

## Switch2 Credit Life Insurance Policy Wording

### Summary

Customer Protection Insurance is defined in the National Credit Act (NCA) as “the cover payable in the event of a consumer’s death, disability, terminal illness, unemployment, or other insurable risk that is likely to impair the consumer’s ability to earn an income or meet the obligations under a credit agreement”

A credit provider is entitled to require a consumer to maintain credit life insurance during the time of the agreement so that the loan will be paid should something happen to the customer, however the customer has a choice in who can provide the credit life insurance cover.

The pay-out decreases in correlation to the repayment making it a decreasing sum assured product. It is designed to protect and provide a measure of security for both the insured and the credit provider.

### Introduction

Thank You for taking out the Switch2 Customer Protection Insurance (CPI) Policy. The Administrator will be Switch2 Cover (Pty) Ltd (Reg. no. 2016/195909/07, FSP No. 47332) (“Switch2” or “the Administrator”);

The Policy is Underwritten by Guardrisk Life Limited (Reg. No. 1999/013922/06, FSP No. 76). (“Guardrisk”, “We”, or “the Insurer”);

This Policy exists to protect the Assured Life (“You”) in case of an Insured Event;

This CPI Policy contains the Terms, Conditions, Exceptions and Provisions related to that protection.

### Insuring Clause

We agree to pay the Benefits for any Insured Event covered under this Policy if You have paid Your premium subject to:

1. the Insured Event happening within the Period of Insurance;
2. the exclusions, terms and conditions of this Policy;
3. the truth and accuracy of the information given at the time of application;
4. You providing Us with all the relevant documents that we may require; and
5. The claim is reported within the prescribed periods.

### How Do I Get A Policy?

1. You qualify to have a CPI Policy if You have a balance outstanding as per Your Loan agreement with the Credit Provider;
2. You have the right not to take CPI Policy which is offered with the Credit Provider’s Loan, but then You have to have another Policy that at least provides the same Benefits as this

Policy. Switch2 will negotiate with the Credit Provider to ensure their interests are matched by this Policy;

### How Does The Product Work?

Policies will pay a lump sum directly to the Credit Provider equal to the value of the outstanding debt in terms of a credit agreement in the event of the death of the assured life or their permanent disability, or upon diagnosis of a critical illness;

Provided You are less than 65 years of age, the CPI Policy covers the full monthly instalment for a period of up to 6 months in the event of You suffering a loss of income through temporary disability, retrenchment or any other cause through no fault of their own. The temporary disability cover will pay the full monthly instalment for a period of up to 12 monthly instalments if You are Self Employed. However, retrenchment benefits are not paid if a person loses his/her income within 90 days of the commencement of the insurance cover.

- Suicide not covered if it occurs within a period of 24 months of the Entry Date;
- No waiting period applies on accidental death;
- Pre-existing conditions are not covered if resulting in a claim within 12 months from the Entry Date and will only be covered once this period has passed
- There is no medical underwriting. Any applicant is accepted, as long as they qualify according to the terms and conditions of this Policy;
- Premiums will be debited from the account on a monthly basis.
- The Policy is ceded to the Credit Provider which means that, in the event of a claim, the sum insured will be paid to the Credit Provider to settle the Outstanding Balance on the Loan
- Cover will start when the Insurer has received full payment of the first Premium in respect of this Policy (This is the Entry Date).

### Definitions

“Administrator” means Switch2 Cover (Pty) Ltd, FSP number 47332;

“You” means the Assured Life under this Policy;

“We / Us / Our” means the Insurer, Guardrisk Life Limited, FSP number 76

“Period of Insurance” means every subsequent month after the Entry Date that We receive Your premium;

“Credit Provider” means an institution which provides a Loan to a customer by way of Credit Agreement and has the requirement to provide for insurance for the Assured’s life, retrenchment or disability;

“Credit Agreement” means a legal contract in which the Credit provider arranges to loan a customer a certain amount of money on either a fixed term or revolving basis which gives rise to an obligation of repayment, concluded between a Consumer and the Credit Provider in terms of the National Credit Act, 34 of 2005;

“Entry Date” means the date on which cover commenced and will be the 1st of the month in which the first premium is received by the Insurer;

“Employer” is the entity by whom the Assured Life is permanently employed and who directly or indirectly remunerates the Assured Life for such employment;

‘Hospital’ means an institution which:

- Is licensed in accordance with the applicable laws of the jurisdiction in which it is located;
- Is primarily engaged in providing, for compensation from its patients, diagnostic, medical and surgical facilities for the care and treatment of injured or sick persons;
- Has staff of one or more qualified Physicians available at all times;
- Has 24 hour day nursing services by registered graduate nurses under the permanent supervision of the Physician in charge;
- Maintains in-patient facilities;
- Maintains a daily medical record for each of its patients;
- Does not include any institution which is primarily a rest or convalescent facility, rehabilitation wards or centres, a place for custodial care, hospices, a facility for the aged or alcoholics or drug addicts or for the treatment of psychiatric or mental disorders

“Hospitalisation” means being admitted to hospital and registered as an in-patient due to an accident or illness

“Loss of Income” means Your loss of permanent, contract or temporary employment, or any other form of income that You have been receiving for at least 3 months immediately prior to the Entry Date.

“Maximal Medical Improvement” means a condition or state that is well stabilised and unlikely to change substantially in the next year with or without medical treatment. There may be some change over time, but further recovery is not expected.

“Medical Practitioner” means a person registered in terms of the Health Professions Act, 56 of 1974;

“Outstanding Balance” is the amount owed by You in terms of the Credit Agreement as at the time of Your Death, Temporary or Permanent Disability or Retrenchment or loss of income, including capital, interest, fees provided for in the National Credit Act 34 of 2005 and other fees and costs charged on arrear loans;

“Policy” or “CPI Policy” refers to the Policy Schedule, the terms and conditions, and any endorsements thereto;

“Pre-existing Condition” means an illness or bodily injury sustained or contracted by You which You were aware of, or should reasonably have been aware of, or have received medical treatment or advice by a Physician, within the 12 months preceding the initial commencement date of this policy;

“Reasonable Medical Treatment” means the treatment that the Insured is reasonably expected to undergo according to the guidelines for the specific condition under the generally accepted medical practice at claim stage;

“Self Employed” refers to persons who are self-employed, or employed within a family-owned business, is an independent fixed term contractor, is a partner in a partnership, member of a close corporation or a shareholding director of a company;

### What Is Covered?

1. Death up to the age of 75 years;
2. Critical Illness up to the age of 65 years;
3. Temporary and Total Disability up to the age of 65 years;
4. Permanent and Total Disability up to the age of 65 years;
5. Retrenchment or loss of income up to the age of 65 years;
6. Hospital Benefit up to the age of 65 years;
7. Maternity Benefit up to the age of 45 years;

### Insured Events / Benefits Payable

Payment of any Benefit will only be considered or made if You have complied with all the terms and conditions of this policy and You or Your representative have complied with all the requirements of condition “How to Make a Claim”.

1. **Death**
  - 1.1 If You die from a cause not excluded, we will pay to the Credit Provider the Outstanding Balance of Your Loan as at the date of death.
  - 1.2 When will this policy NOT pay for Death? (Specific Exclusions)
    - 1.2.1 When You reach the end of the month in which You turn 75 years old;
    - 1.2.2 Also refer to General Exclusions under clause 9.
2. **Temporary & Total Disability Benefit:**
  - 2.1 If You are, in Our opinion, temporarily and totally disabled from continuing to work in Your normal occupation as a result of an illness/disease or bodily injury, We will, after a period of 3 months from the date of the temporary and total disablement, pay to the Credit Provider the monthly instalments still payable in terms of the Loan for each month or part thereof that You are unable to work, subject to a maximum of 6 monthly instalments (or 12 monthly instalments if You are Self Employed). If the Assured Life remains Temporarily Disabled after the expiry of the 6-month period calculated from the commencement date of the temporary disability, the policy will pay a lump sum equal to the value of the outstanding debt in terms of the Credit Agreement.
  - 2.2 This policy will NOT pay for Temporary and Total Disability:
    - 2.2.1 If You have not been employed or earning an income during the 3 months immediately prior to the date of the temporary and total disablement;
    - 2.2.2 When You reach the end of the month in which You turn 65 years old;

- 2.2.3 If You recover before the 6 months have expired and You are unable to provide proof that You are still eligible for this benefit;
- 2.2.4 If, as a result of this event, You are, in Our opinion, permanently and totally disabled or pass away;
- 2.2.5 If You are unable to provide the required proof of Your disability;
- 2.2.6 Refusing Reasonable Medical Treatment as recommended by Your own Medical Practitioner, or by the Insurer's Chief Medical Officer or any recommended Practitioner;
- 2.2.7 Also refer to General Exclusions under clause 9.

