

TERMS AND CONDITIONS

1. DEFINITIONS

1.1 "Principal insured": The person whose life is to be insured under this Policy and on whose death all other insurance cover on his/her Policy Schedule shall cease, unless the Policy is transferred. Principal Insured also refers to the Policyholder. The principal member may not be younger than 18 years old.

1.2 "Spouse": The legal or common law husband/wife of a Principal Insured or such person residing with the Principal Insured for a period of longer than 6 calendar months, who is normally regarded by the community as the Principal Insured's husband/wife, and nominated at Entry date or added by doing an Insured/s Amendment. Unless premiums are determined separately for Spouses based on their age, a Spouse may not be older than the Principal Insured. The Spouse must be a South African citizen or permanent resident of South Africa with a valid South African ID.

1.3 "Child": Any or all of the following:

the Principal Insured's unmarried minor children, natural and/or legally adopted, foster children, who have been Application Form or the Insured/s Amendment Form and who have not yet attained the age specified in the Policy Schedule. This age may be extended to an age specified in the Policy Schedule in respect of an unmarried child who is a full-time student at a registered tertiary institution. There will be no age restriction for children who are either mentally or physically incapacitated from maintaining themselves, always provided that the children are wholly dependent on the Principal Insured for support and maintenance. Once a child has become independent of the Principal Insured for support and maintenance, dependency and therefore definition of a child cannot be revived later unless that child is still under the age specified in the Policy Schedule; a stillborn child born to the Principal Insured or Spouse after the number of weeks (as specified in the Policy Schedule) of pregnancy, is included under this definition – this policy will be limited to 2 (two) stillborn claims.; children also include all nominated or foster children at inception which are dependent on the Principal Insured.

1.4 "Extended Family members": Any family member or Dependant who is nominated by the Principal Insured as an Extended Family member on the Application Form or subsequently been added by doing an Insured/s Amendment, up to the age as specified on the application form. This may include any Spouse of the Principal Insured that has not been nominated as a Dependant or any non-qualifying child and/or foster child (18 years and older) of the Principal Insured as well as parents, grandparents, brothers, sisters, aunts (the sister of the Principal Insured's mother or father), uncles (the brother of the Principal Insured's mother or father), nephews (the son of the Principal Insured's brother or sister), nieces (the daughter of the Principal Insured's brother or sister), grandchildren.

1.5 "Benefits payable/Maximum Sum Insured per life": Any life insured may be covered on a maximum of three (3) policies and for a maximum benefit of R100 000 if the life insured is a Principal Member on a minimum of one of the three policies. If the Member is an extended family member on all the three policies, a maximum sum insured of R50,000.00 will be applicable on all 3 policies. There is no cover for members that are not listed on the Schedule. It is the responsibility of the Policyholder to supply accurate and correct information about the details (names, surname, and ID number) of the lives assured.

1.6 "Beneficiary": The person/s as nominated by the Principal Insured, to receive the benefit, subject to the terms and conditions set out in this Product Specification and in the Policy Schedule, upon the Principal Insured's death. Beneficiaries must be nominated in writing on the Application and may be amended any time prior to the Principal Insured's death.

1.7 "Repatriation": The transportation of mortal remains within the borders of South Africa. This benefit is only applicable if your policy provides for this benefit and the premium is paid. This is an additional benefit that only applies to products as per the product information leaflet.

1.8 "Accident Death": An unforeseen event, which could not reasonably have been expected to occur. The event must result in death caused directly and independently of all other causes by some external and visible means arising from this event and excludes death by natural causes. Accidental death excludes self-inflicted injury, suicide, a criminal act, drug abuse, or alcohol abuse (where a person is deemed unfit for driving because the blood alcohol limit exceeds the prescribed limit as applicable by law).

1.9 " Commencement date": The date the Principal Insured entered into the Policy as indicated on the application form. This needs fall on the 1st of the month. This date is subject to the Insurer accepting the application and should be stated on both the Application and Policy Schedule of each Principal Insured.

