

TERMS AND CONDITIONS

The Unlimited Family Membership Agreement

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THE UNLIMITED FAMILY MEMBERSHIP AGREEMENT

ASSET PROTECTION PLAN

1. Who is part of the unlimited family agreement?

- 1.1. You and anybody else who is financially dependent on you and whose names and dates of birth you have provided to us and who we have agreed to include as members. This can include your spouse and children who are dependent on you.

AND

- 1.2. Us, The Unlimited Group (Pty) Limited. We bring you the benefits and provide intermediary services in respect of the insurance Cover.

AND

- 1.3. Insofar as the insurance Cover is concerned, the insurer whose details are on the insurance Policy.

AND

- 1.4. The service provider for The Unlimited Alert services, TraumaCall (Pty) Ltd, registration number 2016/237737/07.

- 1.5. By making payment of your monthly fee you:

- i. agree and want to be a party to this membership agreement;
- ii. allow us to fulfil on our obligations to you in terms of this agreement.

To allow us to do this you agree that we can share your information with our partners, business associates, agents, representatives and other relevant third parties; and

- iii. agree that we can market other products and services to you even after this agreement ends, share market innovations with you and you consent to us submitting your information to, and receive information about you from, credit institutions (including credit bureaus) to update, process and monitor your information to guide us in making decisions about product development and suitability of offering, affordability, market conduct and activities related to our business and providing goods and services to you.

2. What Benefits Do You Get And When Can You Use Them?

- 2.1. For your monthly membership fee you get the following benefits:

- i. The Unlimited Alert services; and
- ii. We negotiate rates and terms with service providers (incl. insurers) on your behalf and arrange services and/or insurance cover for you.

- 2.2. From time to time we change our service providers or the benefits that form part of this membership. We will notify you on the contact details you have provided to us (this includes by SMS or Email) of changes we make to the services and benefits.

- 2.3. Your use of the benefits is subject to the terms of this agreement and any insurance Policy, schedules, amendments and endorsements.

- 2.4. Unless we tell you otherwise, as soon as we have sent you a confirmation SMS you can start using your benefits, but the insurance Cover may be subject to waiting periods in the insurance Policy. The fee includes the premium which is payable to the Insurer for the Cover.

3. What Services Do You Have And When Can You Use Them?

- 3.1. For any questions on your service benefits, please **call** us on **087 365 0831** for assistance.

- 3.2. Your Alert Services (after we pay the premium for insurance Cover):

3.2.1. The Unlimited Alert

- a. This service allows you to let your emergency contacts (those people you have registered) know when you are in difficulty. All you need to do is activate the alert in the App or by calling our 24 hour contact number 087 365 0831.
- b. When the panic alert is activated, an SMS is sent to your registered emergency contact/s.
- c. A hyperlink is sent to the emergency contact/s, allowing them to view your location (if your location services are activated on your App) or if you are using the 24 hour number, our agents will assist by alerting your emergency contacts.

3.2.2. Track Me Function

- a. When you are traveling, your emergency contacts are able to monitor your journey so they know when you have reached your destination safely. When you press Track Me, the App picks up your departure point, you need to enter your destination address and estimated arrival time and press Go. The App will count down to the deadline time. Your emergency contacts will receive an SMS notification that you are departing for your journey. You will receive a notification 5 minutes before your estimated arrival time and will be given an option to either leave the destination time or extend it. If you do not end the trip within 1 minute, a panic alert is raised at the 24 hour Contact Centre and with your emergency contacts. The Contact Centre and your emergency contacts will receive a link to view your location. The Contact Centre will contact you to determine if you need assistance.
- b. Alternatively, you can notify us of your departure time and anticipated arrival time, the route you will be traveling using our 24 hour number. Provide us with your emergency contact person's details. At the end of your journey at your anticipated arrival time, we will contact you to ensure that you have reached your destination. If we cannot get hold of you, we will contact your emergency contact person to notify them that we cannot reach you.

3.2.3. Find Near Me

A directory for emergency services whereby you can search for an emergency service by category and press to dial the emergency service you have searched for. You can also navigate to the service you have selected using Google maps.

