

TFG
OPTIONAL INSURANCE
Funeral Plan Policy & Disclosure Notice
(collectively, the "POLICY")

1. INSURER:

This Policy is underwritten by Guardrisk Life Limited (1999/013922/06) ("GUARDRISK").

2. TYPE OF POLICY:

Long-term insurance: Funeral (Life Class) benefit.

3. ADMINISTRATOR:

Foschini Retail Group (Pty) Ltd (1988/007302/07) ("ADMINISTRATOR").

4. DEFINITIONS:

Words importing the singular shall include the plural and vice versa, words importing a gender shall include the other gender.

If any provision in the definitions below is a substantive provision conferring rights or imposing obligations on any party to this Policy, notwithstanding that such provision is only contained in this clause, effect shall be given thereto as if such provision were a substantive provision in the body of this Policy.

- a. **ACCEPTANCE/WELCOME LETTER:** means the letter sent to the Principal Insured from the Administrator confirming *inter alia* that the Principal Insured's application for Funeral Plan has been successful and that the Principal Insured has consented to taking out the insurance cover;
- b. **ACCIDENT:** means the sudden, unforeseen and uncertain event, which could not reasonably be expected to occur, which is caused by violent, external, physical and visible means at an identifiable time and place, resulting directly and independently of any other cause, in Bodily Injury;
- c. **ACCIDENTAL DEATH:** means Bodily Injury which (directly and independently of all other causes) results within 30 (thirty) days, in the death of the Insured and shall exclude Natural Death;
- d. **BODILY INJURY:** means physical bodily injury to the Insured caused by an Accident. Bodily Injury shall be deemed to include death by starvation, thirst and/or exposure to the elements;

e. **CHILD/CHILDREN:** means (where the Family option has been elected by the Principal Insured and where the additional premium has been paid) the Principal Insured's unmarried minor Child/Children who has/have not yet attained the age of 21 (twenty one) years and shall include natural children, legally adopted children and stepchildren. The Principal Insured can nominate (in writing) a maximum of 4 (four) Children. A stillborn Child is included under this definition provided that there is at least 26 (twenty six) weeks of existence in the uterus and that the foetus showed no life after complete birth. Stillborn shall exclude the intentional termination of the life of the Child.

- f. **CLAIM EVENT:** means the risk insured, occurring during the currency of this Policy, being the Accidental Death or Natural Death of the Principal Insured, Spouse, Parent or Child/Children (where the Spouse, Parent or Family option has been selected by the Principal Insured and where the additional premium/s has/have been paid) as defined in this Policy;
- g. **COMMENCEMENT DATE:** means the date when this Policy starts and is effective, being the date that the take-up of this insurance product is captured by TFG OR the date on which the 1st premium is received by the Insurer (whichever is the earlier);

- h. DEATH:** means the Accidental Death or the Natural Death of the Insured;
- i. INSURED:** means the Principal Insured, Spouse, Parent or Child/Children (depending on whether the Spouse, Parent or Family option has been selected and where the additional premium has been paid) insured under this Policy;
- j. NATURAL DEATH:** means death that is not Accidental Death;
- k. PARENT:** means (where the Parent option has been selected by the Principal Insured and where the additional premium has been paid) the Principal Insured's parent/s and/or the Spouse's parent/s and shall include natural parents, step parents and legally adoptive parents of the Principal Insured and / or the Spouse. The Principal Insured can nominate (in writing) a maximum of 4 (four) Parents.
- l. PRINCIPAL INSURED:** means the adult, South African permanent resident who is over the age of 18 (eighteen) years but not yet 60 (sixty) years of age, who has applied for insurance which has been accepted by the Insurer and, if the premium is to be debited and collected from the Principal Insured's TFG credit facility, said facility is active and up-to-date;

m. SPOUSE: means (where the Spouse option has been selected by the Principal Insured and where the additional premium has been paid) legal husband, wife or civil union/common law partner of the Principal Insured and as nominated in writing by the Principal Insured. There may only be one Spouse insured under this Policy at any point in time. The Spouse's maximum age at the Commencement Date must not exceed sixty (60) years of age;

n. TFG: means the Administrator and any of its trading divisions or stores;

o. WAITING PERIOD: means a period of 3 (three) months commencing from the Commencement Date and which is applicable for Natural Death. Once this period has passed, Natural Death of the Insured will be covered. There is no waiting period for Accidental Death.

