made up of 3 Sections, namely:

- Section 1: Definitions;
- Section 2: General Insurance Policy Terms; and
- Section 3: General Terms and Conditions.

The Agreement should be read carefully to ensure that You understand it. If You have any queries concerning this Agreement, please phone The Unlimited on 0861 990 000.

Section 1: Definitions (the meaning of words and terms used in this Agreement):

1. **"Agreement"** means the terms and conditions set out in this document and any Schedule, as well as other documents applicable to Your insurance and your other Products, including the Welcome Letter or application form signed by you, if applicable.
2. **"Additional Dependant/s"** means Your children, Your or Your Spouse's parents, provided **these persons live with You and are financially dependent on You**. Where applicable, these persons must be noted on the Policy and an additional Premium is to be paid.
3. **"Benefits"** means all the benefits to which You are entitled under this Agreement as set out in the Schedule. Benefits include the Insurance Policy Benefits and our non-insurance products and Services.
4. **"Children/Child"** means Your biological children, stepchildren and/or adopted children normally living with You in South Africa, who are financially dependent upon You and who are under the age of 21.
5. **"Cooling-off Period"** means a period of 5 business days from the date You applied for the Benefits.
6. **"Day"** means a period of 24 consecutive hours.
7. **"Fee"** means the total amount You pay Us each month for all the Benefits including insurance benefits, and as set out in the relevant Schedules. The Fee includes any Premium and Additional Premium if applicable – which will be disclosed as required by the relevant Insurance Acts. The Fee:
 - a. is payable in respect of the non-financial services benefits in your product(s) (as well as the insurance benefits); and
 - b. entitles you to membership of The Unlimited and, accordingly, to be notified of further product offerings, as well as preferential pricing should you take additional products from us.
8. **"Hazardous Activity"** means any activity which introduces or increases the possibility of Injury or Death as a result of an Accident. Examples of this include hang gliding or motorised sports and activities such as motorcycling, and high-risk occupations such as working with explosives, as well as underground mining or shaft sinking.
9. **"Inception Date"** means, subject to the terms and conditions of the Agreement, the date on which You are first covered under the Policy and for the non-insurance benefits, being the date on which We successfully collect the first Premium from You.
10. **"Insured Event"** means the event giving rise to a claim under the Policy, and as set out in the Schedule.
11. **"Insured Person"** means You, as well as Your Spouse and Children who are covered by the Insurer under the Policy, provided You have given Us their names and dates of birth.
12. **"Insurer"** means the insurer referred to in the Schedule and the entity that will provide the Policy Benefits subject to the terms and conditions of the Policy being met.
13. **"Membership"** means Your membership of The Unlimited which entitles You to the Benefits provided Your Fees are paid in full.

14. **"Policy"** means the contract of insurance between You and the Insurer. The contract is made up of these terms and conditions, the Schedule, the application form signed by you (including all your personal particulars, such as your full name and physical address), as well as any information You give Us and/or the Insurer, as well as the Welcome Letter, or alternatively any application form signed by You.
 15. **"Policy Benefits"** means the underwritten benefits provided by the Insurer, as set out in the Schedule.
 16. **"Pre-existing Condition"** means any medical condition whether affecting your physical, mental or emotional well-being and for which you have had medical treatment or should have sought medical help given your symptoms.
 17. **"Premium"** means the amount payable to the Insurer for the cover they provide under the Policy (the Policy Benefits), as set out in the Schedule.
 18. **"Product"** means the Policy and the non-insurance product and Services provided by Us or our Services suppliers.
 19. **"SP"** means the service provider(s) responsible for providing You with the Services.
 20. **"Schedule"** means the document which must be read with this Master Agreement which sets out the details of the Benefits to which You are entitled, as well as the Benefit-specific terms and conditions.
 21. **"Services"** means, the services provided by the SP(s). Services are non-insurance benefits.
 22. **"Specific Exclusions"** means the exclusions listed in the Schedule which will apply to a specific Benefit listed in that Schedule, over and above the general exclusions listed below.
 23. **"Spouse"** means a person to whom You are married by civil law, tribal custom or in terms of any religion. "Spouse" includes a common law spouse or Your life partner who normally resides with You in South Africa and whose name and date of birth You have given Us.
 24. **"Waiting Period"** means the period specified in the Schedule, during which we need to collect a specified number of successful Fees from You before You are entitled to claim under the Policy, calculated from the Inception Date.
 25. **"We/Us/Our/The Unlimited"** means The Unlimited Group (Pty) Limited, a company registered in South Africa being the administrator of the Agreement (including the Policy).
 26. **"Welcome Letter"** means the letter which we send to you in connection with the Benefits and which states Your names, address and Policy number. Your Policy number is the same as the Agreement number.
 27. **"You/Your"** means the policyholder under the Policy who is also the main member under the Agreement.
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Section 2: Insurance Policy General Terms – to be read with insurance provisions in the Schedule.

