

UNIVERSAL

Insurance Administrators

Insurance that matters



Uni Plus

One product with 2 benefits

Credit Life

Underwritten by African Unity Life

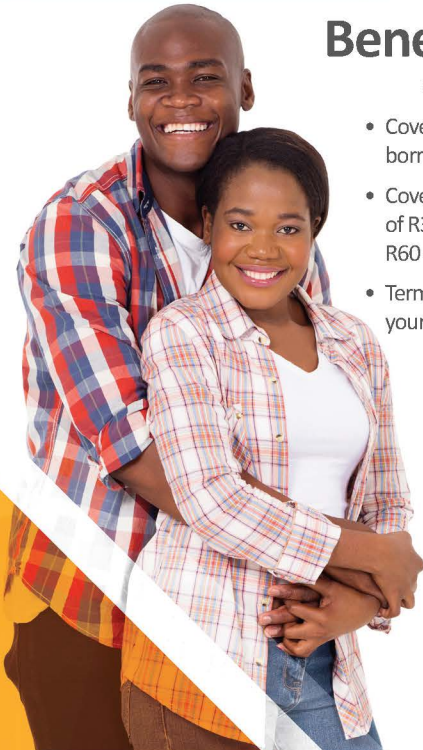
- Loans are covered in the event of the borrowers:
 - Death
 - Permanent Disability
 - Temporary Disability
 - Retrenchment
- Age Limits,
 - Death 99 years
 - Permanent disability 65
 - Temporary disability 65
 - Retrenchment 65
- Cover has a maximum pay-out of R100 000 per policy holder.
- The product complies with the National Credit Act.



Beneficiary Plan

Underwritten by KGA Life

- Covers the life of the borrower in the event of death.
- Cover has a maximum pay-out of R30 000 per policy and R60 000 per policy holder.
- Term Cover only as indicated on your policy schedule.



T&C's Apply
A comprehensive policy document
is available on request.

DISCLOSURE AND OTHER LEGAL REQUIREMENTS
IMPORTANT - PLEASE READ CAREFULLY

(This Notice does not form part of the Insurance Contract nor any other document)
As a long term insurance policyholder, or prospective policyholder, you have the right to the following information

YOUR INTERMEDIARY

- Company name: Universal Insurance Administrators (Pty) Ltd, FSP 44437
- Physical Address: Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, 3610
- Telephone Number: 012 021 0111 • Facsimile Number: 086 212 7681
- Professional Indemnity Insurance Cover in force
- Compliance Officer: National Compliance CC, Practice no. 1307. Tel: 0860104194
- The intermediary does not own more than 10% of the shares of the insurer and has earned more than 30% of its income in the last 12 months from this insurer

DETAILS ABOUT THE PRODUCT SUPPLIER

- **Company Name: African Unity Life Limited**
- Physical Address: 109 Jip de Jager Drive, Springfield Office Park, Cape Town 7530, South Africa
- Postal Address: PO Box 4061, Bellville, 7500
- African Unity Life Limited is a registered Insurer & Authorised Financial Services Provider
FSP No: 8447
- Compliance Officer: compliance@africanunity.co.za, Tel 086 123 4555
- **Type of Policy: Credit Life Insurance**

- **Company Name: KGA Life Limited.**
- Physical Address: Suite BF - 04, The Vineyard, Cnr Adam Tas and Devon Valley Road, Stellenbosch, 7600
- Postal Address: PO Box 12421, Stellenbosch, 7613, Telephone Number: 021 944 6300
- KGA Life Limited is a registered Insurer & Authorised Financial Services Provider
FSP No: 15980
- Compliance Officer: Rudi Kotze, Email: compliance@kga.co.za, Tel no: 021 944 6300
- **Type of Policy: Funeral Cover, Assistance Policy**

OTHER MATTERS OF IMPORTANCE

- 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 of up to 1 calendar month within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
- If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman of Long-Term Insurance.
- You will always be given a reason for the repudiation of your claim.

PARTICULARS OF THE LONG-TERM INSURANCE OMBUDSMAN

The Ombudsman for Long Term Insurance, Postal Address: Private Bag X45, Claremont, 7735
Telephone Number: +27 21 657 5000, Facsimile Number: +27 21 674 0951

PARTICULARS OF THE FAIS OMBUD

The FAIS Ombud, Postal Address: Kasteel Park Office Park, Orange Building, 2nd Floor,
Cnr of Nossib and Jachemus Street, Erasmuskloof, Pretoria 0081
Telephone number: 012 470 9080, Facsimile number: 012 348 3447

PARTICULARS OF THE REGISTRAR OF LONG TERM INSURANCE

Financial Services Board, Postal Address: PO Box 35655, Menlo Park, 0102
Telephone Number: +27 12 428 8000, Facsimile Number: +27 12 347 0221

If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the above.

Underwritten By



Get in touch

- 012 021 0111
- +27 (0) 86 212 7681
- www.universalchoices.co.za
- info@universalchoices.co.za
- Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, Durban, 3610



IN THE EVENT OF A CLAIM

Contact your loan provider to assist in the claims process.

On settlement of the claim UIA will not be held accountable for any further liability.

For Credit life:

Event	Notification	Provide evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death.
Temporary Disability	Within 12 months from date of disability	A maximum period of 12 months from the date of disability.
Permanent Disability	Within 6 months of the event	A maximum period of 12 months from the date of disability.
Retrenchment	Within 6 months immediately following the effective date of Loss of Employment.	A maximum period of 12 months from date of retrenchment.

For Beneficiary Plan:

Event	Notification	Provide evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death is permitted to submit all death claim requirements.

In the event of an unsuccessful premium collection, a grace period of 15 days will be allowed, after which your policy and benefits will be terminated.

PLEASE NOTE:

1. This policy is in accordance with the laws of the Republic of South Africa.
2. If the insurer declines your claim you have 90 days from that date to challenge the decision. If the decision is not reversed then you have 180 days to challenge the outcome, otherwise you forfeit this claim and we shall have no further liability in terms of this claim.