In the event that the Policy lapses but is then re-instated, the Waiting Period for any claim will commence from the date of re-instatement and not the Commencement Date of the Policy.

Where the Spouse, Parent or Family option has been selected after the Commencement Date of the Policy and where the additional premium/s has/have been paid, the Waiting Period for any claim relating to the Spouse, Parent/s or Child/ren will commence from the date that the Spouse, Parent or Family option is captured by TFG.

5. OPERATIVE CLAUSE:

In return for the timeous and prior payment of the required monthly premium by the Principal Insured and receipt thereof by Guardrisk and subject to the terms of this Policy, on the occurrence of the Claim Event, Guardrisk will pay the benefits to the nominated beneficiary, or in the case of the Spouse, Parent and Family option, the benefit will be paid to the Principal Insured. Guardrisk will pay the benefits within 96 hours (4 working days) upon receipt of all of the necessary claim documentation (see clause 10).

6. CLAIM EVENT:

BENEFITS PAYABLE:

- a. Assistance (Funeral) benefit**

On the Death of the Principal Insured:

i. Personal option

Subject to the Waiting Period and the terms and conditions of this Policy, Guardrisk will pay the capital sum of **R27 500** (twenty seven thousand five hundred Rand) to the nominated beneficiary of the Principal Insured.

On the Death of the Principal Insured's Spouse (where the Spouse option has been selected):

ii. Spouse option

Subject to the Waiting Period and the terms and conditions of this Policy, Guardrisk will pay the capital sum of **R16 500** (sixteen thousand five hundred Rand) to the Principal Insured.

On the Death of an Insured Child/Children (where the Family option has been selected):

iii. Family option

Subject to the Waiting Period and the terms and conditions of this Policy, Guardrisk will pay the capital sum of **R 5 500** (five thousand five hundred Rand) to the Principal Insured.

On the Death of an Insured Parent/s (where the Parent option has been selected):

iv. Parent option

Subject to the Waiting Period and the terms and conditions of this Policy, Guardrisk will pay the following capital sums to the Principal Insured:

- R 15 000 (fifteen thousand Rand) if the Parent is aged 59 or younger;
- R 10 000 (ten thousand Rand) if the Parent is aged 60 to 74 years; or
- R 5 000 (five thousand Rand) if the Parent is 75 years of age or older.

The Parent/s will continue to be covered even when the Principal Insured is divorced or separated from the Spouse.

7. GENERAL EXCLUSIONS:

Guardrisk will not be liable to pay any benefit under this Policy if the claim for a benefit arises directly or indirectly from or as a consequence to or from, resultant from or traceable to:

- a)** suicide (whether sane or insane) or attempted suicide;
- b)** ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fusion;
- c)** war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power;
- d)** the Insured's deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured's own criminal act;
- e)** willful self-injury or where the Insured is affected temporarily or otherwise, by alcohol, narcotics, insanity or drugs, unless the latter is administered by or prescribed by or taken in accordance with the instructions of a registered medical practitioner (other than herself/himself where the Insured is such a registered medical practitioner).

8. PREMIUM AND INTEREST PAYMENT:

8.1 If the premium is charged to the Principal Insured's TFG credit facility, the following provisions apply:

a) The premium payable is the monthly amount specified in TFG's credit facility statement of account. The Principal Insured authorises the Administrator to debit and collect the premium from her/his TFG credit facility and to pay it over to Guardrisk on her/his behalf in the amount as specified, and TFG's credit facility terms and conditions will apply in addition to the terms and conditions of this Policy.

b) The premium will be debited monthly to the Insured's TFG credit facility and the premium is due monthly. If payment of the full TFG credit facility instalment is not received by the Administrator by the due date, this Policy and its insurance cover shall end at midnight on the last day of the last month for which a full instalment has been received. Instalments due with effect from the second month of the currency of this Policy will be accepted if paid within 30 (thirty) days of the due date, failing which this Policy and its insurance cover shall end.

c) The premium payable will attract interest where the TFG credit facility payment plan attracts interest and such interest will be retained by the Administrator, and will be levied at the same rate applicable to the TFG credit facility's payment plan.

