

KEY INFORMATION & DISCLOSURES



Unlimit Your Life.

THE UNLIMITED

Insurance | Lifestyle | Rewards





The Unlimited is an authorised financial services provider [21473]
Founder of The Unlimited Child

KEY INFORMATION DISCLOSURE DOCUMENT (“KID DOCUMENT”)

This document contains important information about your policy as required by Rule 11 (5) of the Policyholder Protection Rules, please make sure that you read and understand it.

Please keep this document, together with your policy wording and if you have any questions, please contact us.

PLEASE NOTE:

- This document serves as evidence of the fact that you have agreed to the cover provided in the policy.
- Although your policy is offered to you by **The Unlimited**, the insurer providing you with the insurance benefits is **Centriq Life Insurance Company Limited**, a licensed life insurer and an authorised financial services provider (FSP Number 7370).
- You can call us at any time on **0861 990 000**. You can also contact us on:
 -  Facebook (look for **The Unlimited**);
 -  X, formerly Twitter (our handle is **@theunlimitedza**); find us on
 -  LinkedIn as **theunlimited**; or
 -  on our website **www.theunlimited.co.za**
- You have been provided with your policy terms and conditions which explain how your policy works, as well as general and special limitations and exclusions, details of the insurer, the premiums payable, and other requirements and rules that form an integral part of the agreement between you and the insurer.
- **Please make sure that you read the full terms and conditions, and if you have any questions, please call us.**
- Below is a summary of key information. For comprehensive information, always refer to your full policy terms and conditions:

a.	The type of policy that you have	<ul style="list-style-type: none">• Your policy is a life insurance policy.• This is not a medical scheme and the cover is not the same as that of a medical scheme, nor is it a substitute for medical scheme membership.• THIS POLICY DOES NOT COVER ILLNESS.
b.	When your insurance benefits will be available	The start date of your policy will be the date of your first premium deduction and is the date on which all your insurance benefits are available (subject to waiting periods). This is a month-to-month policy. It will renew on the same terms each time your premium deduction is successful.
c.	Cancellation of your policy	<p>You may cancel your policy at any time with no early termination penalties by calling us on 0861 990 000, or alternatively via post or email.</p> <p>Postal Address: The Unlimited, Private Bag X7028, Hillcrest, 3650</p> <p>Email Address: info@theunlimited.co.za</p> <p>The insurer may also cancel your policy in writing:</p> <ul style="list-style-type: none">• Immediately for fraudulent or dishonest actions, including non-disclosures;• For non-payment of premiums (subject to the 15 days’ grace period); and• For any other reason after 31 days’ notice to you.

d.	Cooling-off rights	<p>As this is a month-to-month insurance policy (duration of less than 31 days), a cooling-off period in terms of the Policyholder Protection Rules is not required. We do, however, offer the following cooling-off rights:</p> <p>If there has been no insured event and no insurance benefit has yet been claimed or paid, you have the right to cancel the policy by giving us written or telephonic notice within 31 days of your terms and conditions being sent to you OR from a reasonable date on which it can be deemed that your terms and conditions were sent to you.</p> <p>The insurer will comply with your request for cancellation within 31 days of receiving your cancellation notice and will refund all premiums or monies paid by the premium-payer, minus any cost of any risk cover enjoyed.</p>
e.	Premiums payable	<p>The premium/s for your insurance benefits combined is as follows:</p> <ul style="list-style-type: none"> • R79 per month for you (the policyholder); • R20 extra per month if you choose to cover your spouse; • R25 extra per month if you choose to cover your children (maximum of 5); and • R25 extra per month for each of your additional dependants you choose to cover (maximum of 3). <p>Please remember that all child/ren and/or additional dependant/s that you choose to cover on your policy must be a member of your family through blood or by a recognised legal relationship and totally financially dependent on you. This means that from the date you add a child and/or additional dependant to this policy and throughout the lifetime of this policy, you (the policyholder) are totally responsible for the livelihood and support of the insured child and/or additional dependant and pay for their food, medicine, shelter, money, education and clothing.</p> <p>We will always give you 31 days' notice of any increase to your premium.</p>
f.	How and when your premiums must be paid	<p>Your insurance premiums are paid monthly in advance on the due date (your salary pay date).</p> <p>The premiums will be collected as a premium deduction on the due date every month via Persal (the National and Provincial Government's personnel salary system).</p>
g.	What happens if your premium deduction is unsuccessful	<p>If your premium deduction is unsuccessful, you will not be covered. You will be entitled to a grace period of 15 days after the due date to make a manual payment of your premium.</p>