**3. Permanent and Total Disability Benefit:**

- 3.1 If You are deemed in Our opinion to be Permanently and Totally disabled as a result of illness / disease or bodily injury, we will pay to the Credit Provider the Outstanding Balance as at the date You are deemed to be Permanently and Totally Disabled. For the purpose of this Policy, Permanent and Total Disability means that You are, in Our opinion, incapable of working for an income or profit in Your own occupation or another occupation for which You are or could reasonably be expected to become qualified by knowledge, training, education, ability, age and/or experience.
- 3.2 When will this policy NOT pay for Permanent and Total Disability?
  - 3.2.1 When You reach the end of the month in which You turn 65 years old;
  - 3.2.2 If You have not been employed or earning an income during the 3 months immediately prior to the Date that You become permanently and totally disabled;
  - 3.2.3 If suitable proof of Your disability is not provided;
  - 3.2.4 Refusing Reasonable Medical Treatment as recommended by Your own Medical Practitioner, or by the Insurer's Chief Medical Officer or any recommended Practitioner;
  - 3.2.5 Your claim will only be paid once Maximal Medical Improvement has been established.
  - 3.2.6 Also refer to General Exclusions under clause 9.

**4. Retrenchment Benefit:**

- 4.1 If You become Retrenched, or suffer a total loss of income, we will pay to the Credit Provider the monthly instalments still payable in terms of the Loan for each month or part thereof until You find employment, subject to a maximum of 6 monthly instalments. In the event the Assured Life resumes employment within the 6-month period the policy will continue to pay the monthly amount on the instalment for a further period of 2 consecutive months. If the Assured Life remains unemployed by Retrenchment after the expiry of the initial period calculated from the date of retrenchment, the policy will pay a lump sum equal to the value of the outstanding debt in terms of the Credit Agreement.

The payment of this benefit is subject to the following Special Conditions:

- 4.1.1 When You reach the end of the month in which You turn 65 years old this benefit will cease;
- 4.1.2 You must have been earning an income for at least 3 months prior to the date of loss of income;

- 4.1.3 There is a waiting period of 3 months after the Entry date of this policy and no Benefit will be paid if Retrenchment, or loss of income occurs during this period.;
- 4.1.4 This benefit is limited to a maximum of one claim on Your account.
- 4.2. When will this policy NOT pay for Retrenchment or loss of income?
  - 4.2.1 If the Retrenchment or loss of income arises and is traceable to a strike, labour dispute or industrial action or interaction whether You were participating or not;
  - 4.2.2 If You resign or choose to accept a voluntary retrenchment or redundancy package, or elect to not work or if You have been aware that Your Company was laying off employees or that you will lose your income at the Entry Date;
  - 4.2.3 If You had reasonable grounds for believing that You might or would become unemployed, retrenched or redundant in the 6 months prior to the Entry Date;
  - 4.2.4 If You, prior to the Entry Date of this policy, received one or more verbal or written reprimands which constituted part of the employer's disciplinary procedures and which leads to Your dismissal;
  - 4.2.5 If any action taken by You resulted in dismissal in terms of the employers employment conditions or if any action on Your part results in Your loss of income;
  - 4.2.6 If Your unemployment or retrenchment is due to the expiry of a fixed term contract
  - 4.2.7 If You are Self Employed and go on normal or early retirement, or become a partner in a partnership, member of a close corporation or a director of a company;
  - 4.2.8 If You lose Your job or earnings due to fraud, dishonesty or any illegal conduct by you;
  - 4.2.9 If You lose Your job or earnings directly or indirectly due to any illness, disease, injury or medical condition;
  - 4.2.10 If the Retrenchment or loss of income is due to a lawfully constituted authority nationalising, confiscating or commandeering the assets of the employer;
  - 4.2.11 If You are retrenched from any business where You are a partner, member, director, or owns a share exceeding 10% of such business;
  - 4.2.12 If Your employment depended on You being in possession of a valid licence (pilot, driver, agent or other) and the loss of employment is due to the loss of the licence by any cause;
  - 4.2.13 Also refer to General Exclusions under clause 9.

