

Hero Guide

Tel: 010 001 1001 | Fax: 086 551 2705

PO BOX 5554, Tygervally, 7536 | info@legalhero.co.za | legalhero.co.za

Legal Hero Business (Pty) Ltd is an authorised FSP 45560. Underwritten by Guardrisk Insurance Company Limited, an authorised FSP 75 and a licensed insurer, The MARC, Tower 2, 129 Rivonia Road, Sandton, 2196. Binderholder and cell captive agreement with Guardrisk: Legal Hero (Pty) Ltd FSP 45377.



How Legal Insurance works:

Legal Insurance works like any Car Insurance. You cannot be in an accident today, take out a car insurance policy tomorrow and expect cover! Similarly, you should have Legal Insurance in place before the date upon which your legal problem starts.

Examples of Cases

Life's villains are frightening and come in all shapes and sizes, such as an unjust employer, a friend owing you money or a cheating spouse.

General Process – Legal

Upon becoming a valued Legal Hero Member, you can register a new legal case by calling 010 001 1001 and asking to speak to a Lawyer to open your new case.

You will then explain your case to your Lawyer and your Lawyer will advise you on the next steps forward. This may include the sending of documents to support your claim. Please include your ID/ Membership Number on all documents sent to legal@legalhero.co.za or via fax to 086 551 2705.

STEP 1: first your Lawyer will start with Advice

STEP 2: should your issue remain unresolved, Legal Hero will commence Out of Court Negotiations (calls to third parties, sending of letters of demand, drafting of contracts). This saves time as our Courts are experiencing heavy delays!

STEP 3: If unresolved, the next step is In-Court/ Litigation Cover. The matter is sent to our Merit Assessors to approve or decline your claim based on the policy wording, up to date payments, date your problem arose, chances of success in Court as we do not want to waste the Court's time as we can be fined, etc. Please see the last pages of the Policy Wording on how to dispute the outcome of a Merit Assessment.

Most Common Exclusions for In-Court Cover – This does not mean we cannot assist via Step 1 and Step 2 mentioned above

- REMOVAL OF DEBT REVIEW WHERE THERE IS A COURT ORDER
- EVICTIONS, INTERDICTS, SEQUESTRATION
- WHEN THE PROBLEM HAPPENED BEFORE BECOMING A MEMBER
- WHEN THE WAITING PERIOD HAS NOT LAPSED YET
- WHEN THE MEMBER INCURS PRIVATE LEGAL FEES BY USING AN ATTORNEY NOT REQUESTED BY LEGAL HERO
- BUSINESS MATTERS (THIS DOES NOT MEAN LABOUR CASES)
- SETTING UP TRUSTS
- WINDING UP OF ESTATES
- CLAIMS FOR NON-MONETARY LOSS SUCH AS DEFAMATION WHERE NO MONETARY LOSS CAN BE PROVED
- LITIGATION CLAIMS BASED ON ORAL AGREEMENTS AS THE COURTS NEED WRITTEN AGREEMENTS
- COVER IN CONSTITUTIONAL COURT
- TAX RELATED MATTERS
- WHEN THE MEMBER CAN CLAIM FROM OTHER INSURANCE (EX. VEHICLE INSURANCE) OR THE SMALL CLAIMS COURT
- WHEN THE MEMBER DOES NOT INFORM LEGAL HERO OF THEIR LEGAL PROBLEM THAT MIGHT GIVE RISE TO LITIGATION WITHIN 30 DAYS OF HAVING THE PROBLEM
- PLEASE REFER TO POLICY WORDING FOR THE REST

LH Cost Compared to Private Lawyer Costs

Paying a monthly premium of R289 adds up to R3468.00 per year. A private Lawyer will cost around R2500 for a single 30- minute consultation! You will also be charged for each call, letter etc. and a lot of money to fight it out in Court! But for our low monthly premium, you can call your Legal Hero any time with no extra charge.