- A. **General Exclusions** (means that the following are NOT covered under this Agreement):
 1. **The Insurer will NOT provide any Policy Benefits in the event that the Insurable Event is due, directly or indirectly, to:**
 - a. Pre-Existing Medical Conditions, including pre-existing Injury, Illness, infirmity or congenital disorder (whether physical and/or mental);
 - b. Any psychiatric disorder including post-traumatic stress disorder and depression;
 - c. Your participation in Hazardous Activities and/or unlawful activities, Your conduct which results in self-inflicted injuries/death including Your abuse of, or adverse reaction to, medication (whether prescribed or not) and substances such as alcohol and drugs; and
 - d. Your pregnancy.
 2. **Furthermore, the Insurer will not provide any Policy Benefits if:**
 - a. **Any Premium not be received by Us on or before the due date for payment;**
 - b. **The Insured Event happens outside South Africa (for example: if you are injured and hospitalised or pass away when you are not in South Africa).**
- B. **Claims**
 1. The Insurer can choose to call on a medical practitioner or forensic expert for an independent medical assessment or relevant forensic report.

2. The Insurer can reject a claim and/or cancel Your Policy if **You or another Insured Person did not give Us true, correct and complete information (this will also include cases of deliberate fraud) when applying for insurance, when claiming or when any of Your or their information changed.** Any amounts paid out in terms of a claim would need to be repaid on request by the Insurer.
3. The Insurer will only consider a claim under the Policy if:
 - a. **We are informed about the Insured Event; and**
 - b. **all documentation requested by the Insurer and/or Ourselves, including fully completed claim forms, are received by Us, within 30 (thirty) days of the Insurable Event.**
4. Failure to submit a fully completed Claim Form and all requested documentation may result in Your claim being regarded as rejected.
5. All costs incurred in submitting a claim are for Your account.
6. The details of all incidents (for example, motor vehicle accidents) that are required to be reported to the SAPS must be provided to Us in the form of an official SAPS report and must include the unique case number (CAS Number) assigned by the SAPS. **The incident must be reported to the SAPS before a claim can be lodged.**
7. The Insurer will pay the Policy Benefits to You into Your South African bank account. Should You fail or not be in a position to provide Us with written details of the bank account into which the Policy Benefits must be paid, You irrevocably authorise Us/the Insurer to pay such proceeds into the account from which the Premium is collected. You/the Estate/the Insured Person hereby indemnify the Insurer and Us against all damages, claims and costs that may be incurred because of said payment.
8. If You have passed away, the Policy Benefits will be paid to:
 - a. Your Spouse whose names and dates of birth You have given Us; failing which
 - b. Your South African Estate provided that an Executor has been appointed in terms of duly issued Letters of Executorship. In such circumstances the Policy Benefits will be paid into the Estate account.
9. Should the Insurer/Us not be able to make payment for whatever reason into a bank account provided by Your Spouse and where we have no notification of an Executor to whom we can make payment, The Insurer/We will pay into Your South African bank account from which We have collected the monthly Fee.
10. The Insurer will not pay interest on any Policy Benefits.

11. FOREIGN BENEFICIARIES

- a. If You are a citizen of South Africa or have residential rights but Your beneficiary lives outside the borders of South Africa, the Insurer may in its discretion, make payment into a foreign bank account.
 - i. Your beneficiary will need to meet any requirements of the Insurer; and
 - ii. Any proceeds of a claim will be paid to the value of Rand amount and subject to any requirements made on the Insurer by the laws of South Africa and the country where the foreign bank account is held.
12. **Neither the Insurer nor Us will be responsible for any legal requirements the Beneficiary must satisfy to receive payment of a claim whether it is in a foreign country or in South Africa.**
13. If the Insurer rejects a claim, the onus shall be on You to prove that the claim should be accepted.
14. Disputed claims:
 - a. After the Insurer informs You in writing that a claim has been rejected ("**the Notice**"), You have **90 days from the date specified in that Notice** to make written representations to the Insurer about its decision.
 - b. If You want to challenge the Insurer's decision, **You must serve legal process on the Insurer within 180 days/6 months after the time allowed for representations has ended/after expiry of the 90 days** (as set out in clause 11a above). If legal process is not served on the Insurer within this 180 day period **You will lose Your right to bring legal proceedings against the Insurer challenging its decision.**
15. **If You have more than one Accident Cash Benefit or Illness Benefit in Your products with Us, We are legally not allowed to pay out more than R3 000.00 per day spent in hospital as a direct result of an Injury sustained in an Accident OR because of an Illness. To be clear We will need to limit any daily payment for hospitalisation of an Insured Person to R3 000.00 per Day in accordance with the Regulations under the Long and Short-Term Insurance Acts.**

C. Starting, renewing and ending the Policy

1. Unless the Policy ends for any reason, Your Policy starts on the Inception Date and continues for 30 days as long as You pay the agreed Premiums when they are due (i.e. monthly) and meet all other terms and conditions of the Policy.
2. Your Policy shall be renewed on each date that We collect a Premium from You after the Inception Date.
3. These Policy terms and conditions will continue to apply to the renewed Policy.
4. You may not hold more than 2 current insurance Policies with the Insurer and which provide the same Insurance Benefits. The maximum sum the Insurer will insure You or any Insured Person for under all Policies is:
 - a. R50,000.00 (fifty thousand Rand) in respect of Natural Death Benefits;
 - b. R75,000.00 (seventy five thousand Rand) in respect of Accidental Death Benefits;
 - c. R150,000.00 (one hundred and fifty thousand Rand) in respect of Accident Cash Benefits.
5. You may cancel this Policy at any time by giving notice to Us by telephone or in writing.