2. ADDITIONAL BENEFITS:

Only applicable if applied for and reflecting on the policy schedule issued by DGH Financial Services (Pty) Ltd.

3. CANCELLATIONS:

3.1 The policyholder has the right to cancel the policy at any time. If the cancellation is within 31 days of the receipt of the Policy Schedule, the client may request a refund of the first premium payment provided no claims were submitted or paid.

3.2 Cancellation of the policy must be communicated in writing by the policyholder to DGH Financial Services (Pty) Ltd. Kindly contact them at 087 550 1974 for assistance.

3.3 At the end of the 31 (thirty-one) day period, you may still give notice to us to cancel the policy, but there will not be a refund of premiums.

3.4 The insurer may cancel the policy by giving 31 (thirty-one) days' notice in writing to the policyholder by either SMS or email.

4. GENERAL EXCLUSIONS AND WAITING PERIODS:

4.1 The Waiting periods are applicable to each life assured under the policy and are calculated from the policy commencement date as stipulated above and from the date each life was added on the policy thereof.

4.2 Waiting periods applicable:

- Death due to an accident – None provided the first premium is received.
- Suicide – 12 Calendar months from the commencement date.
- Death due to natural or unnatural causes (other than accident/suicide) – 6 Calendar months from the commencement date.

4.3 There is no waiting period if the Principal Member can provide proof of having a previous policy with another licensed insurer within the last 31 days prior to entering into a policy with DGH Financial Services (Pty) Ltd. The policy benefits under the previous policy must have provided cover in respect of similar risks relating to the same lives covered under the new policy with DGH Financial Services (Pty) Ltd. The Policyholder must provide proof that they have completed the waiting period in respect of the previous insurance policy. The policyholder must have completed the waiting period with the previous insurer, if not the waiting period applied will be the balance of the waiting period from the previous insurance policy.

4.4 A principal member on a policy may not be replaced and the policy will be immediately terminated in the event of the Principal Member passing away. A deceased person insured on the policy may not be replaced if a claim has been submitted in respect of that life (whether the claim was paid or declined).

4.5 General Exclusions:

- No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:
 - The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:
 - War, civil or foreign, whether war is declared or not, to the extent where the insured has taken an active part; Please refer to the full product specification document for the definition of "Active War".
 - military action;
 - Strike, riot, civil commotion or terrorism to the extent that the insured has taken an active part as defined in Active War definition in par 3.1;
 - insurrection;
 - usurpation of power;
 - martial law; and
 - Nuclear or / Chemical and / or Biological Terrorism;
 - Radioactive contamination, whether arising directly or indirectly;
 - An Act of Government;
 - Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;
 - Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion. Subject to the specified waiting periods in 4.2.

5. REVISION OF TERMS & CONDITIONS:

The insurer may change the terms and conditions to policies by giving 31 (thirty-one) days of written notice either by email, post, or SMS to the contact details that were last provided. NB Please ensure you update your contact details as and when they change. It is the responsibility of the policyholder to ensure we have their correct contact details at all times.

6. PREMIUM PAYMENTS:

For cash payments

- 6.1 Premiums are payable in advance on the due date.
- 6.2 Premiums are due on the same day each month based on the date of the first premium payment being received. In the event that the policy was reinstated the due date will be the same date that the premium was paid to reinstate the policy.
- 6.3 Payments need to be made before or on the above date for cover to be provided for that month.
- 6.4 Premium payments may be made at any Doves branch, Pay@ store, Checkers, or Shoprite store. Please ensure to quote the policy number provided in the schedule when making any premium payment

For Debit Order Payments:

- 6.5 Premiums are payable in advance on the due date.
- 6.6 The premium due date is the date that you have selected for the debit order to operate on each month.
- 6.7 Premiums will be collected from your chosen bank account each month on your selected date. In the event that the collection date falls on a weekend or public holiday, it will be submitted for collection on the previous working day. Collection will be done in accordance with the client agreement as completed on the policy application form.
- 6.8 In the event that the premium is returned by the bank for non-payment, the premium will then become due by the Principal member and payment can be made at any Doves Branch, Pay@ outlet, Checkers, or Shoprite store within the 1 Month Grace Period.