8.2 If the premium is paid by means of a debit order, the following provisions apply:

d) The premium is the monthly amount shown on the Acceptance/Welcome Letter. The Principal Insured authorises and requests the Administrator, or its authorised representative, to draw against the personal bank account provided to the Administrator telephonically, the amount necessary for payment of the monthly premium as and when required and for the amount requested every month, until this Policy is cancelled in writing.

e) The Principal Insured will be responsible for the payment of any bank charges associated with the monthly debit order.

8.3 The premium is subject to review once every calendar year. The Principal Insured will be notified of any premium increases.

9. CESSATION OF COVER:

a) If the premium is charged to the Principal Insured's TFG credit facility, cover under this Policy shall automatically end at midnight on the day that:

- i.** the full TFG credit facility instalment is not received by the Administrator by the due date (as provided for in clause 8 above) i.e. your TFG credit facility is in arrears;
- ii.** the Principal Insured's TFG credit facility is frozen as provided for under the National Credit Act 34 of 2005;
- iii.** the Principal Insured's TFG credit facility is terminated or closed.

b) If the premium is paid by means of a debit order:

The premium is not paid on the date that it was due to be paid as a result of the Principle Insured stopping the debit order payment, the Policy will end at 16h00 on the date that the premium was due to be paid. From the second month of the currency of this Policy, if the premium is not paid for any other reason than having been stopped by the Principle Insured, the Administrator or its authorised representative will re-debit the premium in the following month, which means the premium will be billed twice, and should the outstanding premium not be paid when it is re-debited, the Policy will be cancelled from the date the first unpaid premium was due to be paid.

c) The Policy shall also automatically end at midnight on the day that:

- i.** the Principal Insured dies;

- ii. the Administrator ceases to participate in the Policy;
- iii. the Policy terminates for any reason whatsoever; or
- iv. the Principal Insured reaches the age of 65 years;

whichever of the aforementioned events in this clause 9 first occurs.

- d) Where the Spouse option has been selected and where the Spouse reaches sixty-five (65) years of age, cover in respect of the Spouse only shall end and cover for the Principal Insured shall not end until the latter reaches the age of sixty-five (65) years or until any of the other events as above in this clause occur.
- e) Where the Spouse option has been selected – upon divorce or the permanent separation of the Spouse from the Principal Insured, the insurance cover for that Spouse shall end. The Principal Insured must notify the Administrator in writing if the Principal Insured separates from the Principal Insured's Spouse, gets a divorce or remarries, failing which any claim made will be affected negatively.
- f) Where the Family option has been selected and where a Child covered under the Family option reaches the age of twenty-one (21) years of age, cover in respect of that Child shall end.
- g) Where the Parent Option has been selected, cover for the Parent will end when the Principal Insured reaches the age of sixty-five (65) years, where the Principal Insured's credit facility is terminated or closed (if applicable) or where the Policy terminates for any reason whatsoever.
- h) Guardrisk shall not be affected by any arrangements that may be made between the Administrator and the Principal Insured in any reduction of the number of instalments originally agreed on or extending the period for the repayment of the indebtedness beyond that originally agreed upon.

10. CLAIMS NOTIFICATION PROCEDURE:

A Funeral benefit claim must be made within 3 (three) months of the Claim Event.

Reference to "claim" or "claims" means the fully completed claim form with all required documentation attached. A claim form is attached to your Acceptance/Welcome Letter.

When making a claim, the Principal Insured or beneficiary (where the Principal Insured is deceased) must go to the closest TFG store and hand in the fully completed claim form with the documents listed below. If the Principal Insured has lost the claim form that was attached to the Acceptance/Welcome Letter, she/he may request a copy from a TFG store.

The store staff will help the Principal Insured or beneficiary/claimant if needed.

The Principal Insured or beneficiary/claimant must take the following documents to the store:

Funeral benefit:

- Fully completed TFG claim form;
- Certified copy of the deceased's death certificate;
- Certified copy of the deceased's identity document;
- DHA 1663 form (completed by the medical practitioner who has certified Death);
- In the event of an UNNATURAL death (such as death resulting from a motor vehicle accident), a certified copy of the Accident Report (AR) is required;
- In the event that the Child is adopted, a certified copy of the adoption order is required;
- In the event that the Child is fostered, a certified copy of the fostering order is required;

- Certified copy of the beneficiary's identity document;
- If the deceased is the Spouse's Parent/s, a marriage certificate of the Spouse confirming the Spouse's maiden name;
- If the deceased is the Principal Insured's Parent/s, a copy of the marriage certificate of the Parents;
- If the surname of the claimant is different to that of the deceased: a sworn affidavit explaining why there are different surnames;
- If the claim is only submitted after the aforementioned 3 (three) months, an affidavit which explains the reason for the delay and which supports the claim documentation will be required;
- Certified copy of the beneficiary's/claimant's bank statement (not older than 3 months), or any additional details that may be required.