D. Premiums

1. Should We be unable to collect any Premium on or before the due date for payment Your Policy will lapse and You will not be covered.
2. **Should We successfully collect a Premium from You after the due date, the date that We are able to collect such Premium will become the new Policy Inception Date and the Waiting Period, if applicable, will reapply.**
3. Notwithstanding D1 (above), should You fail to make payment on or before the due date/payment date, You have a period of grace for the payment of premiums. You will be notified of the non-payment and given a grace period of 15 days to pay the outstanding premium. Your policy will remain in force for a period of 15 days after that due date/payment date. **This period of grace only applies with effect from the date on which Your second Premium is due.** If You claim during the 15-day grace period, We can deduct the Premium due by You from Your claim amount if the Insurer approves Your claim.
4. If We are unable to collect any Premium from You, for example when Your bank tells Us that the reason for Your missed payment is *"not provided for"* or *"effects not cleared"* (usually when You do not have enough funds available in Your account).
5. **Should We be unable to collect any single Premium from You, Your Policy will lapse (as per clause D1 above). In order to re-instate cover under the Policy, You authorise Us to attempt to debit the Premium from Your account for a further 3 (three) consecutive months.** Should We be successful in collecting a further Premium from You within this 3 (three) month period, the date of collection of that Premium shall be the new Policy Inception Date, as referred to in clause D2 above.
6. We may increase the Premium, subject to giving You 30 (thirty) days' written notice. Notice will be provided by sms/email/facsimile/post.
7. **You authorise Us to collect the Premium from any South African bank account whose details You have given Us.**
8. The Unlimited makes use of NAEDO collections services to ensure that We are able to collect Your Premium and Your cover under the Policy. NAEDO is a debit collection system that allows Us to process Your debit closer to Your salary payment date thereby improving the likelihood of a successful debit collection.
9. The Inception Date may not be backdated.

Section 3: General Terms and Conditions (applicable to Sections 1, 2 and the Schedule, unless the context indicates a contrary intention)

Some of these provisions (for example, regarding the collection of fees or non-insurance benefits) apply to the non-insurance products as the context indicates.

1. The Welcome Letter, alternatively the application form which You signed, shall be read, insofar as Your names, address and policy number are concerned, as being part of the Policy.

2. If You have a short-term insurance policy:
 - a. the Policy constitutes a tax invoice in relation to any Premiums payable by You, as well as a credit note in relation to any refund of Premiums to You, as provided for in paragraph 2.2 of Binding General Ruling (VAT) 14 issued by the South African Revenue Service (SARS) in terms of Section 20(7) and 21(5) of the Value-Added Tax Act, 1991;
 - b. Your VAT registration number (if any) was not provided to Us at time of sale;
 - c. should You be entitled to claim the VAT portion of the Premiums as an input tax deduction, You will only be entitled to do this if you are in possession of the Policy, Welcome Letter, alternatively Your copy of the application form, as well as proof that you have paid the Premiums; and
 - d. the Benefits stated in the Policy are the full amounts and are inclusive of all VAT.
3. Should there be any conflict between the provisions of this Section 3 and the Policy (Section 2, which includes the applicable Schedule) the provisions of the Policy will prevail.
4. Fee:
 - a. The Fee includes the Premium and is inclusive of VAT and is payable monthly in advance. The details of the separate charges are in the Schedule.
 - b. The Fee is payable to Us by debit order. Should You cancel the debit order or should there be insufficient funds in Your bank account when We attempt to collect the Fee, We shall be entitled to cancel this Agreement without notice to You.
 - c. We shall not be obliged to accept any Fee paid to Us after the due date.
 - d. **You authorise Us to deduct the Fees from any South African bank account whose details You have given Us. Whilst we shall try to debit your account on the date agreed with you, you authorise us to debit your account on another day should the collection date fall on a Saturday/Sunday or public holiday or as may be necessary to successfully collect and provide you with the product.**
 - e. **You acknowledge that this authority may be ceded or assigned to a third party, if the agreement is also ceded or assigned to that third party.**
 - f. **This authority includes any increase to the Fee (including any premium increase).**
5. Notwithstanding anything else contained in the Master Agreement, in the event that You are a Government employee and have given Us Your Persal number:
 - a. **You authorise Your employer to deduct the Fee from Your salary via Persal (being National and Provincial Government's personnel salary system) and pay the Fee over to the Insurer;**
 - b. **You authorise The Unlimited to deduct the Fee from any of Your bank accounts which You have disclosed to The Unlimited, if the Government is unable to deduct the Fee in favour of the Insurer, from Your salary via Persal.**
 - c. **Should any changes in terms of this Agreement, and resulting from either the cancellation of the Agreement or an increase in Fees, be required, such changes need to be communicated to Persal on or before the 23rd of the month in order to be effective in the following calendar month. If an instruction is received by Persal after the 23rd of the month, for example if an instruction to cancel the Agreement is received by Persal on the 25th of June, the Agreement will only be cancelled effective in August (and the Fee will be deducted from Your salary in July). THIS WILL ALSO IMPACT THE DATE FROM WHEN YOU ARE FIRST COVERED, FOR EXAMPLE, IF THE PAYMENT INSTRUCTION IS ONLY RECEIVED BY PERSAL ON THE 25TH OF JUNE, YOU WILL ONLY BE COVERED FROM 1 AUGUST (PROVIDED THERE ARE NO WAITING PERIODS) – YOU WILL NOT BE COVERED IN JULY.**
6. Provision of the Benefits is restricted to events, including Insured Events, occurring in South Africa.