## 5. **Maternity Benefit**

5.1 In the event that You give birth to, adopt, have a miscarriage during the third trimester of pregnancy, or bear a stillborn child during the period of insurance, we will pay to the Credit Provider an amount equal to 2 monthly instalments.

The payment of either Benefit under this section of the policy is subject to the following Special Conditions:

- 5.1.1 Only one claim will be considered in a 12 month period;
- 5.1.2 When You reach the end of the month in which You turn 45 years old this benefit will cease;

5.1.3 There is a waiting period of 12 months after the Entry date of this policy and any benefit under this section of the policy will only be considered for a birth that takes place after this period.

## 6. Hospital Benefit

NOTE: This cover is not a medical scheme and it is not equivalent to that of a medical scheme. This policy is not a substitute for medical scheme membership.

6.1 If You are employed or Self Employed and Hospitalised for a minimum period of 7 consecutive days, we will pay to the Credit Provider an amount equal to 1 monthly instalment in the month that You are Hospitalised.

The payment of the Benefit under this section of the policy is subject to the following Special Conditions:

6.1.1 Only one claim will be considered in a 12 month period;

6.1.2 When You reach the end of the month in which You turn 65 years old this benefit will cease;

6.1.3 There is a waiting period of 12 months after the Entry date of this policy for any Pre-existing Condition, and any benefit under this section of the policy will only be considered after this period.

## 7. When Will This Policy Not Pay For These Benefits? (General Exclusions):

7.1 We will not pay any Benefit under any section of this policy if the Insured Event is directly or indirectly caused by, or due to or traceable to or resultant from:

7.1.1 Wilful self-injury, which will include suicide (whether sane or insane) within the first 24 months of the policy from the Entry Date.

7.1.2 Your participation in any criminal activities.

7.1.3 The driving of any vehicle while You were under the influence of intoxicating liquor/alcohol or a drug having a narcotic effect or if Your blood alcohol levels exceeded the legal limit, irrespective whether such intoxication directly or indirectly results in an accident or not.

7.1.4 Intentionally taking too much alcohol, drugs or narcotics unless this was prescribed by a Medical Practitioner. If the substance was, however, prescribed to treat drug abuse it will also be excluded.

7.1.5 Involvement or participation in any war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, mutiny, rebellion, usurped power, riot, civil commotion or public disorder, or by ionising radiations or contamination by radioactivity from any nuclear fuel or waste

7.2 We will not pay any Benefit under this policy if, within the first 12 months of this policy, Your death, disablement or Critical Illness is as a result of a Pre-existing Condition – whether or not You declared this in the application/proposal form at the date of Entry.

7.3 We will not pay any Benefit under this policy if You have not paid the premium or You do not comply with all Your obligations or conditions of this policy.

7.4 We do not cover any arrear instalments or any additional interest charges arising from the non-payment of Your instalments or if Your debt is restructured.



7.5 If any claim under this policy is in any way fraudulent, or if You or anyone acting on Your behalf uses any fraudulent means to obtain a benefit under this policy or if You intentionally cause or work with someone else to cause any of the events we insure You against, You will not be entitled to payment of any benefit under this policy and You will further not be entitled to a refund of any of the premiums You have paid.

**8. Conditions Across All Sections Of The Policy:**

8.1 We may amend the rates, terms and conditions after giving You 30 days' notice in writing.

8.2 This policy does not cover spending on Your revolving credit facility after the event giving rise to a claim (being retrenched, becoming temporarily or permanently disabled, dying, or being diagnosed with a Critical Illness)

8.3 Cancellation Procedure And Consequences:

10.3.1. You have the right to cancel this policy by giving us 30 days' notice of cancellation.

10.3.2. We may cancel this policy at any time by giving You 30 days written notice of cancellation

10.3.3. A cancellation will not result in a refund of any premium(s) that have been paid

**10.4. Termination Of The Policy**

This policy will terminate or end:

10.4.1. On the day that the Loan agreement with the Credit Provider ends;

10.4.2. Your Death or Permanent Total Disability;

10.4.3. You reach the maximum expiry age of 75 years;

10.4.4. On the last day of the last month You paid Us a premium;

10.4.5. When either You or Us cancel the policy;

**10.5. Cancellation Procedure and Consequences**

You have the right to cancel this Policy at any time by giving us 30 days' notice of the intention to cancel. Such cancellation, after the initial 30 days from the Entry Date, will not attract a refund of any premiums paid.