“Lawyers at Your Fingertips”

Ask your lawyer for the WhatsApp number for communication at your convenience. **IMPORTANT: ALWAYS UPDATE YOUR PERSONAL DETAILS WITH US SO YOUR LAWYER CAN REACH YOU.**

Comparison Chart – Legal Products

POLICIES/ PRODUCTS	R199 SHIELD GOLD	R289 SHIELD PLATINUM
Waiting period/s for Litigation (In Court) Cover	1 month Divorce, 3 months Ante-Nuptial Agreement	1 month Divorce, 3 months Anti-Nuptial Agreement, 3 months Protection Order, 3 months Criminal Docket
Criminal, Civil, Family and Labour Law Legal Advice	Not cause of action date dependent (date on which the Legal problem started), but after first premium	Not cause of action date dependent (date on which the Legal problem started), but after first premium
Out of Court Negotiations	Out of Court Cover = letters, calls to third parties, drafting contracts, negotiations in order to settle out of Court (saving you time as our Courts are subject to delay). Cause of action date must fall after first premium date	Out of Court Cover = letters, calls to third parties, drafting contracts, negotiations in order to settle out of Court (saving you time as our Courts are subject to delay). Cause of action date may fall up to six months before first premium date
Litigation	R150 000 per year	R200 000 per year
Bail Money Paid Benefit	n/a	R10 000 per year
Cashback	n/a	Receive R1500, only if all premiums were paid on time and no legal assistance was requested from Legal Hero in 5 years
Bond Hero	Bond Hero = finding you the best interest rate for your home loan by applying to all banks. Assistance with all the paperwork and application forms. Please contact us once you have a specific property in mind	Bond Hero = finding you the best interest rate for your home loan by applying to all banks. Assistance with all the paperwork and application forms. Please contact us once you have a specific property in mind
Debt Hero	Drawing of credit record, explaining listings, assistance in removing listings, repayment plans with creditors and budgeting	Drawing of credit record, explaining listings, assistance in removing listings, repayment plans with creditors and budgeting
Up to 40% discount in transfer of property fees	Conveyancer fee discount provided the seller agrees to appoint one of Legal Hero's conveyancers	Conveyancer fee discount provided the seller agrees to appoint one of Legal Hero's conveyancers
Untimely passing benefit	n/a	Yes, R20 000 - T's & C's apply
Family Protection Plan	n/a	Your dependents stay covered for Advice and Out of Court help for 12 months after your passing at no cost - no further premiums need to be paid

STATUTORY DISCLOSURE

Please safeguard this document.

DISCLOSURE NOTICE

Financial Advisory and Intermediary Services Act (FAIS) Short-term Insurance Policyholder Protection Rules 2017 (PPRs)

YOUR INTERMEDIARY

Business Name: Legal Hero Business (Pty) Ltd
Registration number: 2014/135793/07
Physical address: Ground Floor, Tygerforum B, 53 Willie van Schoor Drive, Bellville, 7530
Postal address: PO BOX 5554, Tygervalley, 7536
Telephone: 010 001 1001
Website: www.legalhero.co.za
FAIS registration (FSP No): 45560

In terms of the FSP license, Legal Hero Business (Pty) Ltd is authorised to give Intermediary Services and Advice for products under:

CATEGORY [I]:

• Short-term Insurance: Personal Lines A1

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Legal Hero Business accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly.

Legal and contractual relationship with the Insurer: Non-Mandated Intermediary Professional Indemnity and/or Fidelity Cover:

R1 000 000 Professional Indemnity
Intermediary Guarantee Facility: Leppard
Claims Procedure including prescription period: within 30 days of claim originating contact 010 001 1001 or e-mail legal@legalhero.co.za
Complaints Procedures: contact Legal Hero 010 001 1001 / hello@legalhero.co.za or escalate complaint via complaintescalation@legalhero.co.za
Compliance Officer: Compysure 028 316 4286
Conflict of Interest: www.legalhero.co.za

YOUR INSURER

Business Name: Guardrisk Insurance Company Limited.
Registration number: 1992/001639/06.
Physical address: The MARC, Tower 2, 129 Rivonia Road, Sandton 2196
Postal address: PO Box 786015, Sandton, 2146
Telephone: +27 11 669 1000
Web: www.guardrisk.co.za
FAIS registration: FSP 75