7. DISCRETIONARY INCREASED COVER

- From time to time, we may offer to increase Your cover, at no additional cost to You. We will notify You of any increase by SMS to the number You have on record with us.
- a. Any increase cover that may be provided under this clause is dependent on Your monthly Fee being paid;
 - b. You have the right to decline any increase cover offered to You under this clause.
8. You may only start this Membership Agreement with Us if You are less than 65 years of age.
 9. This Membership Agreement (including the Policy) will end when You reach the age of 70 or on Your death.
 10. You may not cede or assign this agreement or the benefits provided in the Agreement. We may cede or assign this Agreement to a third party
 11. You and Your Spouse, where applicable, consent to:
 - a. The Unlimited providing and sharing Your personal medical information, and that of Your Spouse and Children, with Our service providers, underwriting managers and/or agents, and to The Unlimited obtaining Your personal medical information from any person or health facility that treated You immediately prior to, and after Your Accident, Death or Illness;
 - b. The Unlimited marketing other products and services to You; and
 - c. Should You not wish to receive marketing material and/or services please notify us in writing.
 12. **It is recorded that information relating to the parties to this Agreement or to persons whose interests are protected by this Agreement may be processed for the conclusion or performance of this contract, or to protect those interests, or to comply with legal obligations, or pursuing our legitimate interests or those of any third party to whom the information is supplied. You consent to such processing.**
 13. The Unlimited, acting on behalf of the Insurer in relation to the Policy, may amend or terminate this Agreement at any time. Publication of any amendments or termination by such means as We select will constitute valid notice of the amendments to You and the amendments will be effective on 30 days' notice. **You also authorise The Unlimited to notify You of any amendments via SMS. You may not amend or vary this Agreement. Should You have a preferred method for communication, contact Our Customer Care Line and let Us know.**
 14. By paying, alternatively authorising The Unlimited/Insurer to collect, the first Fee (including the Premium) due under and in terms of this Agreement, You shall be deemed to have read and accepted the terms and conditions contained in this Agreement.
 15. Allow us, as our customer, to fulfil on our obligations to you in terms of this agreement, in doing this, that we can to the extent necessary share your information with our partners, business associates, agents, servants, representatives and other relevant third parties. This will include being able to market other products, offerings and market innovations and submitting your information to credit institutions (including credit bureaus) to update your information and guide us in making decisions about making product development, affordability, market conduct and activities ancillary to our business.
 16. Should any clause in this Agreement become illegal, invalid or unenforceable in any respect, the remaining clauses will not be affected.
 17. Neither We nor the Insurer are an agent of the SP. You accordingly waive any and all claims for loss or damages against Us and/or the Insurer arising directly or indirectly from any act or omission of the SP(s).
 18. Should You exercise Your Cooling-off Period rights, You must notify The Unlimited by telephone on 0861 990 000. The Unlimited will refund any Fees collected from You during the Cooling-off Period.

Schedule - Family Protector

This Schedule must be read together with the Master Agreement

1. For information about Claims processes, Complaints Processes and Exclusions applicable to this Policy Schedule, please also read Your Master Agreement.
2. Should there be any conflict between the provisions of this Schedule and the Master Agreement, the provisions of this Schedule shall prevail.
3. If we change your Benefits we will send you a new Schedule. We will not send You a new Master Agreement. You can request a copy from Us.
4. If you have any questions, please contact us on 0861 990 000 (Customer Care and Compliance).

Section 1: Insurance Benefits. These are Policy Benefits that form part of your Agreement and product. They are underwritten by the Insurer. These terms must also be read with the Master Agreement.

A. DEFINITIONS (this explains the words we use for this Policy and should be read with Your Master Agreement definitions too)

1. **"Accident"** means an unexpected but insured future event caused only by violent and/or accidental, external, physical and visible means, which occurs at a time and place that can be identified. For example a motor vehicle accident, an assault, a near drowning or burns.
2. **"Accidental Death"** means the death of Yourself, a Child or Your Spouse as a **direct result of an Accident. In cases of Accidental Death a post-mortem and an inquest are held.**
3. **"Beneficiary"** means:
 - a. You in the event of:
 - i. the death of Your Spouse
 - ii. the death of Your Children or Additional Dependants (if added to Your Policy)
 - b. Your Spouse in the event of Your death, and Your Spouse survives You;
 - c. the Executor of Your estate:
 - i. in the event of the death of both You and Your Spouse; or
 - ii. should You die in circumstances where You are not survived by a Spouse. The Executor will be required to provide Us with proof of his/her appointment.
4. **"Death Benefit"** means, subject to the terms and conditions of this Policy, the benefits payable by the Insurer to a Beneficiary, and as set out in the Table of Death Benefits.
5. **"Insured Event"** means Your or an Insured person's death.
6. **"Insurer"** means Santam Structured Life Limited Insurance Company being the insurer and the entity that will pay the Policy Benefits subject to the terms and conditions of the Policy being met.
7. **"Natural Death"** means the death of Yourself, a Child or Your Spouse as a **direct result of a medical condition (e.g. cancer, stroke or heart attack) or illness. In cases of Natural Death an inquest is not held.**