For Stop Order payments (salary deductions).

- 6.9 Premiums are paid in arrears.
- 6.10 The premium will be deducted weekly/monthly from your salary by your employer and paid to DGH Financial Services (Pty) Ltd.
- 6.11 It is your responsibility to ensure that correct premiums are deducted from your salary.

7. GRACE PERIOD FOR INDIVIDUAL POLICYHOLDERS: The Insurer will allow the Principal Insured to pay arrear premiums within 30 days commencing from the date premium is due. If no premium is received your Policy will be put into a "suspended" status but benefits will still be payable. Once 2 premiums are outstanding, the policy will lapse in terms of Rule 15A of the Policyholder Protection Rules. The member needs to be notified of the arrear premiums as well as the lapsing of the policy.

8. PREMIUM REVIEWS:

- 8.1 The insurer reserves the right to review monthly premiums on an annual basis in response to changes in its risk assessment of the market. The review will take into account reasonable actuarial grounds and the interests of the policyholder.
- 8.2 The insurer will notify the policyholder of the outcomes of the policy review if it translates into a premium increase. In that case, the policyholder will be notified by way of providing notice 31 (thirty-one) days prior to any changes being made.

9. CLAIMS PROCEDURE:

9.1. Claims:

- 9.1.1 Benefits under this policy can only be claimed if the claim event occurred
- 9.1.2 The information provided by you at the time of entering into the policy agreement or when a change is made to your policy, will be used to assess the validity of a claim.
- 9.1.3 Should there be a discrepancy between the information provided by you at the time of entering into the policy or any subsequent change and the information on the claims document provided, we will at our sole discretion determine the validity of the claim.
- 9.1.4 We have the right not to pay a claim on any life assured if the claim event happened during the waiting period as described in Clause 4 above.
- 9.1.5 If any information that you have provided on any life assured is incorrect, any benefit that becomes due may be repudiated.
- 9.1.6 Payment of the claim benefit shall be made within 48 hours (after receiving all documentation) to the Nominated Beneficiary and the receipt of a benefit by the Principal Insured of the beneficiary (testament) shall discharge the Insurer from any further liability. Only nominated beneficiaries will be considered when paying claims.

9.2 How to claim:

- 9.2.1. You may call DGH Financial Services (Pty) Ltd at 0875501974;
- 9.2.2. You may visit your nearest Doves branch across South Africa.
- 9.3. Documents needed for the claim:
 - 9.3.1.1. Certified copy of original claimant's ID
 - 9.3.1.2. Certified copy of original beneficiary's ID
 - 9.3.1.3. Certified copy of the original death certificate
 - 9.3.1.4. Certified copy of fully completed BI-1663/BI-1680
 - 9.3.1.5. Beneficiary's proof of bank account
 - 9.3.1.6. A police report with details of the cause of death in a case of accidental or unnatural death.
 - 9.3.1.7. Certified copy of an unabridged birth certificate in case of a newborn baby.
 - 9.3.1.8. Medical report stamped by the medical institution concerned in the case of a stillborn child. This must include the age of the fetus in weeks at birth
- 9.4. Failure to lodge a claim within 6 months and submit all required documents within twelve (12) months after the date of death, may invalidate your claim.
- 9.5. DGH Financial Services (Pty) Ltd reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim. Failure to supply the requested documentation within 12 months may invalidate your claim.

9.3 REINSTATEMENT OF LAPSED POLICY:

- 9.3.1. The policy may be reinstated at the sole discretion of the insurer by requesting the insurer in writing to reinstate the policy. If a policy is reinstated within two months from lapsing, Only the portion of the waiting period which was not completed will apply. If a policy is reinstated after two months of lapsing, all waiting periods will re-apply.