- Hospitals.
- Fire.
- Police.
- Government Departments.
- Emergency Pharmacies.
- Crisis Centres.
- Veterinary Services.
- General Services.

4. How Do You Access Your Benefits?

- 4.1. After we have sent you a confirmation SMS, you must download The Unlimited Alert application (the App) from the "App Store (iOS) or Google Store" and agree to the terms and conditions to use your service benefits.
- 4.2. Cannot download the App? We can still help you. You can call the 24 hour number on **087 365 0831** and one of our agents will be able to assist.
- 4.3. For any questions on your service benefits, please call us on **087 365 0831** for assistance.
- 4.4. Using the App:
 - 4.4.1. You will need to download and log in on the App to access your benefits.
 - 4.4.2. The moment the application is turned on the user's phone, it will immediately be set for The Unlimited Alert benefit.

4.5. Using the 24 hour number:

4.5.1. If your phone cannot download the App, you can call the 24 hour Number on 087 365 0831. Our agents will be ready to assist.

4.5.2. You will need to advise our agent as and when you will need to use the benefit.

4.6. You need to provide the correct names and particulars of the people you wish to make your **emergency contacts** and they must be known to you (as examples, close friends and family members).

5. **When Can You Not Use Your Benefits And Services?**

5.1. If you have committed Fraud or have not given us all your correct details (now or when you claim or use a service benefit).

5.2. If you are not in an area where your cellular phone is receiving a signal.

5.3. For the App:

5.3.1. If you have not downloaded or updated your App. We in good faith look to keep the App available, bug-free, and safe, but you use it at your own risk and we and the service provider are not responsible should the App not work.

5.3.2. If you don't have sufficient data and/or have not enabled your location services for the App.

5.4. For the 24 hour Contact Number:

5.4.1. If you don't have sufficient airtime on your phone.

5.4.2. If you do not call the 24 hour contact number on 087 365 0831.

Please remember – we are not representing, warranting or in any way suggesting that The Unlimited Alert is a replacement for or supplement to the emergency services and your own safety precautions.

6. **How Long Does This Membership Agreement Last?**

6.1. This membership agreement is month to month. It will renew on the same terms each time we successfully collect the monthly fee.

6.2. You can cancel at any time – give us a call so we can assist you and help you make the right decision. There is a cooling-off period of 30 days (calculated from the start date) in which you can cancel and receive a refund **BUT ONLY IF** you have not used any of the benefits.

6.3. We can change this agreement but we will give you 30 days' notice (warning) before we change any of these conditions. We will send you an SMS, email or letter. If you have a preference about how we communicate with you, let us know.

6.4. Please note: simply removing the The Unlimited Alert application from your smartphone does not in itself terminate this agreement, which shall only be effective where undertaken in accordance with these terms and conditions.

7. **For Complaints And Compliance**

It is important to us that you are happy with your benefits. If you are unhappy for any reason, please call us on 087 365 0831 and give us a chance to see if we can set things right.

8. **Government Employees**

8.1. If you are a Government employee and have given us your Persal number:

i. 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.

ii. You authorise The Unlimited to deduct the fee from any of your bank accounts which you have given us, if the Government is unable to deduct the fee in favour of the insurer from your salary via Persal.

iii. Should any changes in terms of this agreement resulting in 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 the following month 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.**

INSURANCE POLICY: CELLULAR PHONE

LIQUID AND ACCIDENTAL DAMAGE

DETAILS OF THE INSURER:

Centriq Insurance Company Limited, registration number 1998/007558/06 is the Insurer and the entity that will pay the Policy benefits subject to the terms and conditions of the Policy being met.