B. TABLE OF POLICY BENEFITS

DEATH BENEFIT

(The Premium for cover is: R23.70)

Subject to the acceptance by You of the terms and conditions set out in the Master Agreement and read with this section, the Insurer will provide the following Policy Benefits:

Table of Death Benefits		
R15,000 Death Benefit		You are covered for Accidental Death from the first successful Premium collected by Us (the Inception Date).
		A 6 (six) month waiting period (6 consecutive successful Premiums collected by Us) applies to Natural Death excluding HIV/AIDS related death.

Table continues onto the next page.

		A 12 (twelve) month waiting period (12 consecutive successful Premiums collected by Us) applies to Natural Death which is caused, directly or indirectly, by HIV/AIDS related illnesses. Please refer to the Specific Conditions below.
	Your death.	Benefit: R15,000.00 (fifteen thousand Rand)
	The death of Your Spouse, e.g. legal or common law spouse. The Insurer will only provide this Death Benefit in the event of the death of Your Spouse whose name and ID number You have given Us.	Benefit: R15,000.00 (fifteen thousand Rand)
Up to R 6,000 Death Benefit		The Insurer will only provide these Death Benefits in the event of the death of Your Children, subject to the waiting periods set out above. <u>A maximum of 5(five) Children are covered under this Policy provided You have given Us their names and dates of birth.</u>
	Child less than 12 months (excludes unborn children)	Benefit: R1,500.00 (one thousand five hundred Rand)
	Child 1 – 5 years	Benefit: R3,000.00 (three thousand Rand)
	Child 6 – 13 years	Benefit: R4,500.00 (four thousand five hundred Rand)
	Child 14 – 21 years	Benefit: R 6,000.00 (six thousand Rand)

IMPORTANT NOTICE

This Long-term Insurance Policy is underwritten by Santam Structured Life Limited (Reg. No. 2002/013263/06). Santam Structured Life Limited agrees to provide the cover under this Policy during any period of insurance for which You have paid a Premium (i.e. the Fee) and subject to the terms and conditions of this Policy being met. We will accept any proposal or declaration that You have made to Us as true, and Santam Structured Life Limited shall use that information as the basis for the cover provided under this Policy. If Santam Structured Life Limited makes any changes to Your Policy those changes will then form part of the Policy. Any reference in this Policy to 'You' shall be deemed to include a reference to Your Children and/or Spouse unless the context indicates a different intention. PLEASE NOTE THIS IS NOT A FUNERAL POLICY.

- C. TERMS AND CONDITIONS APPLICABLE TO THE POLICY (these terms and conditions must be read with the Master Agreement terms and conditions)**
1. **INSURING CLAUSE** (means the circumstances under which the Insurer will provide cover under this Policy)
The Insurer will pay the Beneficiary:
 - a. In the event of Your or another Insured Person's Natural or Accidental Death
 - b. Should **You or another Insured Person die as a direct result of an Accident**, up to the limit of indemnity set out in the Table of Death Benefits.

2. SPECIFIC EXCLUSIONS

Please note this must be read together with the Exclusions in Your Master Agreement. The insurer will NOT provide any cover under this Policy, in particular, if the death is caused, whether directly or indirectly, by:

- a. Pre-existing Conditions;
- b. An Insured Person's exposing themselves to needless danger or participating in Hazardous Activities;
Furthermore, Santam Structured Life Limited will not provide any cover under this Policy in the following circumstances:
- c. should any Premium not be received by Ourselves on or before the due date for payment; and
- d. where Natural Death occurs prior to the expiration of the prescribed waiting periods.

3. SPECIFIC CONDITIONS FOR CLAIMS (Please note this must be read together with the Claim information and conditions in Your Master Agreement):

- a. You may not cede, transfer or assign any of Your rights in terms of this Policy.
- b. From the Inception Date of this Policy the following waiting periods apply:
 - i. 6(six) months in the event of Natural Death;
 - ii. 12(twelve) months in the event that Natural Death is directly or indirectly caused by venereal disease, acquired immune deficiency syndrome ("AIDS"), HIV or an AIDS related complications; irrespective of how the disease is contracted or whether it has led and/or contributed to further complications illness such as, however not limited to, tuberculosis, gastroenteritis, multiple organ failure, cerebrovascular accident ("CVA"), hepatitis, pneumonia etc.).
 - iii. The waiting periods only apply in the event of Natural Death.
 - iv. Waiting Periods shall re-apply should this Policy lapse and be re-instated on the successful collection of a Premium.