In terms of the FSP license, Guardrisk Insurance Company Limited is authorised to give advice and render financial services for products under:

CATEGORY I:

Short-term Insurance: Personal Lines Shortterm
Insurance: Commercial Lines Professional Indemnity and/or Fidelity
Cover: Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

COMPLIANCE DETAILS

Telephone: +27 11 669 1104
Fax Number: +27 11 675 3826
Email: compliance@guardrisk.co.za

COMPLAINTS DETAILS

Telephone: 0860 333 361
Email: complaints@guardrisk.co.za
Website: www.guardrisk.co.za

CONFLICT OF INTEREST

Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website.

YOUR UNDERWRITING MANAGER

Name: Legal Hero (Pty) Ltd
Physical address: Ground Floor, Tygerforum B, 53 Willie van Schoor Drive, Bellville, 7530

Postal address: PO BOX 5554, Tygervalley, 7536

Telephone: 010 001 1001

Fax Number: 086 551 2705

Email: info@legalhero.co.za

Website: www.legalhero.co.za

FAIS registration (FSP No): 45377

FAIS Categories: Short Term Personal Lines A1

Relationship between Legal Hero and Guardrisk:

Please note that this Policy is subject to a cell captive relationship between Guardrisk and Legal Hero (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk and Legal Hero, whereby Legal Hero is entitled to share in the profits and losses generated by the insurance business. Therefore, this is an arrangement whereby Guardrisk shares equity with Legal Hero through a shareholding arrangement and provides Legal Hero a vehicle through which to write Legal Hero's insurance risks. Where applicable, Legal Hero is entitled to a profit share, at a percentage agreed to with Guardrisk.

Professional Indemnity and/or Fidelity Cover:

R1 000 000 Professional Indemnity
Legal and contractual relationship with the Insurer: Underwriting Manager
Intermediary Guarantee Facility: Leppard
Compliance Officer: Compysure: (028) 316 4286
Complaints Contact Details: 010 001 1001 or hello@legalhero.co.za
Conflict of interest: www.legalhero.co.za

POLICY WORDING

A copy of the policy wording can be obtained from www.legalhero.co.za

POLICY DETAILS SHIELD PLATINUM

Type of Policy: Legal cost insurance cover
Risk covered: up to R200 000.00 cover per year subject to terms and conditions
Policy Benefits: Legal Advice, Contracts, Out of Court Mediation, Litigation Cover of up to R200 000.00, 24/7 Emergency Arrest Line, Bail Money Payment of up to R10 000.00, Untimely Passing Benefit of R 20 000.00, Claim-Free Cashback, Criminal Docket, Protection Orders subject to terms and conditions.

POLICY DETAILS SHIELD GOLD

Type of Policy: Legal cost insurance cover
Risk covered: up to R150 000.00 cover per year subject to terms and conditions
Policy Benefits: Legal Advice, Contracts, Out of Court Mediation, Litigation cover of up to R150 000.00, 24/7 Emergency Arrest Line subject to terms and conditions.

PREMIUMS

Your premium obligations
Monthly Premium Shield Platinum: R 289.00
Monthly Premium Shield Gold: R 199.00
Excess: R 000.00 Value added products: R 000.00
Manner of payment of premium: Stop Order or Bank Debit Order or Direct Cash Deposit
Due date and frequency (e.g. of frequency annually/quarterly / monthly): monthly
Consequence of non-payment: commencement date of policy changes and this affects waiting periods. Pay prior to the 7th of the following month in order to retain commencement date.
Details of any premium increases, including the frequency and basis thereof: 30-day notice period will be communicated via post/ SMS/email and Policyholder may choose to cancel.
Whether an increase will be linked to any commensurate increase in policy benefits and any options relating to premium increases that the policyholder may select: N/A
In the case where the premium is not guaranteed for the full term of the policy, the period for which the premium is guaranteed, including the frequency at which or the circumstances in which a review will take place: N/A

FEES

Commission fee Shield Platinum: R57.80.
UMA Fee: R72.25
Commission fee Shield Gold: R39.80.
UMA Fee: R49.75