h.	Remuneration	<p>From the total premium you pay, the insurer pays The Unlimited:</p> <ul style="list-style-type: none"> • Up to the statutory regulated commission of 3%, in terms of the Long-Term Insurance Act; and • Up to 42% (binder fee) for certain administrative (binder) functions performed on behalf of the Life Insurer.
i.	Nature & extent of your insurance benefits	<ul style="list-style-type: none"> • Accidental injury cash benefit: your maximum benefit limit is R100 000.00 (one hundred thousand Rand) per insured event, per insured person. An insured person will be covered for R1 000.00 (one thousand Rand) per day, for up to 100 days, for each full day spent in hospital because of an accidental injury. Remember, this is not a medical aid and does not cover hospitalisation for illness. • Medical advice line benefit: an insured person has unlimited access to the 24-hour medical advice and information hotline. Qualified nursing staff are available 24 hours a day to provide general and emergency medical information and advice via telephone.
j.	Waiting periods	<p>Waiting periods (where applicable) apply to you and your dependants and start from the first successful premium deduction received. If you choose to add new dependants after the start date of your policy, the waiting periods will start from the date they are added.</p> <ul style="list-style-type: none"> • Accidental injury cash benefit: there is no waiting period for this benefit. You are covered from your first successful premium deduction. • Medical advice line benefit: there is no waiting period for this benefit. You are covered from your first successful premium deduction.
k.	Exclusions on the policy	<p>The exclusions are specific items, losses or events that are not covered by this policy. Below is a list of the general exclusions on your policy.</p> <ol style="list-style-type: none"> 1. The insurer will NOT cover any claim if you have: <ul style="list-style-type: none"> • Added a spouse that does not normally live with you and where you are not interdependent on each other. • Added children and/or additional dependant/s who do not meet the specific criteria for cover under your insurance policy. • A failed premium deduction on the due date. 2. The insurer will NOT cover any claim where at the time of the incident that led to a claim under this policy, the insured event occurred before the start date of this policy. 3. The insurer will NOT cover any claim where at the time of the incident, or immediately before, you or any life insured: <ul style="list-style-type: none"> • Partook in any actions of war, invasion, act of foreign enemy, hostilities, civil war/unrest, rebellion, riot, revolution, terrorist attack; • Were exposed to nuclear reaction or radiation of any kind;

		<ul style="list-style-type: none"> • Attempted to commit or had wilful involvement in any unlawful/illegal act or wilful exposure to a needless peril or dangerous conduct (a conscious decision to expose yourself to a potential risk of injury or death that the reasonable person would choose to avoid); • Attempted suicide or intentional self-harm/injury; • Committed fraud or attempted fraud, or did not tell us the truth or did not give us all the correct details, including about your health (now or when you claim); and • Partook in any of the below high-risk activities/occupations: <ul style="list-style-type: none"> o any sport as a professional; o parachuting, skydiving, hang gliding, wrestling, boxing or martial arts; o racing, speed or endurance tests on or in power driven vehicles or crafts; o flying other than as a passenger in a licensed passenger carrying aircraft piloted by a duly qualified person; o mountaineering of any nature, wall/rock climbing and bouldering; o bungee-jumping, scuba-diving, steeple-chasing, water-skiing, rugby, ice hockey, winter sports, polo; o game hunting; o quad biking; o digging or sinking of mine pits or shafts, underground mining activities or the manufacture or use of explosives; and o 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.
I.	How to claim	<p>Claiming is easy! Simply go to www.theunlimited.co.za for a step-by-step guide on how to claim OR call us on 0861 990 000 within 30 days of your claim arising (the insured event happening) 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</p> <p>Email Address: tuclaims@iua.co.za Fax Number: 086 206 4069</p> <p>IMPORTANT: Please ensure that all documents and information requested is comprehensive and complete so that we can finalise your claim. If you do not provide all the required information, the insurer may repudiate the claim.</p>

m.	The assessment of risk based on the information you provided to us	The information you have provided us with is considered material to our assessment of the risk, so it must be accurately and properly disclosed. The accuracy and completeness of all answers, statements or other information provided by or on behalf of you are your responsibility.
n.	Your obligation to keep the information you have with us updated	<p>It is important to keep all the information you have recorded with us (including the details of your spouse, children and/or additional dependants) updated.</p> <p>Please contact us to update your details with us, to get further information about your insurance cover and to check that your chosen dependants qualify for the cover under this policy. If you add people that do not qualify, it could lead to a claim being repudiated or cover voided.</p>
o.	How we will communicate with you	<p>Our main method of communication with you will be by SMS or 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 policy or by law.</p> <p>Let us know if you would prefer us to send you a letter or to give you a call.</p>