Section 2: Non-insurance Benefits. These are benefits and services that form part of Your Agreement and Product, they are provided by Us and Our service partners, they are not underwritten by the Insurer. These terms must also be read with the Master Agreement.

A. DEFINITIONS (this explains the words we use for this Policy and should be read with Your Master Agreement definitions too)

1. "Repatriation Benefit" shall mean the repatriation of mortal remains and funeral assistance provided to you by Our Service Provider, Izinga Access (Pty) Limited (Izinga).
2. "Service Providers" means collectively or singularly as the context implies Izinga and Doves being the companies who are responsible for providing the Benefits set out in Section 2; the Repatriation and Funeral Benefits respectively.
3. "Funeral Benefit" is brought to you by Our Service Provider, Doves Group (Pty) Ltd (Doves), which includes a 15% discount on the cost of funeral services and 10% discount on Tombstones.

B. Services and Benefits. These benefits and services are available to You and Your Spouse and Your Children (up to a maximum of 5 under 21 years) whose names and dates of birth You have decided to add to Your product. Reference to You shall include reference to them unless the context clearly indicates otherwise.

1. Repatriation of Mortal Remains & Funeral Assistance ("Repatriation Benefit")

The Repatriation Benefit is made up of the following benefits, which are available to You and/or Your Beneficiaries as specified below, on a 24/7/365 basis:

- 1.1. In the event of Your death in South Africa all costs directly related to the transportation of Your body back to Your place of burial within South Africa will be covered and paid for, up to a maximum sum of R15,000.00 (fifteen thousand Rand). The Repatriation Benefit is available to a Beneficiary, as set out in the First Section. To access the Repatriation Benefit, the Beneficiary must contact the 24 hour call centre on 0861 552 235. If the 24 hour call centre is not contacted in the first instance, any costs incurred by the Beneficiary will be for the Beneficiary's own account.
- 1.2. The Repatriation Benefit is not payable to You and/or any other Beneficiary but it will be paid directly to the service providers involved in the transportation of Your body back to Your place of burial up to the maximum sum of R15,000.00 (fifteen thousand Rand).
- 1.3. If You incorrectly receive an invoice from Izinga Access or the Service Provider despite having contacted the 24 hour call centre on 0861 552 235, You may submit the invoice to Izinga Access for reimbursement **within three (3) months of the date of the Repatriation Benefit** together with supporting documentation to: Izinga Access, P.O. Box 10592, Fourways East, 2055.

2. Telephonic assistance and advice in respect of the following:

- 2.1. how to go about obtaining medical certificates, burial orders or a death certificate;
- 2.2. how to go about arranging an autopsy and/or obtaining pathology reports;
- 2.3. arranging of accommodation and transport for You for purposes of identifying the body where You are required to travel away from Your place of residence. Note that the actual accommodation and transport costs are NOT covered/reimbursed, only the cost involved in arranging accommodation and transport;
- 2.4. arranging of accommodation for You to attend the funeral. Note that the actual accommodation (and transport) costs are NOT covered/reimbursed,
- 2.5. assisting the Beneficiary to select a coffin, and arranging for the delivery of the coffin to the undertaker;
- 2.6. understanding the procedures prior to, during and after the funeral;
- 2.7. booking of the grave or cremation facilities with the relevant authority;
- 2.8. arranging of the hearse. Note that the actual cost of the hearse is NOT covered/reimbursed, only the cost involved in arranging the hearse;
- 2.9. preparation of the gravesite, including the supply of mats, artificial grass and the lowering device;
- 2.10. putting you in contact with florists, caterers and hiring companies for the marquee and other equipment as needed. Note that the actual hiring costs and costs of flowers and catering are NOT covered/reimbursed, only the cost involved in making the bookings and negotiations with the florists, caterers and hiring companies on your behalf;
- 2.11. transferring the deceased's ashes to the deceased's place of residence in South Africa after the cremation;
- 2.12. Referral to undertakers and/or mortuaries;
- 2.13. Telephonic assistance in interpreting Your insurance policies, as well as guidance in how to go about notifying the relevant insurance company of a claim, via the 24 hour call centre number on 0861 552 235; and
- 2.14. Referral to trauma counsellors for bereavement counselling. Note that this is a telephonic referral service, the actual cost of the counselling is NOT covered/reimbursed,

3. Doves Funeral Benefit ("Funeral Benefit") Terms and Conditions

- 3.1. The Funeral Benefit is provided by the Doves Group (Pty) Ltd ("Doves"). Doves are not Our agent.
- 3.2. Should You wish to access the Funeral Benefit, please contact Us on 0861 990 000.