Kindly refer to the Product Specification Document for the full terms and conditions since above is only a summary. The Product Specification Document can be provided by both the Intermediary and the Insurer.

STATUTORY DISCLOSURE



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<p>Your Rights</p> <ul style="list-style-type: none"> - to be notified that personal information is being collected or that your personal information has been accessed or acquired by unauthorised persons; - to request access to your personal information held by any Responsible Party; - to request the correction, destruction or deletion of your personal information; - to object to the processing of your personal information; (please note that your application cannot proceed should you object to the collection and processing of your personal information for the reasonable Purpose as set out) - not to have your personal information processed for purposes of direct marketing by means of unsolicited electronic communication unless you have provided consent; - not to be subject to a decision solely based on the basis of automated processing of your personal information; - to submit a complaint to African Unity's Complaints Department, should you not be satisfied with the outcome you are entitled to submit your complaint to the Information Regulator; - to institute civil proceedings regarding the alleged interference with the protection of your personal information. <p>Purpose Your personal information is collected, processed and will be recorded and stored for purposes of facilitating the conclusion of the application for insurance you have applied for as well as maintaining and risk managing your insurance.</p>	<p>Information Sharing African Unity Life Ltd. will not share your information with any third party unless it is for purposes of facilitating the conclusion of this application for insurance and managing your insurance portfolio. African Unity may therefore with your permission, disclose your information to any of our legitimate business partners should it be necessary and complementary to the purpose of maintaining your insurance.</p> <p>Complaints African Unity is committed to safeguarding your privacy and the confidentiality of your personal information and is bound by the Protection of Personal Information Act, 4 of 2013 If you are unsatisfied on the handling of your personal information, contact our complaints department Contact Number: 0861 234 555 Email Address: complaintpopi@africanunity.co.za</p> <p>Should African Unity be unable to resolve your complaint to your satisfaction, you are entitled to complain to the Information Regulator. Information Regulator: Ms Mmamoroke Mphelo Physical Address: SALU Building, 316 Thabo Sehume Street, Pretoria Email Address: inforeg@justice.gov.za Website: http://www.justice.gov.za/inforeg/index.html</p>
<p>About the Insurer: Company Name: African Unity Life Limited. Reg No: 2003/016142/07 Physical Address: Springfield Office Park, 109 Jip de Jager Dr, Bellville, 7530 Postal Address: PO Box 4061, Durbanville, 7550 Tel No: 086 1234 555 Fax No: 086 1234 5556 FAIS Registration: FSP 8447 Products Authorised: Cat 1 Long-Term Insurance, Subcategory A, B1, B2, B2-A, B1-A, C Compliance Officer: Mr JJ Ferreira Tel: 086 1234 555 Complaints: complaints@africanunity.co.za Conflict of Interest: You can access the Conflict of Interest Policy of African Unity Life at: info@africanunity.co.za African Unity Life has Professional Indemnity Cover and Fidelity Cover in place</p>	<p>About the Intermediary / Binder Holder: Company Name: DGH Financial Services (Pty) Ltd – 2010/017031/07 Physical Address: 15 Helen Joseph Street, Newtown, Johannesburg, 2042 Postal Address: same as above Tel No: 087 550 1974 FAIS Registration: FSP 45435 Products Authorised: Cat 1 Long-Term Insurance, Subcategory A Compliance Officer: Mr NP Nematanzhela Tel: 060 800 1597 DGH Financial Services (Pty) Ltd has Professional Indemnity Cover and Fidelity Cover in place. Some representatives may be rendering financial services under supervision and will inform you accordingly. Policy Wording: A copy of the policy wording can be obtained from DGH Financial Services (Pty) Ltd. Kindly note that DGH Financial Services (Pty) Ltd will be rendering intermediary services <u>and will earn AND WILL EARN</u> 34.5% commission. They will also receive a 9% binder fee for performing binder</p>