If required by Guardrisk, the Insured's representative shall provide Guardrisk with the deceased Insured's post-mortem report and the Police Report in cases of unnatural death.

The store staff will fax or email the claim documents to TFG's Insurance Claims Department. Contact details for the Insurance Claims Department are:

- fax number: 021 937 5274
- email: claimsadmin@tfg.co.za
- sharecall number: 0860 000 388

Please contact TFG's Insurance Claims Department for a copy of TFG's Claims Process. The sharecall number is 0860 000 388.

Where the Insured or claimant disputes Guardrisk's repudiation or rejection of her/his claim (which the Administrator communicates on behalf of Guardrisk), the Insured/claimant has 90 (ninety) days from the date of receipt of the rejection letter to appeal this decision in writing to Guardrisk. If the appeal is not successful or the dispute is not resolved at the end of this 90 (ninety) day period then the Insured/claimant has an additional 6 (six) months to institute legal action against Guardrisk by serving summons on it, failing which Guardrisk is no longer liable in respect of the claim and such legal action will no longer be possible.

If any complaint to the Administrator and/or Guardrisk is not resolved to the Insured's satisfaction, the Insured may submit a complaint to the Ombudsman for Long-term Insurance (see the Disclosure Notice for the Ombudsman's contact details).

Notification of all claims that are submitted to the Administrator under this Policy shall be made to Guardrisk by the Administrator, on behalf of the Principal Insured or beneficiary/claimant.

A claim shall not be payable by Guardrisk, if the conditions set out in this clause are not complied with.

11. MISREPRESENTATION:

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured of any particular which is material to Guardrisk's assessment of the risk, in which event any and all premiums so paid or payable shall be forfeited to Guardrisk.

It is the responsibility of the Insured to let the Administrator know if any of her/his circumstances change and where this could affect the outcome of a potential claim and/or invalidate this Policy and its benefits.

12. SURRENDERS OR CESSIONS:

This Policy may not be assigned or transferred. This Policy does not accrue a surrender, loan or paid up value.

13. CONDITION PRECEDENT:

Strict compliance by the Insured with all the provisions, conditions and terms of this Policy shall be a condition precedent to liability on the part of Guardrisk hereunder.

14. CANCELLATION:

This Policy can be cancelled by the Principal Insured within 60 days of the inception date (provided that no benefit has yet been paid or claimed or the event insured against has not yet occurred) by giving notice in writing to Guardrisk, care of the Administrator. In the event that this Policy is cancelled within this 60 day cooling off period, the Principal Insured will receive a refund of her/his paid premiums.

After this 60 day cooling off period, this Policy may be cancelled by the Principal Insured giving 30 (thirty) days notice in writing to Guardrisk, care of the Administrator or it may be cancelled by Guardrisk giving 30 (thirty) days notice in writing to the Principal Insured at the latter's last known address. Cover will cease at midnight on the last day for which the premium has been paid. In the event that this Policy is cancelled after the expiry of the cooling off period, the premiums paid will not be refunded to the Principal Insured.

15. POLICY AMENDMENTS:

Guardrisk reserves the right to amend, add or change the terms and conditions of this Policy by giving the Administrator written notice of such intention at least 30 (thirty) days before any premium rate adjustment and 30 (thirty) days notice before any other Policy amendment, unless the amendment is to increase the Policy benefits without increasing the premium, in which case no advance notice will be required. The Administrator must inform the Insured of any material amendment of the terms and conditions. Any variations and/or changes will be binding on Guardrisk, the Administrator and the Insured and can be applied at any time to the existing terms and conditions after written communication of these changes has been sent to the Principal Insured.

16. FRAUD:

If any claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Insured or anyone acting on her/his behalf to obtain any benefits under this Policy, all benefits including premiums paid under this Policy shall be forfeited.