- 3.3. The Funeral Benefit entitles You to the following products and/or services when Your funeral service is provided by Doves:
 - a. 15% discount on coffins and services;
 - b. 10% discount on tombstones; and
 - c. free queen size faux mink blanket.
- 3.4. 100 (one hundred) free standard (black and white) funeral programs/orders of service;
- 3.5. free transport costs in respect of the remains, up to 50 kilometres. Thereafter transport is charged out at Doves' standard rates.
- 3.6. **The Funeral Benefit is subject to the following additional terms and conditions:**
 - a. Doves shall not accept any responsibility for any omission/delay/damage or non-fulfilment caused by circumstances beyond its control.
 - b. Doves reserve the right to dispose of any jewellery and/or clothing not claimed within 14 days from the date of the funeral.
 - c. Doves reserve the right to scatter/bury the cremated remains not claimed by You within two months from the date of signature of the contract with Doves.
 - d. You acknowledge liability for all the costs incurred by Doves in executing Your instructions, including interest at the maximum rate permissible in terms of the law and legal fees, on attorney and client scale, should the account not be settled.
 - e. Should Doves agree to submit the account to the Executor of Your estate, You hereby instruct the Executor to pay Doves in addition to the account, any interest levied and as well as any additional costs incurred by Doves. Notwithstanding the foregoing, You/Your estate shall remain liable to Doves in respect of all amounts owing to them.
 - f. You acknowledge that in the event of Doves agreeing to submit the account to the Executor, the total value of disbursements must be paid in full prior to the date of the funeral (or despatch of the remains to a third party). There is no obligation on Doves to submit its invoice for disbursements to the Executor of Your estate.
 - g. You acknowledge that, notwithstanding any other amount owing to Doves, any deduction granted by Doves relating to the eventual proceeds of an insurance policy will fall away if that policy is repudiated for any reason. In such event You will be liable for the full amount owing to Doves.
 - i. Should You request the removal from and re-erection of a memorial on the grave, or should such removal and re-erection become necessary due to an interment which must take place, in that event Doves, whilst it will exercise reasonable care, shall not be responsible for any damage to the memorial either in the course of removal, in transit, in the course of inscribing the memorial, or in the course of re-erection.
 - ii. You acknowledge that any inscription to be effected to the memorial may, in Doves' sole discretion, be done at the site of the grave, Doves' premises or any such place which Doves may elect. Doves reserve the right to charge its rate applicable to the place where the inscription is actually effected.
 - iii. Should You fail to provide Doves with the necessary instructions regarding the inscription required within 14 days of the removal of the memorial, Doves shall be entitled to re-erect the memorial unchanged. You shall be liable for all charges in respect of the re-erection and Doves shall have no further obligation to effect the inscription.
 - iv. The onus is on You to advise Doves should the deceased have worked under circumstances which require the respiratory organs to be removed for analysis. Any consequential loss and/or costs incurred as a result of Your failure to advise Doves timeously, will be for Your account.

- v. **The onus is on You to advise Doves should you know or suspect that the deceased had a notifiable or infectious disease, and whether or not such a disease was the prime or a contributing cause of death.**
- vi. You acknowledge that should You change any instructions given to Doves, any additional charges incurred will be subject to these conditions.
- vii. You represent and warrant that the information provided by You to Doves is true, correct and complete.
- viii. **You authorise Doves to disclose to, and verify any and all information received from You, with any third party whatsoever, for the purposes of enabling Doves to provide the Funeral Benefit to You.**

Section 3 – General Terms and Conditions applicable to this Schedule

For information on how to claim for Your Insurance Benefits please refer to Your Master Agreement. You can also always call Us on 0861 990 000.

1. The total Fee payable by You, being R89.99 per month, includes R11.05 VAT. This will cover You and Your Spouse and Your Children.
2. Your Fee includes the Premium.
Your Master Agreement contains important information and must be read as part of this agreement.

STATUTORY DISCLOSURE NOTICE IN TERMS OF THE POLICY PROTECTION RULES (LONG-TERM INSURANCE ACT) & THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT ("FAIS")

1. DETAILS OF THE INTERMEDIARY, BINDER HOLDER AND THE INSURER

DETAILS	BINDER HOLDER	INTERMEDIARY and FINANCIAL SERVICES PROVIDER (FSP)	INSURER
Name & Company reg. no.	The Unlimited Group (Pty) Ltd (The Unlimited) Reg. Nr. 2002/002773/07	The Unlimited Group (Pty) Ltd (The Unlimited) Reg. Nr. 2002/002773/07 VAT nr 4360161139	Santam Structured Life Limited Reg. Nr. 2002/013263/06
Legal Status	The Unlimited Group (Pty) Limited is an authorised financial services provider (FSP21473). There are no limitations, restrictions or endorsements on the FSP's licence.	The Unlimited is an authorised financial services provider (FSP 21473). We are licensed to provide intermediary services in respect of category 1.1, 1.2, 1.3, 1.6 and 1.20. We accept responsibility for all intermediary services provided by our agents and representatives and confirm that some services are rendered under supervision.	Santam Structured Life Limited is a registered long-term insurer and an authorised financial services provider (FSP1026).

Table continues onto the next page.