TABLE OF POLICY BENEFITS ("Cover")

LIQUID AND ACCIDENTAL DAMAGE		
Insured Item	What is covered?	Benefit limits
Your cellular phone (" phone ") (associated with the active SIM card you provided to us at time of taking this Cover)	Liquid Damage and Accidental Physical Damage to the phone. For what is not Covered is set out in clause 6 below "When we will not pay a claim (Exclusions)". This would include as examples loss or theft of the phone or when you have lent the phone to another person and it is damaged.	Up to R60,000.00 (sixty thousand Rand) per year*.
		*Please note this is the maximum cover limit offered on any phone based on three claims in a year. Your maximum Cover per claim, will be determined by the retail value of your phone at the time of the incident. For example, if your cellular phone would sell in a shop for R4,000.00 at the time it is damaged. This would be your maximum Cover limit for that claim.
		Your Cover is limited to 3(three) claims a year up to the maximum retail value of your phone at the time of the incident. A year is a period of 12 months in a row starting from the Start Date of your Policy.
		Cover for damage to your screen is up to the maximum retail value of your phone at the time of the incident.
		There is an excess applicable on each claim and this must be paid first, within 90 days of the insured event, before your phone will be repaired or replaced.

IMPORTANT NOTICE

This Short-term Insurance Policy is underwritten by Centriq Insurance Company Limited (Reg.No. 1998/007558/06). Centriq 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 Centriq shall use that information as the basis for the cover provided under this Policy. If Centriq makes any changes to Your Policy those changes will then form part of the Policy.

1. Premium Table

Retail Value Of Phone								
	R0	R2,501	R5,001	R7,501	R10,001	R12,501	R15,001	R17,501
	-	-	-	-	-	-	-	-
	R2,500	R5,000	R7,500	R10,000	R12,500	R15,000	R17,500	R20,00
PREMIUM (incl. VAT)	R2.61	R3.54	R5.32	R7.08	R8.86	R10.63	R12.40	R14.17

2. When Can You Claim?

- 2.1 As soon as we have received your first premium, you can start using your insurance benefit (the **"Start Date"**).
- 2.2 **Please note that the IMEI number must be provided within 90 days of the Start Date, otherwise no cover will be given.**
- 2.3 Claims have the following excesses for the insured event giving rise to a claim:
 - 2.3.1. Replacement (this is where, in the Insurer's assessment, the phone is damaged and it will cost more to fix it than it will to replace it).
 - a. R300.00 per claim except if;
 - b. 2nd claim within 12 months from the Start Date, this amount increases to R750.00; and
 - c. 3rd claim within 12 months from the Start Date, this amount increases to R1000.00.
 - 2.3.2. Repairable Damage (this is where, in the Insurer's assessment, the phone is capable of being repaired/ fixed).
 - a. R150.00 per claim except if;
 - b. 2nd claim and 3rd claim are within 12 months from the Start Date, this amount increases to R300.00.
- 2.4. **All claims within the first 60 days of the Start Date shall have an additional R300.00 excess.**
- 2.5. If you are unable to pay the required excess on an approved claim for your phone within 90(ninety) days from date of the insured event, the claim will be treated as 'Not taken up'. To be clear, the Insurer will not be able to act on your claim and repair or replace your phone.
- 2.6. The insured event must have happened after the Start Date.
- 2.7. If this Policy lapses, the Policy will start again on your next successful payment.
- 2.8. From time to time we may, in our sole and absolute discretion, offer to increase your Cover at no additional cost to you. We will notify you of any increases by SMS to the number you have on record with us. Any increase in Cover is dependent on your premium (i.e. fee) being paid.
- 2.9. This Policy provides Cover up to the value of the phone at the time of the insured event, and it is your responsibility to ensure that your cellular phone is insured for the correct retail value. We suggest that you check the value of your device every 3-6 months, and should there be a value amendment, your premium will be adjusted accordingly. To be clear, it is your responsibility to check and request an adjustment, if any.

3. HOW DO YOU CLAIM YOUR INSURANCE BENEFITS?

- 3.1. It's simple, **CALL US on 087 365 0831**. Our agents will guide you through the process if you want to claim or you just have a query.
- 3.2. We will need certain documents from you which help us decide your claim or to provide the service, for example, a report of what happened to cause the damage, pictures of the damage. We may also need you to give us other documents. **If you don't give us the documents within 30 days of the insured event, we cannot properly assess, settle your claim or provide the service.**
- 3.3. You will need to be able to send us your phone so we can assess the damage. We will make the necessary arrangements with you for delivering the phone to us.
- 3.4. If we decline your claim, we will give you 90 days from the date of our decision to challenge our/the Insurer's decision on a claim by writing to us with reasons. If we still decline your claim, and you want to start a legal process, you have an additional 180 days to do so or your claim will lapse.
- 3.5. Failure to submit a fully completed Claim Form and all requested documentation may result in your claim being regarded as rejected.