In addition, in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured of any particular material to the assessment of the risk, all benefits including premiums paid under this Policy shall be forfeited.

17. JURISDICTION AND GOVERNING LAW:

Only the courts of South Africa shall have jurisdiction to entertain any claims arising out of or in respect of this Policy and the law of South Africa shall apply to this Policy.

The parties hereby consent to the jurisdiction of the High Court of South Africa (South Gauteng Division, Johannesburg), in respect of all claims and causes of action between them, whether now or in the future, arising out of or in respect of this Policy.

18. INDULGENCE, LENIENCY OR EXTENSION:

No indulgence, leniency or extension of time which the Administrator or Guardrisk may grant or show to the Insured, shall in any way prejudice the Administrator or Guardrisk, or preclude the Administrator or Guardrisk, from exercising any of their rights in the future.

19. COMMISSION OR OTHER REMUNERATION PAYABLE TO THE ADMINISTRATOR:

An intermediary fee of 7.5% and a binder fee of 15% of the total monthly premium is payable to the Administrator, which is included in the monthly premium.

20. NO RIGHTS TO OTHER PARTIES:

Unless otherwise expressly provided in this Policy, nothing in this Policy shall give any rights to any person other than the Insured. Payment to the Principal Insured or the approved claimant shall in every case be a full discharge to Guardrisk.

21. TREATING CUSTOMERS FAIRLY:

TFG has created a superior solution – encompassing products, processing and service – tailored to each of its customers’ requirements. TFG will, at all times, deliver a superior customer experience, simplifying and improving its customers’ lives. TFG will achieve this through a motivated team of skilled people, absolute fairness in its treatment of its customers and partners and complying with the principles and outcomes of Treating Customers Fairly. These are:

- You are confident that your fair treatment is key to TFG’s culture
- Products and services are designed to meet your needs
- TFG will communicate clearly, appropriately and on time.
- TFG are not licensed to give advice. Queries regarding advice must be referred to Guardrisk
- TFG’s products and services meet your standards and are of an acceptable level
- There are no barriers to access TFG’s services or to lodge any complaints

**STATUTORY NOTICE TO LONG-TERM INSURANCE POLICYHOLDERS
IN TERMS OF THE GENERAL CODE FOR AUTHORISED
FINANCIAL SERVICES PROVIDERS AND REPRESENTATIVES
FOSCHINI RETAIL GROUP (PTY) LTD**

In terms of the Financial Advisory and Intermediary Services Act, you have the right to the following information:

PLEASE READ CAREFULLY

DETAILS OF THE ADMINISTRATOR	
(a) Name, physical address, postal address and telephone number.	<p>Foschini Retail Group (Pty) is a private company with limited liability, incorporated in terms of company laws of South Africa, bearing registration number 1988/007302/07 (hereinafter referred to as "TFG" or the "Provider" or the "Administrator").</p> <p>Physical Address: Stanley Lewis Centre, 340 Voortrekker Road, Parow East, 7500</p> <p>Postal Address: P O Box 6020, Parow East, 7501</p> <p>Telephone: 021 938 1911</p> <p>Facsimile: 021 937 5274</p> <p>External Compliance Officer: Loren Basson, telephone: 0861 273 783</p> <p>Web site: www.tfg.co.za</p> <p>Customer Care Line 0860 576 576</p>
(b) Legal and Contractual Status of the Provider / Administrator	<p>Foschini Retail Group (Pty) Ltd is an authorised financial services provider (FSP 32719) and registered credit provider in terms of the National Credit Act (NCRCP#36).</p> <p>TFG performs services as an intermediary under the Long Term Insurance Act and the Financial Advisory and Intermediary Services Act, entering into Long Term policies. It has an agreement with Guardrisk, a cell captive insurer, and has the necessary mandates to act on behalf of Guardrisk and acts in accordance with the mandate which is in place.</p> <p>TFG holds Professional Indemnity insurance and Fidelity insurance cover.</p>