Where applicable, the fact that the Intermediary-Directly or indirectly holds more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the insurer. **NO.**

During the preceding 12-month period received more than 30% of total remuneration, including commission, from the insurer. **NO.**

Where applicable, the fact that the Underwriting Manager – Directly or indirectly holds more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the insurer. **NO.**

During the preceding 12-month period received more than 30% of total remuneration, including commission, from the insurer. **YES.**

COOLING OFF RIGHTS

If any of the information reflected above and below was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period up to 31 days from date of receipt of the policy within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy. All premiums paid by the policyholder to the insurer up to the date of receipt of the cancellation notice will be refunded to the policyholder.

OTHER MATTERS OF IMPORTANCE

- You will be informed of any material changes to the information about the intermediary, insurer and/or underwriter provided above.
- If we fail to resolve your complaint satisfactorily, you may submit your complaint to the National Financial Ombud Scheme.
- You will always be given a reason for the repudiation of your claim.
- If the insurer wishes to cancel your policy, the insurer will give you 31 days written notice, to your last known address.
- You will always be entitled to a copy of your policy at no extra charge.

WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep notes of what is said to you and all documents handed to you.
- Where applicable, call recordings will be made available to you within 7 (seven) days of request.
- Don't be pressurized to buy the product.
- Failure to provide correct or full relevant information may influence and insurer on any claims arising from your contract of insurance.

WAIVER OF RIGHTS

No insurer and/or underwriting manager and/or intermediary 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.

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME

Physical Address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7708 **OR** 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
Telephone: 0860 800 900 Email: info@nfosa.co.za

PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE

Postal address: PO Box 35655, Menlo Park, 0102
Telephone: +27 12 428 8000
Fax number: +27 12 347 0221

PARTICULARS OF FAIS OMBUDSMAN

Postal Address: PO Box 74571, Lynnwood Ridge, 0040
Telephone: +27 12 470 9080
Fax number: +27 12 3483

Legal Hero: 010 001 1001

QUOTE/JOIN: Press option 1 / join@legalhero.co.za
ARREST: Press option 2
ADMIN QUERIES: Press option 1 / admin@legalhero.co.za
LEGAL PROBLEM: Press option 1 / legal@legalhero.co.za
www.legalhero.co.za | www.facebook.com/LegalHeroSA

Legal Hero: 010 001 1001

QUOTE/JOIN: Press option 1 / join@legalhero.co.za
ARREST: Press option 2
ADMIN QUERIES: Press option 1 / admin@legalhero.co.za
LEGAL PROBLEM: Press option 1 / legal@legalhero.co.za
www.legalhero.co.za | www.facebook.com/LegalHeroSA



**Life
Hero**

Legacy Funeral Cover by Life Hero

For more information contact
010 001 1001

What is funeral insurance?

Funeral insurance is an insurance policy that pays out an agreed amount to a chosen beneficiary after you or a family member pass away, to cover the funeral expenses - all for a monthly premium.

LEGACY SILVER COVERS MAIN POLICYHOLDER

LEGACY GOLD COVERS MAIN POLICYHOLDER, 1 SPOUSE AND 6 CHILDREN (8 PEOPLE IN TOTAL)

PRODUCT	COVER	PREMIUM
SILVER: Single Cover, age 18-65 GOLD: Family Cover, ages 0-65	SILVER: R5 000 Single Policyholder GOLD: R15 000 Main Policyholder R15 000 Spouse R15 000 Child (14-21 years) R7500 Child (7-13 years) R3750 Child (0-6 years)	SILVER R29.00 per month or GOLD R99.00 per month includes: 18,5% commission to Legal Hero Business, a binder fee of 7,5% and 2% commission to Phakama and an outsource fee of 10% to Life Hero (Pty) Ltd

Waiting periods:

Accidental Death	No waiting period if the first premium has been received
Suicide	12 Months from entry date
Natural Death	6 Months from entry date

CAUSE OF DEATH EXCLUSIONS

- The willing participation by the Insured in any act of war (whether war is declared or not); military action; riot; insurrection; civil commotion; usurpation of power; martial law; terrorism.
- The Insured's active participation in the commission of a criminal activity resulting in a claim event.
- Self-inflicted injury or suicide within the first 12 months from the commencement date of the Policy.

