
STATUTORY NOTICE TO SHORT TERM INSURANCE POLICYHOLDERS

Important - Please read carefully disclosures and other legal requirements. (This notice does not form part of the insurance contract or any other document.)

As a short term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. About the Insurer

a. Full business name, full trade name, registration number, physical address, postal address, and telephone number.

Legal Expenses Insurance Southern Africa Ltd trading as LegalWise
Registration number 84/10574/06
Constantia Kloof Office Park, Block B,
764 Golf Club Terrace,
Constantia Kloof,
1709.
PO Box 6144
Weltevreden Park
1715.
Tel: 011 670 4500.

b. Legal status of the insurer.

LegalWise is a duly registered short term insurer.

c. Name and contact details of the compliance department.

The Compliance Manager
011 670 4500

d. Type of policy.

LegalWise provides a short term personal legal expenses insurance policy.

e. Whether or not in possession of professional indemnity insurance.

Yes. LegalWise is covered by professional indemnity insurance.

f. The nature and extent of commission which may become payable by LegalWise.

Independent contractors earn a maximum acquisition fee of R85-00 per policy issued.

g. Manner of payment of premium, due date of premiums and consequences of non payment.

You may elect to pay your premium either by means of debit order, stop order, or cash payments. Premiums are payable in advance on the 1st of each month and must be paid by the 15th of each month.

2. Other matters of importance

a. The period of indemnity commences three months from the date that the policy is issued.

b. You have 90 days from date of first issue of the policy to peruse the policy terms and conditions. Should you feel that the policy is not suitable for your requirements, you may cancel same in writing within 90 days from date of first issue, whereafter any premiums paid will be refunded to you.

c. You remain responsible for the accuracy and completeness of all answers / information provided by you.

d. You are requested **not** to sign any blank or partially completed document.

e. A 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 rejecting a claim.

f. If a premium is paid by debit order:
(i) it may only be in favour of one person and may not be transferred without your approval; and

(ii) the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

g. LegalWise will not cancel your policy without first giving you 30 days written notice of intention to cancel the policy.

h. You will be provided with written notification of any claim that is rejected or any decision taken in respect of any quantum in dispute. Should you disagree with the rejection of the claim / decision taken in respect of quantum, you may make representations to us, within 90 days from date of rejection / decision regarding quantum.

i. No person may request or induce you to waive any right or benefit conferred on you in terms of any provision contained in these Rules.

j. You are entitled to a full copy of the policy. If you have not received a copy within 30 days please contact us without delay.

k. Particulars of the Short Term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurer:
PO BOX 32334,
Braamfontein 2017.
Tel: 011 726 8900.
Fax: 011 726 5501.

LegalWise is an Authorised Financial Services Provider