<p>(c) Complaints Department</p> <p>(d) Type of policy involved.</p> <p>(e) Extent of premium obligations you assume as policyholder.</p> <p>(f) Manner of payment of premium, due date of premiums and consequences of non-payment.</p>	<p>In the event of <u>general queries</u>, the Insured or beneficiary/claimant must call the Customer Services share call number which is: 0860 576 576.</p> <p>For a copy of TFG's Conflict of Interests Policy, please call Customer Services on 0860 576 576.</p> <p>Should you have a complaint, or if you would like a copy of the TFG Complaints Policy, please call Customer Services on 0860 576 576 or the Compliance Officer on 021 938 1911.</p> <p>For all complaints, please first write a letter of complaint to us, the Administrator, as we would like to try and resolve it. If we have not been able to assist satisfactorily then you may escalate your complaint to Guardrisk.</p> <p>If the complaint to Guardrisk is not resolved to your satisfaction, you may submit the insurance complaint to the Industry Regulators, whose details appear below.</p> <p>TFG is authorised in terms of FAIS to render intermediary services pertaining to Long-Term Insurance Category B1 products. Please see your policy document for individual insurance details.</p> <p>The Policy document and welcome letter details the frequency of premium payments and the amount which is due.</p> <p>The Policy document and welcome letter details the manner of payment of the premiums, their due date and consequences of non-payment.</p>
<p>ABOUT THE INSURER</p>	
<p>1. Name, physical address, postal address and telephone number.</p> <p>2. Compliance/Complaints department</p>	<p>Guardrisk Life Limited is a company incorporated in terms of company laws of South Africa, bearing registration number 1999/013922/06.</p> <p>Guardrisk is an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act (FSP number 76). Physical Address: 102 Rivonia Road, Sandown, Sandton, 2196 Postal Address: P.O. Box 786015, Sandton, 2146 Telephone: + 27 (11) 669 1000 Email: info@guardrisk.co.za</p> <p>Please note that all complaints regarding the services received from TFG must be referred to TFG on the number provided in paragraph (a) above.</p> <p>All complaints regarding the <u>features of the product</u> must be referred to Guardrisk Life Limited and can be forwarded to Email – complaints@guardrisk.co.za</p> <p>Compliance Officer: available on above numbers Claims disputes: claimsrejection@guardrisk.co.za Web site: www.guardrisk.co.za</p> <p>Please see the above-mentioned website for the Complaints Policy and Conflicts of Interest Policy</p>
<p>OTHER MATTERS OF IMPORTANCE</p>	

- If any complaint to the Administrator or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Long Term Insurance.
- Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be sole reason for repudiating a claim.
- This is an optional and extra product that has been proposed by the Administrator to you (the Insured), and you have taken it out voluntarily and have not been forced to do so. You have the right to refuse this proposal.
- Since it is your choice whether or not to take out his product and as a result, no needs analysis will be done by the Administrator.
- You must be informed of any material changes in the detail provided above about the Administrator and Guardrisk.
- If the information about the Administrator and Guardrisk was given orally, it must be confirmed in writing within 30 days.
- Subject to the Policy terms and conditions and this disclosure notice, Guardrisk and not the Administrator must give reasons for repudiating your claim.
- Guardrisk may not cancel your insurance merely by informing the Administrator.
- There is an obligation on Guardrisk to make sure the cancellation notice has been sent to you.
- You are entitled to a copy of this Policy free of charge.
- You confirm that you have read and understood the contents of this Policy.

WARNING

- Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.

INDUSTRY REGULATORS

Particulars of Ombudsman who is available to advise you in the event of claims problems that are not satisfactorily resolved by the Administrator and/or the Insurer-

The Ombudsman for Long Term Insurance

Private Bag X45
Claremont
Cape Town
7735

Tel: (021) 657 5000/0860 103 236 Fax: (021) 674 0951

Email: info@ombud.co.za

Website: www.ombud.co.za

Particulars of the Financial Advisory & Intermediary Services (FAIS) Ombudsman (in respect of complaints about the selling of the insurance product by the Administrator or Guardrisk)-

P O Box 74571,
Lynwood Ridge,
0040

Tel: (012) 470 9080

Share call: 0860 324 766 / 0860 FAISOM Fax: (012) 348 3447

E-mail: info@faisombud.co.za

Website: www.faisombud.co.za

Particulars of Registrar of Long Term Insurance (if any complaint to the Administrator or Guardrisk is not resolved to your satisfaction)-

Registrar of Long Term Insurance
Financial Services Board
P O BOX 35655
Menlo Park
0102

Tel: (012) 428 8000

Fax: (012) 347 0221

Email: info@fsb.co.za

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