**10.6. No Surrenders Or Cessions:**

This Policy may not be surrendered, ceded, assigned or transferred. The Policy also acquires no surrender, paid up or loan value. There is no cumulative effect of premiums paid and each monthly premium is used to cover the risk for that specific month. Each month a premium is to be paid to renew the cover.

**10.7. Premium**

The premium payable is based on the Loan amount outstanding and is stated in Your Loan agreement. The premium is calculated at a rate per R1000 outstanding. The premium must be paid to us on the 1st day of each month. If we do not receive Your premium We will try to collect this premium on the first day of each subsequent month thereafter. If the premium is still not paid after 3 months Your policy will automatically terminate with effect from the last day of the month for which a premium was paid. Upon termination, no cover will be in place. The policy may be reinstated at Our discretion.



- 10.7.1. Where the cover in respect of an Assured Life lapses for whatsoever reason, We shall be entitled, within 3 (three) months from the date on which the cover ceased, to reinstate cover in respect of that Assured Life, in which event the cover will resume with effect from the date of reinstatement, which date of reinstatement shall be solely determined by Us and subject to receipt of the Premiums in respect of such reinstated cover and the remaining provisions of this clause 10.6;
- 10.7.2. No cover will be granted or Retrenchment benefits paid for a period of 30 (thirty) in the event of reinstatement, calculated from the date of reinstatement as provided for in clause 10.6.1 above;
- 10.7.3. Reinstatement of cover shall be subject to such further conditions as We may determine at that time in the event of a material change in the underlying risk profile of an Assured Life which may have occurred in the period in the date on which the cover ceased and the reinstatement date;
- 10.7.4. A maximum of 1 (one) reinstatement in respect of an Assured Life shall be permitted in terms of this CPI Policy.

#### 10.8. How To Claim

When there is an Event that is covered in terms of this policy, You or Your representative (in the event of Your death) at Your own cost must and as soon as possible:

- 10.8.1. notify the Administrator in writing (within 3 months) from the event date,
- 10.8.2. fill in and send the claim form to the Administrator,
- 10.8.3. supply full details of the event in writing and provide Us with all documentation and proof We require,
- 10.8.4. submit any medical examinations or comply with any reasonable request We may require to allow Us to process the claim.
- 10.8.5. If You do not meet these conditions within 6 months of date of event, the claim may be rejected and You will lose all Benefits in respect of such claim.
- 10.8.6. If Your claim is rejected and You do not agree with this decision or You do not agree with the amount paid, You can within 180 days after We have rejected or settled Your claim make representation with Us for the review of the rejection or the amount paid. If after this period You still do not agree with Our reasons You have a further 180 days where You are not satisfied with the response from the Insurer in which to escalate the matter to Ombudsman for Long-Term insurance whose details are provided in clause 17. If the dispute is not satisfactorily resolved in this manner, legal action may be instituted against Us for the enforcement of the claim by way of the service of summons against Us. Summons must be served on Us within 6 months from the date You receive the outcome in respect of the representations You have made, failing which all benefits in respect of such claim shall be forfeited and no liability can arise in terms if such claim.
- 10.8.7. Commission Or Other Remuneration Payable To The Administrator: Switch2 does not earn a commission; however we do earn a binder fee equal to 20% of the policy premium, as we are performing an intermediary service on behalf of the insurer, Guardrisk Life Limited.

**9. Variations**

No variation to this Policy will be binding on the Company unless made in writing and signed by a duly authorized officer of the Insurer and confirmed thereafter by payment of the Policy Owner of the Premium whether varied or not. No act or omission to act by the Insurer or any officer or employee of the Insurer shall be deemed to be a representation on behalf of the Insurer upon which the Insured or the Insured's heirs, executors or assigns are entitled to act.

This Policy is issued on the basis that the statements and information made and set forth in the application and all declarations made in respect thereof are true and correct and constitute a full disclosure of all facts and circumstances likely to materially affect the assessment of the risk at the time of the issue of this Policy.

The Company reserves the right to amend, add or change the terms and conditions of this Policy by giving 1 month's written notice of its intention to do so. Any variations and or changes will be binding on both the Insurer and the Life 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 Insured Person's last known address as it appears in our records at that time. Premiums will be reviewed annually and an annual adjustment will automatically apply to ensure all of Your applicable Credit Agreements are sufficiently covered by this CPI policy.