3.6. All costs incurred in submitting a claim are for Your account.

3.7. There are some more important details on how to claim in the FAIS DISCLOSURE NOTICE attached to this Policy.

4. WHAT WILL WE PAY?

4.1. We will pay for the repair or replacement of your phone up to the maximum retail value of your phone at the time of the incident that caused the damage (the insured event). We will pay our service providers for the repair or replacement of your phone up to the maximum value of your phone at the time of the insured event.

4.2. Should your phone have been discontinued and/or not available, we will replace it with the nearest functionally equivalent model as established by the Insurer.

5. WHO WILL WE PAY?

5.1. We will pay our service providers for the repair or replacement of your phone up to the maximum retail value of your phone at the time of the insured event. We will not repair if the repairs cost more than retail value nor will we replace your phone with a make or model that is more expensive than your phone.

5.2. To be clear, the service provider will be paid by the Insurer, you will not receive cash payment.

6. WHEN WILL WE NOT PAY A CLAIM? (Exclusions)

6.1. We will not pay if your claim results from political or non-political riot, strike or civil commotion, public disorder war, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association).

6.2. If we can't deduct the premium from your bank account (for example, if you don't have funds) you will not be covered. To allow us to restore your Cover, you agree that if we cannot collect the premium from your bank account in any given month, we can try and collect from your account for the next three months. If we successfully debit your bank account again, the date of that collection will be the new Policy Start Date. Any bank charges incurred as a result of the above will be for your own account.

6.3. There is a 15-day grace period from the date your premium was due within which you can make payment to ensure you have Cover. Please note that the 15 days' grace period is only effective from your second month of insurance following your initial Start Date.

6.4. If you have committed fraud, or you have not told us the truth or you have not given us all your correct details (now or when you claim).

6.5. We will not pay a claim in the following circumstances:

6.5.1. If your phone is lost or stolen;

6.5.2. Any damage caused during the hire or loan of the phone to another person;

6.5.3. Damage arising from the phone where it is left unattended in a public place, place of recreation, office, mall or social occasion;

6.5.4. Damage arising from the phone being left unattended or exposed when unknown persons or 3rd parties are in your home, office or similar area;

6.5.5. Damage arising from a manufacturer's defect and/or which is covered under their warranty;

6.5.6. Damage or defect arising from any software or application;

6.5.7. Damage caused by electronically conveyed viruses; and

6.5.8. Damage arising from any unauthorised repairs. This includes repairs done before the Start Date or repairs done at any time thereafter, but that were not authorised through us.

6.6. The costs of replacing, reinstating or making good wear and tear, gradual deterioration, scratching or other superficial damage to outer casings, aerials or keypads.

6.7. Consequential loss of any kind whatsoever.

6.8. Loss of or damage to accessories and or car kits.

6.9. Loss or damage to your SIM card.

6.10. Loss of or damage to the phone arising from or contributed to by gross negligence or wilful conduct by you.

6.11. Loss or damage arising from a wilful act carried out by any other person known to you.

7. FOR COMPLAINTS AND COMPLIANCE

7.1. It is important to us that you are happy with your Cover. If you are unhappy with us or your Policy please contact us and give us a chance to see if we can set things right - 087 365 0831.

7.2. If you are still not happy and it is about your **COVER**, then:

- i. the Insurer would like to hear from you. Their details are in the attached **FAIS DISCLOSURE NOTICE**, and
- ii. if this still hasn't helped, this Policy is regulated by the **FAIS OMBUD** and the **INSURANCE OMBUD**. Their details are also in the **FAIS DISCLOSURE NOTICE**.