Compliance Department	031 716 9600	031 716 9600	0860 762 745 or 011 685 7600
FAIS Compliance Officer	Moonstone Compliance: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	Moonstone Compliance: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	Compliance: Rouxanne Roux 0860 762 745 or 011 685 7600
Physical address	1 Lucas Drive, Hillcrest, 3650	1 Lucas Drive, Hillcrest, 3650	7th Floor, Alice Lane Building 3, Cnr Alice Lane and 5th Street, Sandton, 2196
Postal address	Private Bag X7028, Hillcrest, 3650	Private Bag X7028, Hillcrest, 3650	PO Box 652659, Benmore, 2010
Telephone No.	0861 990 000	0861 990 000	0860 762 745 or 011 685 7600
Facsimile	021 883 8005	086 500 9307	011 784 9858
Email address	cingle@moonstonecompliance.co.za	info@theunlimited.co.za	SSL.Compliance@santam.co.za
Website	www.theunlimited.co.za	www.theunlimited.co.za	www.Santam.co.za

2. The Intermediary and Binder Holder

(a)	Legal status and any interest in the insurer.	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited is not an associate company of the insurer.
(b)	Conflicts of Interest	We have not identified any conflicts of interest as defined in the FAIS act. Our conflict of interest policy is available on our website at www.theunlimited.co.za
(c)	Insurance cover	The Unlimited holds Professional Indemnity Insurance and Fidelity cover.
(d)	Rand amount of commission payable	The Unlimited acts as a non-mandated intermediary in terms of a Binder Agreement with the insurer. The Unlimited earns binder fees in respect of the binder functions and incidental activities undertaken on behalf of the insurer. The Unlimited can also earn commission up to, but not exceeding, the regulated commission in terms of the Long-Term Insurance Act.
(e)	Written mandate to act on behalf of insurer	Yes. Please refer to (d) above.
(f)	Consequences of non-payment of premium	You are required to pay the premium as agreed and in accordance with the payment terms reflected in your policy schedule. The consequences of non-payment of the Premium will be that cover will lapse (i.e. you will not be covered).

(g)	Whether more than 10% of the insurer's shares are held or whether more than 30% of total remuneration was received from the insurer.	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited is not an associate company of the insurer.
(h)	Rand amount of monthly premium, of binder fees and of commissions earned.	Please refer to the Insurance Policy for the monthly premium amount. The Financial Services Provider earns the statutory regulated commission. The Financial Services Provider earns a maximum of 50% of the gross written premium payable monthly as a Binder fee.
(i)	Extent of premium obligations you assume as policyholder.	The premium payable to the insurer in respect of the policy benefits is R23.70.
(j)	Manner of payment and due date of premiums.	See Insurance Policy and Master Agreement. Due Date is as agreed by customer at time of acceptance (on your call log or Application form)

3. Claims Procedures

Should you wish to claim, please call us on 087 357 6522. You must notify us within 30 days of your claim arising and provide us with all the documentation and information we ask for so that we can accurately assess your claim. If your claim is not approved you need to make representation to the Insurer within 90 days or lodge a legal process within 180 days. In the event that you are dissatisfied with all these mechanisms, please contact the Long-Term Insurance Ombud on the details provided below.

4. Complaints Procedures

If you have a complaint about this policy, you can write to us at info@theunlimited.co.za or call our Customer Care line on 0861 990 000, or fax us on 0865 009 307.

If the matter is not resolved to your satisfaction you may make representations to the Insurer. Please email SSL.Complaints@Santam.co.za or contact their Market Conduct Department on the details and contact numbers provided. Should you still not be satisfied, please submit your complaint in writing to the **Ombudsman for Long-Term Insurance** at:

Private Bag X45
Claremont
7735

Telephone: 021 657 5000
Fax: 021 674 0951
Email: info@ombud.co.za
Website: www.ombud.co.za

5. FAIS Ombud

If you have a problem with the way the product was sold to you or the disclosures that were made to you, please contact The Unlimited for assistance. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at:

PO Box 74571,
Lynwood Ridge,
0040

Telephone: 0860 324 766 or 012 470 9080
Fax: 012 348 3447
Email: info@faisombud.co.za
Website: www.faisombud.co.za

6. In addition to the FAIS Ombud, you may also contact the **Registrar of Long-Term Insurance**:

PO Box 35655,
Menlo Park,
0102

Telephone: 012 428 8000
Fax: 012 422 2979
Website: www.fsb.co.za

7. Important Matters

- You must be informed of any material changes to the information referred to herein. If the information was given orally, it must be confirmed in writing within 30 days.
- If any complaint to the Financial Services Provider or the insurer is not resolved to your satisfaction, you may submit the complaint to the Long-Term insurance Ombudsman or the FAIS Ombud.
- If your premium is paid by means of debit order:
 - It may only be in favour of one legal entity or person and may not be transferred without your approval; and
 - The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel cover.
- Your insurer must give reasons for rejecting your claim.
- Your insurer may not cancel your insurance merely by informing your Financial Services Provider. There is an obligation to make sure that the notice has been sent to you. You are entitled to a copy of the policy free of charge.
- You are entitled to a copy of the voice log of the sale.
- Polygraphs or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such test.
- Should you have any complaints about the availability or adequacy of information required to be provided herein, please bring this to the attention on 0861 990 000.
- Your policy document contains the name, class and type of policy, special terms and conditions, exclusions, waiting periods as well as details of procedures to follow in the event of a claim. Should anything not be clear, please contact The Unlimited on the numbers provided above.

8. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents you receive.
- Make a note of what was said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of material facts may have a negative impact on the assessment of a claim arising from your contract of insurance.

9. Waiver of Rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

10. Sharing of Information

Insurers share information with each other regarding policies and claims. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing you insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.