**10. Treating Customers Fairly**

We hope to have created a superior solution – encompassing products, processing and service – tailored to each of our customers' requirements. We will, at all times, deliver a superior customer experience, simplifying and improving both our clients and their customers' lives. We will achieve this through a motivated team of skilled people, absolute fairness in our treatment of our clients 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 our culture
- Products and services are designed to meet Your needs
- We will communicate clearly, appropriately and on time.
- We provide advice which is suitable to Your needs and circumstances
- Our products and services meet Your standards and are of an acceptable level
- There are no barriers to access our services or to lodge any complaints

**11. Know Your Rights:**

You must be informed of any material changes in the detail provided about Your Administrator and Guardrisk Life Limited, FSP number 76.

If the information about Your Administrator was given orally; it must be confirmed in writing within 30 days.

If any complaint to the Administrator or the 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 the sole reason for repudiating a claim.

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 to make sure the notice has been sent to You.

You are entitled to a copy of the policy document free of charge.

12. **Warning:**

Do not sign any blank or partially completed application form, complete all forms in ink.

Try and keep all documents handed to You.

Make a note as to what is said to You.

You don't have to be pressurised to buy the product.

Incorrect or non-disclosure by You of relevant facts may influence an insurer on any claims arising from Your contract of insurance.

13. **Complaints Procedure:**

If you have any complaints, you can lodge a complaint at [complaints@switch2.co.za](mailto:complaints@switch2.co.za)

Only if any complaint to the Administrator or the Insurer is not resolved to your satisfaction, may You then submit the complaint to the following regulators:

Should you not be satisfied with the manner your complaint has been dealt with, you can contact the Long-Term Insurance Ombudsman, within 6 months of lodging the complaint's: (021) 657-5000

The FAIS Ombudsman – in respect of any issues in relation to the insurance product sold to you, or the disclosures made or with any advice that may have been provided,

14. **Administrator's Details: Switch2 Cover (Pty) Ltd, FSP number 47332;**

Switch2 Cover (Pty) Ltd is licenced as an Authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act 37 of 2002. FSP Licence No 47332

- Physical Address: Unit 03, Ground Floor, Tyger Chamners 5, 27 Willie van Schoor Drive, Bellville, Cape Town, 7530
- Telephone Number: 087 700 0022
- Fax Number: 086 443 9501

Compliance with the FAIS legislation is monitored by Moonstone Compliance, a compliance practice approved by the FSB (188). If you have any queries regarding the advice provided to

you, please do not hesitate to contact Moonstone Compliance: Tel 021-883 8000; 25 Quantum Street, Technopark, STELLENBOSCH, 7600.

Switch2 Cover (Pty) Ltd, FSP number 47332, operates as a private company with limited liability. We are authorised to provide advice and render intermediary services for Long-term Insurance Sub-category B1.

We are a representative of Guardrisk Life Limited, FSP number 76, and earn all of our income from the Insurer.

15. **Contact Details of the Insurer: Guardrisk Life Limited, FSP number 76;**

Registration number: 1999/013922/06

- Physical Address: 3rd Floor, 102 Rivonia Road , Sandton, 2196
- Postal Address: P.O. Box 786015, Sandton, 2146 Telephone Number: (011) 669-1000
- Fax Number: (011) 669-1931
- Email: info@guardrisk.co.za

Guardrisk's Compliance Officer: available on above numbers and also on Compliance@guardrisk.co.za. Guardrisk is an authorised Financial Services Provider FSP no. 76

16. **Contact Details of Long Term Insurance Ombudsman**

- Postal Address: Private Bag X45, Claremont, 7735
- Tel: (021) 657-5000 Fax: (021) 674-0951
- Sharecall: 0860 103236
- E-mail: info@ombud.co.za Website: www.ombud.co.za

17. **The FAIS Ombud**

In respect of complaints about the selling of the financial service provided

- PO 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

18. **The Registrar of Long Term Insurance (Financial Services Board)**

If any complaint to the Administrator or the Insurer is not resolved to Your satisfaction

Financial Services Board Postal Address:

- PO Box 35655, Menlo Park, 0102
- Tel: (012) 428-8000 Fax: (012) 347-0221
- E-mail: info@fsb.co.za