8. **What Do These Words Mean?**

- 8.1. **"accidental"** means an unexpected but insured event caused only by violent, accidental, external, physical and visible means, which occurs at a time and place that can be identified. As examples, you drop your phone or spill coffee on it.
- 8.2. **"insured event"** means any damage caused to the insured phone because of an accident or by liquid.
- 8.3. **"phone"** means the cellular phone associated with the active SIM card you provided to us at time of taking this Cover.
- 8.4. **"premium"** means the monthly amount payable to the Insurer for the Cover.
- 8.5. **"we"** means The Unlimited Group (Pty) Limited. We provide intermediary services in respect of this Policy.
- 8.6. **"you"** means the policyholder under this Policy.

INSURANCE DISCLOSURE DOCUMENT

Disclosures Requirement In Terms Of Section 4 To 7 Of The General Code Of Conduct Of The Financial Advisers And Intermediary Services (Fais) Act, No 37 Of 2002

The purpose of this document is to provide you with key information that you should know before proceeding with the policy. As a policy holder you have the right to the following information: for the purpose of this document, FSP = Financial Services Provider as defined in the FAIS Act, and is the insurance broker or intermediary.

Name of the Intermediary Broker:	The Unlimited Group (Pty) Ltd (The Unlimited)
Legal Status:	Registered Company: Registration No. 2002/002773/07 Registered as a Financial Services Provider, FSP No. 21473 VAT No.: 4360161139. Category: 1.1, 1.2, 1.3, 1.6, 1.18, 1.20.,
Postal Address:	Private Bag X7028, Hillcrest, 3650
Street Address:	1 Lucas Drive, Hillcrest, 3610
Compliance Department:	031 716 9600
FAIS Compliance Officer:	Moonstone Compliance (Pty) Ltd: Cathy Ingle, Tel: 021 883 8000
Phone Number:	0861 990 000
Fax Number:	0865 009 307
Email Address:	info@theunlimited.co.za
Website:	www.theunlimited.co.za
Complaint Resolution Policy:	In terms of the FAIS Act we are obliged to set up a complaints resolution process. We have implemented a complaints resolution process, which would be available for your perusal, should you require such. Please contact our office should you wish to obtain more detailed information in this regard.
Conflict of Interest Policy:	Should a material Conflict of Interest as intended in the FSP's Conflict of Interest management policy arise, this will be disclosed to you at the earliest opportunity. The policy is available upon request.
Claims Procedure:	Inform the Administrator within thirty (30) days of the loss that you wish to make a claim.
Legal Status/Interest in the Insurer:	The Unlimited is a private company and holds preference shares in a cell captive with the insurer. The Unlimited earns dividends through that shareholding.
Insurance Cover:	Professional Indemnity Insurance, IGF Insurance and Fidelity cover
Commission Payable (Rand Amount):	The Unlimited acts as a non-mandated intermediary in terms of an Intermediary Agreement with the insurer. Earns commission not exceeding the regulated

commission in terms of the Short-Term Insurance Act.

Written Mandate to act on behalf of Insurer:	Yes.
Consequences of non-payment:	The consequences of non-payment of the Premium will be that cover will lapse (i.e. you will not be covered).
Insurer shares/Total remuneration:	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.
Premium/Binder fees (Rand Amount):	Please refer to the Insurance Policy for monthly premium amount. A maximum of 20% of the gross written premium payable as commission monthly in respect of this product.
Extent of premium obligations (Policyholder):	Please refer to the Insurance Policy for monthly premium amount.
Payment manner and premium due date:	See Insurance Policy.
Name of Administrator:	Monitor Administrators (Pty) Ltd.
Legal Status:	Registered Company: Registration No. 2003/004608/07 Registered as a Financial Services Provider, FSP No. 17824
VAT No.:	4890207980
Postal Address:	P O Box 467, Kloof, 3620
Physical Address:	45 Old Main Road, Kloof, 3610
Phone Number:	031 818 0000
Compliance Department:	Independent Compliance Management Solutions CC dsmith@compliancesolution.net
Tel.:	074 187 7325
Complaint Procedure:	Customer satisfaction and retention of your business is vital to us and has been one of the tenets of our ongoing success. We appreciate the effort you take in bringing a problem to our attention and are committed to the prompt and fair resolution of any complaints. We would appreciate it if you would refer initial problems to your client service consultant or their superior. If you do not receive a satisfactory resolution, please do not hesitate to lodge a complaint with our compliance office.
Name of Insurer:	Centriq Insurance Company Limited ("Centriq") Reg No. 1998/007558/06
Physical Address:	The Oval, Second Floor, West Wing, Wanderers Office Park. 52 Corlette Drive, Illovo, 2196
Postal Address:	PO Box 55674, Northlands, 2166