INFORMATION ON

DEPENDENT CHILDREN:

- Max age of Children (Non-student) - Under 21 years
- Max age of Children (Full-time student) - Under 21 years
- Number of weeks of pregnancy after which a stillborn death is included as a Dependent - 26 weeks or more.

Keep your personal information & beneficiary information up to date to ensure payment once your pass on. Contact 012 348 8310 (Phakama as Administrator) or 010 001 1001 (Life Hero) or email admin@lifehero.co.za. **If you miss two consecutive payments**, your policy lapses and no funeral payment will be made. You will receive an SMS with account details for payment and can call us on 010 001 1001. There is a grace period of 31 days following a missed payment for you to make payment. **This Policy carries a 31 day Cooling-Off period** in which the Policy can be cancelled should you not be satisfied with the Policy or with the service received. Any premium deducted during this period will be refunded should the policy be cancelled provided no claim event has arisen or any benefit paid.

A claim must be submitted to claim@lifehero.co.za or fax 0865 51 2705. Please ask us for our complaints resolution policy or visit www.lifehero.co.za under downloads.

Premium Increases: The Insurer will not change or Vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate or when the Variation will be to the benefit of the Principal Insured. After the first 12 (twelve) months, the Insurer reserves the right to review and change the Premium rate and cover annually. Any changes to the Premium rate will be notified to the Principal Insured 31 (thirty-one) Days prior to the change taking effect.

It is important that you take into account your and the needs of your family before taking out this policy. Should your circumstances change, please contact us on 010 001 1001 from 8h00 to 16h00 Monday to Friday, excluding Public Holidays.

Protect
your family,
for as little as
R99
per month



Life Hero APPLICATION FORM

FUNERAL COVER BY LIFE HERO

- Main Policyholder, 1 Spouse & Up to 6 Children.
- Single R5k or Family R15k Cover
- Included Last Will and Testament

Send completed form to: info@phakama.co.za or fax 086 514 1114

No Claim will be payable under this Policy if the Claim Event is caused directly or indirectly by, or is the result of any of the following:

- The Insured's active participation in the commission of a criminal activity that results in a Claim Event;
- Natural Death within the initial 6 (six) months from the Commencement Date;

- Suicide or self inflicted injuries that results in death within the first 12 (twelve) months from the Commencement Date;
- The Insured's willing participation in any of the following: any act of war (whether war is declared or not); military action; riot; insurrection; civil commotion; terrorism

PREMIUM CALCULATION

Legacy Silver R29.00 per month or **Legacy Gold** R99.00 per month includes: 18,5% commission to Legal Hero Business, a binder fee of 7,5% and 2% commission to Phakama and an outsource fee of 10% to Life Hero (Pty) Ltd.

Information on Premium Increases: The Insurer will not change or Vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate or when the Variation will be to the benefit of the Principal Insured. After the first 12 (twelve) months, the Insurer reserves the right to review and change the Premium rate and cover annually. Any changes to the Premium rate will be notified to the Principal Insured 31 (thirty-one) Days prior to the change taking effect. Such notification will provide appropriate details of the reasons for the change to the Premium rate and will afford the Principal Insured with reasonable steps, such as an option to terminate the Policy, to mitigate the impact of the any increase on the Principal Insured. The Premium rates may be amended or changed, based on the following factors: past and

future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.

Payment Grace Periods. There is a grace period of 31 (thirty-one) Days after the Premium payment date where cover will remain in force despite non-payment. If any Claim Event occurs during this period which results in a valid Claim, the unpaid Premium(s) will be deducted from any Benefit paid. Failure to pay the Premium(s) by the expiry of this period will result in the Policy lapsing and all Benefits will cease.

Non-Payment of Premium. A Claim Event that arises in the period after the Policy has lapsed will not be covered.

PRINCIPAL INSURED DECLARATION

I hereby apply for the Life Hero Funeral Plan and I declare that I have not withheld any material information. I accept that this Policy application and declaration shall be the basis of the agreement between Life Hero and myself. I understand that any inaccurate, false, or untrue statement may render my Policy null and void. I understand that the Policy will only come into effect after the insurer has received my 1st premium. I understand that claims will not be paid to the beneficiary if all my premiums have not been paid up to date. I further declare that:

- The information supplied on this application form is true, complete, accurate and correct
- The benefits, terms and conditions of this Policy have been explained to me and that I understand and accept them
- The monthly premium is affordable and I can afford to pay the premium for

this Policy

- My bank details are correct for the deduction of my monthly premium via debit order or Persal or Persol (if applicable)
- I understand once my application has been processed I will receive my Policy Schedule
- I understand the waiting period for natural death is 6 months from the commencement date of cover
- I understand the waiting period for suicide is 12 months from the commencement date of cover
- In the event that my premium is one month in arrears, I hereby authorise Phakama to debit my bank account with the necessary amount to cover my premium in order to avoid this policy to lapse.

LEGAL AND CONTRACTUAL RELATIONSHIP WITH THE INSURER

The Insurer and Life Hero have concluded a shareholder and subscription agreement that entitles Life Hero to place insurance business with the Insurer. The shareholder and subscription agreement entitles Life Hero to share in

the profits and losses generated by the insurance business. The Insurer may distribute dividends, at the sole discretion of the Insurer's Board of Directors, to Life Hero during the existence of the Policy.

COMPLAINTS PROCEDURE

If you have received inadequate information or unsatisfactory service or have a complaint about the advice / factual information you have received, please contact Life Hero's Compliance department at: complaints@lifehero.co.za / 010 001 1001

Should you be unsatisfied with the complaints handling process of Life Hero, you can contact Guardrisk Microinsurance Limited at:

Telephone: 0860 333 361

Email: complaints@guardrisk.co.za

Website: www.guardrisk.co.za

Should you remain unsatisfied with the complaints handling process, you may contact the National Financial Ombud Scheme on:

Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7708
OR 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
Telephone: 0860 800 900
Email address: info@nfosa.co.za

CLAIMS PROCEDURE

In the event of a claim we must be notified within 6 (six) months from the date the claim has arisen and be furnished with the claim documentation within 12 (twelve) months from the claim being reported. A claim can be lodged by: Tel: (012) 348 8310 (Phakama Administrator) or (010) 001 1001 (Life Hero) Email: info@phakama.co.za or claim@lifehero.co.za

The following documents are required for a claim to be assessed:

- Claim Form
- Certified copy of the death certificate
- Certified copy of the deceased's identity document

- Certified copy of the beneficiary's identity document
- Certified copy of the DHA1663 – Notice of Death form
- Certified copy of the beneficiary's bank statement/proof of account (not older than 3 months)
- Proof of address of the beneficiary
- A Police Report in instances of accidental death where the death is as a result of a motor vehicle accident, suicide or where the death is under investigation

COOLING-OFF PERIOD

This Policy carries a 31 (thirty-one) day period in which the Policy can be cancelled should you not be satisfied with the Policy or with the service received. Any premium deducted during this period will be refunded should the Policy be

cancelled provided no claim event has arisen or any benefit paid. Any cancellation request received after the Cooling-off Period will not result in any premiums paid being refunded.

FICA

Please complete page 4 (four) which you will find at the back of this application document.

PRINCIPAL INSURED CONSENT DECLARATION

I hereby waive any right to privacy and authorise the Insurer (or its appointed Administrator):

- to obtain from any hospital, medical institution, police station, insurance company or any other person or entity, whom I hereby authorise to give and to disclose, any information which the Insurer requires or deems necessary to facilitate the assessment of the risks and the consideration of this application and any future claim(s) for benefits under this Policy arising from this application, and;
- to disclose any insurance information (provided by me or on my behalf to any other insurance company, either directly or through a database operated by or for Insurers as a group, at any time and in such detailed, abbreviated or coded form as may from time to time be decided by the

Insurer or by the operators of such database; and

- to verify any information provided against other sources or databases;
- to disclose information regarding a specific policy, owner or life insured to any persons or institution provided that the Insurer considers such disclosure necessary in order to assess this application (or any future claims); and
- where required through the operation of law, to disclose information regarding a specific policy, owner or life insured to regulatory and government agencies.
- This consent will not cease in the event of my death.