Telephone Number/Compliance:	011 268 6490
Facsimile Number:	011 268 6495
Legal Status:	"Centriq" is an Authorised Financial Services Provider in terms of the FAIS Act. FSP registration number is: 3417
Email Address:	info@theunlimited.co.za
Website:	www.theunlimited.co.za
FAIS Registration:	In terms of the FSP license, "Centriq" is authorised to give advice and render financial services for product CATEGORY I: Short-term Insurance: Personal Lines Short-term Insurance: Commercial Lines
PI and FG Cover:	"Centriq" has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.
Compliance Officer:	Compli-Serve (Pty) Ltd: Tel: 011 268 6490; Fax: 021 915 7149; email: compliance@centriq.co.za
Complaints:	You can access our Complaints Resolution Policy at: www.centriq.co.za or email: claimscomplaints@centriq.co.za
Conflict of Interest:	You can access our Conflict of Interest Management Policy at: www.centriq.co.za
Method of Premium Payment:	Monthly Debit Order deductions via your bank account.
Consequence of non-payment:	Your premium is due in advance and if it is not received by the Company by the due date, this insurance shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance.

The Unlimited Group (Pty) Ltd earns a commission (up to 20% of the monthly premium) which is paid by the Insurer. Monitor Administrators earn an underwriting management fee (up to 10% of the monthly premium).

ADDITIONAL DISCLOSURES

The following details reflect the contractual relationship between the Parties

1. The Intermediary/Broker is an FSP authorised by the Insurer to offer Mobile Device Insurance on behalf of the Insurer.
2. The Underwriting Manager is mandated to provide administration and underwriting services on behalf of the Insurer.
3. All insurance remuneration due to the FSP is paid by the Insurer.
4. The Intermediary/Broker and the Insurer do not have any common shareholding.
5. The Intermediary/Broker holds Professional Indemnity Insurance.
6. The Intermediary/Broker has received more than 30% of its total remuneration from one product supplier within the past 12 months.
7. As an authorised Financial Services Provider we may not request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by the client.
8. I must be aware of the possible consequences of the misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information.

9. Upon request I must be supplied with hard copy or written or printed record of any transaction requirement within a reasonable time period.

Important – Please Read

The benefits of the product offered are detailed in the policy document. The premium for the product is as stated on the policy document. Fees Brokerage and commission earned are as stated above. You are entitled to cancel this contract within a period of 14 days after inception should you decide that the product does not meet your requirements.

Important Matters:

- You must be informed of any material changes to the information referred to herein. If the information herein 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 Short-term insurance Ombudsman or the FAIS Ombud.
- If your premium is paid by means of debit order:
 - o It may only be in favour of one legal entity or person and may not be transferred without your approval; and
 - o 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 the rejection of 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 our attention on 0861 990 000.
- Your policy document contains the name, class and type of policy 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.

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.

Waiver of rights

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 General Code of Conduct, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

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 your 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.

You must be provided with a copy of your policy document. Should you be dissatisfied with any aspect of your insurance contract you may state your case to the Compliance department of the FSP or the Compliance department of the Insurer. If you do not receive a satisfactory Response, you may make a complaint to the office of the Short-term Insurance Ombudsman which can be contacted as follows:

Ombudsman for Short-term Insurance	FAIS Ombudsman
Physical Address: Sunnyside Office Park 5th Floor Building D, 32 Princess of Wales Terrace, Parktown	Postal address: Financial Services Board P O Box 74571, Lynwood Ridge 0040
Telephone number: 0860 OMBUDS (0860 662 837) Email: info@osti.co.za	Telephone number: 012 470 9080 Facsimile number: 012 348 3447
The Ombudsman is available to advise you in the event of claims problems which are not resolved satisfactorily by the Intermediary and Insurer.	If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the above.

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