PROTECTION OF PERSONAL INFORMATION IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

Your privacy is of utmost importance to Us. We will take the necessary measures to ensure that any and all information, provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information in order to process and accept this application.

You accept that your Personal Information collected by Us may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;

- to enable Us to proceed to issue the Policy should we accept this application; Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.

You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk or with the Information Regulator.

Date application completed & signed:

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

 Commencement date of Policy:

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---



FICA APPLICATION FORM

ANTI-MONEY LAUNDERING PROVISIONS AND INFLUENTIAL PERSONS DECLARATION

The Financial Intelligence Centre Act (FICA) requires that we know if you are an influential person as explained in the Act. It differentiates between a politically exposed person, domestic prominent influential person, foreign prominent public official and a known close associate or family of domestic prominent influential persons and foreign prominent public officials. More than one of the definitions can apply to the same person. Read the explanations at the end of this form, indicate which explanations apply to you and give your reason.

Politically exposed person	<input type="text"/>
Domestic prominent influential person	<input type="text"/>
Foreign prominent public official	<input type="text"/>
Known close associate	<input type="text"/>
Family member	<input type="text"/>

DEFINITIONS OF INFLUENTIAL PERSONS

- A Politically exposed person is someone who is or has been entrusted with prominent public functions, based on a specific political affiliation.
Examples: A head of state, cabinet minister, member of parliament/local/provincial government, senior administrator in government department (financial department/tender processes), senior judge, manager of local municipalities who award tenders, senior and/or influential official, ambassador/high commissioner, senior representative of a religious organisation.
- A Prominent influential person refers to any individual who is or has in the past been entrusted with prominent functions in a particular country. A South African PIP would be known as a Domestic PIP. A Foreign Prominent Public Official (FPPO) would be someone who holds a Prominent Public Official (PPO) position in a foreign country.
Examples: Premier of a province, member of a foreign royal family, government minister or equivalent senior politician, leader of a political party, high ranking member of the military/police, etc.
- A known close associate is an individual who is closely connected to a prominent person, either socially or professionally. The term "close associate" is not intended to capture every person who has been associated with a prominent person.
Examples: Known relationships outside the family unit (e.g. girlfriends, boyfriends, mistresses), a prominent member of the same political party, civil organisation, labour or employee union as the prominent person, business partner or associate, especially one who shares (beneficial) ownership of corporate vehicles with the prominent person, or who is otherwise connected (e.g. through joint membership of a company board), any individual who has sole beneficial ownership of a corporate vehicle set up for the actual benefit of the prominent person.
- A family member is an individual who is related to a PEP/PIP either directly (consanguinity) or through marriage or similar (civil) forms of partnership. **Examples:** Spouse or civil/life partner, previous spouse or civil/life partner, children and stepchildren and their spouses or civil/life partners, parents, siblings and stepsiblings and their spouses or civil/life partners.

PLEASE REFER TO PAGE 2 (TWO) AND CONFIRM DECLARATION IN RESPECT OF THE PROTECTION OF PERSONAL INFORMATION ACT.

Name & Surname: Signature: Date:

SANCTION SCREENING: TO BE COMPLETED BY ADMINISTRATOR – OFFICE USE ONLY

FOR COMPLETION BY THE ADMINISTRATOR FICA CONFIRMATION

Is the Beneficiary:

- | | | |
|--|----------------------|----------------------|
| • on a sanctioned list | <input type="text"/> | <input type="text"/> |
| • a Politically Exposed Person (PEP) | <input type="text"/> | <input type="text"/> |
| • a Prominent Influential Person (PIP) | <input type="text"/> | <input type="text"/> |
| • a Domestic Prominent Influential Person (DPIP) | <input type="text"/> | <input type="text"/> |
| • a Foreign Prominent Public Official (FPPO) | <input type="text"/> | <input type="text"/> |

Administrator Name: Administrator Signature: Date: