



ALLLIFE
YOU DESERVE THE RIGHT TO BE INSURED



Funeral Policy

Policy Wording

Products underwritten by
Old Mutual Alternative Risk Transfer
Limited, a licensed Life Insurer.

OMART

GENERAL

1. About this Funeral Policy

This **Funeral Policy** is designed to provide a once-off cash payment in the event of death of the Insured Person as set out in the Policy, along with additional Benefits as recorded in the Policy Schedule. South African law applies to this Policy.

We respect your privacy and take great care to protect the confidential information you give us; we will deal with it in a lawful manner. We will not share your personal information with any third party except if it is required to do so in the ordinary course of business, or where required by law. or with your consent.

We don't like spam and we won't sell your details to anyone for their marketing purposes. We may collect and process certain personal information for communication and administrative purposes. Collection and processing of this information will help us give you better service and create products tailored to meet your needs. By accepting the terms and conditions, you consent to the sharing of your information and any additional information provided pertaining to your beneficiaries. We take measures to ensure that our third parties keep your information confidential and protected. For more information on our processing activities, please refer to our Privacy Policy on www.alllife.co.za

1.1. The information that forms part of your Policy

The following documents and information form part of your **Funeral Policy** and must be read together as one document:

- **The information you provided when you applied for the Funeral Policy**
This refers to any and all information provided whether over the telephone, electronically or in paper format.
- **A Policy Schedule**
This sets out the details of the person who is insured, the Commencement Date, the Policy Benefits, details of the nominated Beneficiaries, the Premium payable.
- **Terms, conditions and exclusions**
The terms, conditions and exclusions, outlined in this document.

This policy includes consent to the sharing of private underwriting and claims information as set out in the standard disclosure made in terms of the Financial Advisory and Intermediary Service Act.

1.2. The Policy Owner and Nominated Spouse and/or Children

- The Policy Owner has the right to designate a nominated Beneficiary and make changes to that designation at any time. If the family option is selected, the Policy Owner must specify the spouse and/or children to be covered as Insured Persons.
- The Insured Person(s) must be ordinarily resident in the Republic of South Africa. For the purpose of the Policy, ordinarily resident means the Insured Person resides in the Republic of South Africa and regards it as his or her permanent home. The Policy Owner must inform The Insurer in writing if an Insured Person(s) leaves the country for a consecutive period of more than three months.
- If an Insured Person(s) does leave the country for more than three months, The Insurer may at its discretion impose additional terms and conditions for the continuation of the Policy, including an increase in Premium or suspending the cover until the Insured Person returns to the Republic of South Africa. If The Insurer is not informed, The Insurer may at its discretion repudiate a claim and/or terminate the Policy, in which event Premiums will not be refunded.
- The Policy cannot be ceded to another person or entity, and has no surrender value.

- For the purpose of the Policy, a spouse of the Policy Owner is someone who is:
 - Legally married to the Policy Owner, or
 - Able to prove, to the satisfaction of The Insurer, that for at least six consecutive months, he or she has been the partner of the Policy Owner in a serious relationship akin to a monogamous marriage between husband and wife,
 - In a union recognised in terms of the Recognition of Customary Marriages Act.
- Children are:
 - A biological child, legally adopted child or stepchild, or
 - A child where the main member or spouse are the legal guardian
 - A dependent child of the main member or spouse up to the age of 21 (twenty-one) years, and where mentally and/or physically disabled children are not limited to the age of 21 (twenty-one) years.
- The cover amount for children are calculated as a percentage of the cover amount of the Policy Owner, according to their age:

AGE	PERCENTAGE (%)
Stillborn	12.5%
0 – 4	12.5%
5 – 12	25%
13 – 20	50%

- The Policy Owner must provide proof that the person is a spouse by way of a marriage certificate or other proof acceptable to The Insurer.
- The Policy Owner may at any time change the cover option selected, by notifying (telephonically or by email) The Insurer. (Section 3.2.3).
- The Policy Owner must specify the spouse and/or children to be covered as Insured Persons by notifying The Insurer. If not specified, the spouse and/or children will not be covered. The Policy Owner may withdraw a nomination or add a nomination at any time by notifying (telephonically or by email) The Insurer. (Refer to Section 3.2.2 Cover commencement).

1.3. AllLife Boost

As a valued member of AllLife, you automatically qualify for the AllLife Boost, which gives you an additional 10% funeral cover, at absolutely no cost to you. This is exclusive to you, and to qualify your existing AllLife main policy must be maintained and paid up to date.

2. DEFINITIONS

These definitions apply throughout the Policy.

Accident / Accidental	A sudden and unforeseen event occurring at an identifiable place and time, which has a visible, violent or external cause, and results in the death of the Insured Person.
AllLife	AllLife (Pty) Ltd.
Benefits	The Benefits that become payable upon the death of the Insured Person(s), as recorded in the Policy Schedule.
Beneficiary(ies)	The person(s) nominated by the Policy Owner to whom the cover amount and other Benefits, as recorded in the Policy Schedule, is paid to upon the death of the Insured Person.
Commencement Date	The date when the Policy takes effect as recorded in the Policy Schedule.
Insured Events	An event which allows a valid claim to be made on the Policy.
Insured Person(s)	The person(s) accepted for cover under this Policy as recorded in the Policy Schedule.
Natural Death	Death that occurs from natural causes such as disease or old age, rather than from an act of violence or injury sustained in an Accident.
OMART	Old Mutual Alternative Risk Transfer Limited.
Policy	A contract between the Policy Owner and The Insurer as set out in the Policy Schedule and the Terms, Conditions and Exclusions included in this document, and is governed by the laws of the Republic of South Africa.
Policy Owner	The Policy Owner (main member) is the contract owner as recorded in the Policy Schedule.
Policy Schedule	The first section of this Policy Document, which sets out details of the Policy Owner and Insured Person(s), Policy Benefits, Premiums payable, relevant disclosures provided in the application form, and the terms and conditions referring to them.
Premium	The total monthly payment payable to maintain the Benefits under this Policy.
Premium Payer	The party specified in the Policy Schedule who is responsible for the payment of the Total Premium. The Payer is only permitted to change payment related information.
The Insurer	OMART, a registered South African life insurance company which underwrites this Policy and against whom a claim may be registered in terms of this Policy.

3. TERMS, CONDITIONS AND EXCLUSIONS

3.1. Give us relevant, true and complete information

The information given to The Insurer and AllLife in the application for this Policy, (refer to section 1), forms the basis upon which this Policy is issued and maintained.

Should the Policy Owner and/or the Insured Person provide false information or distort information, which has a material impact on The Insurers' ability to assess the risk and/or to determine if the Life Insured qualified for the cover, The Insurer will be entitled to cancel this Policy from the Commencement Date.

If any claim under this Policy is in any respect fraud or if any fraudulent means or devices are used by the Policy Owner and/or the Insured Person or anyone acting on their behalf or with their knowledge or consent to obtain any Benefit under this Policy or if any event is caused by the wilful act or with the involvement of the Insured Person, the Benefit afforded under this Policy in respect of any claim shall be rejected.

3.2. Understand your Policy

Check your Policy Schedule

- 3.2.1. The Policy Schedule sets out important information about your Policy, including your cover and Benefit amounts. It is your responsibility to let AllLife know as soon as reasonably possible if any details are incorrect or changes. AllLife will amend your Policy and send you an updated Policy Schedule that reflects these changes for safe keeping.

Commencement and Termination

- 3.2.2. The Policy and cover will commence on the date agreed and reflected in the Policy Schedule, provided the Premium has been paid. The Premium is regarded as paid once the Premium Payers' bank account has been successfully debited and provided the payment is not subsequently reversed.
- 3.2.3. Where the Policy Owner changes the cover option in terms of clause 1.2 which results in additional nominated Insured Persons to be covered by the Policy, or the Policy Owner nominates a new spouse and/or children be added as Insured Person, the cover for such Insured Persons shall commence on the date agreed in the Policy Schedule, provided the Premium has been paid. The Premium is regarded as paid once the Premium Payers' bank account has been successfully debited and provided the payment is not subsequently reversed.
- 3.2.4. The Insurer shall be entitled to cancel the Policy if a claim is submitted and such claim is determined by The Insurer to be based on fraud and rejected by The Insurer on the grounds of fraud. If this happens no Benefit will be payable and Premiums received prior to cancellation will not be refunded.
- 3.2.5. The cover for all Insured Persons will automatically terminate:
- when the Policy Owner dies, or
 - At the end of the calendar month in which the Policy Owner has not paid Premiums in terms of clause 3.2.17 – 3.2.21 and the Policy has not been reinstated, whichever occurs first.
- 3.2.6. If applicable, the cover for the nominated spouse and/or children shall automatically terminate:
- when the nominated spouse and/or children dies, or
 - When the Policy Owner has withdrawn the nomination of the spouse and/or children, by giving at least 30 days' notice to The Insurer. The Policy will terminate on the last day of the calendar month, in which the 30 day period ends, and no pro-rata Premiums will be refunded.
- 3.2.7. Either party may cancel the Policy by giving at least 30 days prior written notice to the other party. The Policy will terminate on the last day of the calendar month, in which the 30 day period ends, and no pro-rata Premiums will be refunded.

Waiting Period

- 3.2.8. The waiting period for Natural Death is 6 months.
- 3.2.9. The waiting period for intentional self-inflicted injury / suicide is 12 months.
- 3.2.10. Death from Accidental causes is covered from the time your first premium is paid.

- 3.2.11. The waiting period will be calculated from the date the respective Insured Person has active cover.
- 3.2.12. In the instance the Life Insured informed AllLife of a previous policy, with a registered long-term insurer, covering similar risks with a waiting period, any balance remaining from such waiting period, will be transferred to this policy.
- 3.2.13. In the event that the cover amount is increased, a waiting period of 6 months, will be applied to the increased portion from the date of increase for Natural Death.

Insured Events

- 3.2.14. An Insured event occurs when the Insured Person dies as a result of injuries sustained in an Accident, provided that the Accident occurs after the commencement of the Policy, and the death occurs within 30 days of the Accident, or
- 3.2.15. When an Insured Person dies as a result of Natural causes such as illness.
- 3.2.16. Suicide through wilful and intentional self-harm is not regarded as an Accident, waiting period applicable (Refer 3.2.9).

Premium

- 3.2.17. The Premium is the monthly payment that must be paid by the Policy Owner or Premium Payer, where applicable to The Insurer under the Policy, and is payable monthly in advance. Premiums must be paid in full every month for the duration of the Policy. The amount of the Premium is recorded in the Policy Schedule. The Premium is regarded as paid once the Premium Payers' bank account has been successfully debited and provided the payment is not subsequently reversed.
- 3.2.18. If the Premium, or any part thereof, is not received on the due date. The Policy Owner or Premium Payer, where applicable has 30 days grace in which to ensure that the Premium is paid, where after The Policy will lapse.
- 3.2.19. Should the full missed Premium not be paid within the 30 days, The Insurer may lapse the Policy from the date that the missed Premium was due.
- 3.2.20. The Policy will remain active on receipt of the full missed Premium within the 30 day grace period, or on any other terms and conditions determined by The Insurer in its sole discretion, which will be communicated verbally and/or in writing.
- 3.2.21. The Premium will be reviewed annually to determine whether the Claims experience and expenses are higher than assumed. The Insurer will notify the Policy Owner timeously and in writing of a pending review and the timing of the review if the review is expected to result in a Premium increase.
- 3.2.22. An annual Premium holiday is applicable, for the month of December, therefore no premium will be collected for the month of December, provided a minimum of four premiums have been paid successfully, leading up to the month of December.
- 3.2.23. The Premium is subjected to an annual increase, on the Policy anniversary, as indicated in the Policy Schedule.
- 3.2.24. Notice of changes to Premiums will be communicated to the Policy Owner, thirty (30) days' prior to the change. The Insurer will require the revised Premium to be paid in order to maintain cover. Cover will only be maintained if the revised Premium is accepted and paid.

Nominated Beneficiary (ies)

- 3.2.25. The Policy Owner may nominate one or more Beneficiary (ies) to receive payment of the cover amount and other death Benefit(s) in the event of the death of the Policy Owner, by notifying The Insurer in The Insurer's prescribed format.
- 3.2.26. The Policy Owner is by default the Beneficiary of the nominated spouse and/or children.
- 3.2.27. If no nomination is received by The Insurer prior to the death of the Policy Owner, or the Beneficiary(ies) nomination is invalid due to the nominated Beneficiary(ies) not surviving the Policy Owner, or the nomination not being in the prescribed format, then the Benefit will be payable to the Policy Owner's estate.

Benefits Payable

- 3.2.28. At the commencement of the Policy, the Policy Owner must select the amount of cover for all Insured Persons, the Policy Owner as well as his or her spouse and/or children, if the family cover option is selected in terms of clause 1.2. The available options and the amount selected by the Policy Owner are recorded in the Policy Schedule.

- 3.2.29. The Benefit(s) will only be payable provided a valid claim has been submitted to The Insurer and all Premiums have been paid.
- 3.2.30. No investment, surrender or loan values are payable in terms of the Policy.
- 3.2.31. No interest shall be payable by The Insurer on any Benefits.

Additional Benefits

- 3.2.32. In addition to the cover amount, the following Benefits are available in terms of this Policy in the event of the death of an Insured Person:
- **Double Accidental Death Benefit**
Should the Main Member die as a result of Accidental Death, the Benefit payable is equal to double the cover amount.
 - **Premium Holiday in December**
An annual premium holiday in the month of December for the duration of the Policy, provided premiums have been paid successfully for the four months (August, September, October and November) leading up to the month of December.

Amendment of Terms and Conditions

- 3.2.33. The Insurer may amend the terms and conditions by giving the Policy Owner 31 day's prior written notice. An updated version of the terms and conditions will be forwarded to the Policy Owner at the last known address in possession of The Insurer.

Cooling Off Period

- 3.2.34. If, after studying this Policy document the Policy Owner is unhappy with the Policy he/she has purchased, the Policy Owner may take advantage of a thirty-one (31) day "cooling off" period. This "cooling off" period enables the Policy Owner to re-evaluate their purchase and cancel this Policy by sending a written cancellation notice to AllLife (within thirty-one (31) days) after this Policy document has been received or would reasonably be expected to have been received. The "cooling off" period only applies if no Claims have been lodged against the Policy. Any Premiums paid will be refunded subject to the deduction of the cost of the risk cover actually enjoyed.

3.3. Exclusions

No Benefit(s) will be payable if the Insured Event, directly or indirectly, is caused by, arises or results from, is contributed to by, or is traceable to:

- 3.3.1 war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power,
- 3.3.2 participation in Labour disturbances, riots, demonstrations, strikes or lock-outs,
- 3.3.3 acting in the course and scope of employment in military, naval, air or police services of any country or international authority,
- 3.3.4 engaging in aviation, other than as a fare paying passenger in a fixed wing aircraft, provided and operated by an airline or air charter company, which is duly licensed for the regular transportation of fare paying passengers,
- 3.3.5 the influence of alcohol or an injury or illness sustained when the blood alcohol content of any Insured Person exceeded the level permitted by the road traffic laws of the country where the hospital confinement and/or bodily injury took place, or the influence of drugs or narcotics, unless administered by a registered member of the health profession or unless prescribed by and taken in accordance with the instructions of a registered member of the health profession, and not for the treatment of drug addiction,
- 3.3.6 elective, experimental or cosmetic surgery or any voluntary treatments,
- 3.3.7 any involvement in any criminal activity as a willing participant,
- 3.3.8 hazardous activities such as, but not limited to, bungee jumping, racing and extreme sports, or
- 3.3.9 Exposure to radioactivity, atomic energy, nuclear reaction, terrorism, nuclear or biological or chemical hazards and warfare agents.



3.4. Claims

- 3.4.1. All Claims must be submitted to AllLife (on behalf of The Insurer) within the prescribed period recorded in the Policy Schedule. If this is not done then the claim will not be considered by The Insurer and therefore not paid.
- 3.4.2. The claimant must supply all required documentation and other information that is reasonably requested by The Insurer, at the claimant's expense.
- 3.4.3. Upon the admission of a valid claim, the Benefits shall be payable to the nominated Beneficiary(ies), within 48 (forty-eight) hours from approval, provided all required documents, and requested information necessary to assess the claim, have been received.
- 3.4.4. Such payment will be in South African Rand and made by electronic funds transfer to a South African bank account/s only.
- 3.4.5. Once a claim has been paid, The Insurer shall have no further liability towards the claimant.
- 3.4.6. Should The Insurer reject the claim, the claimant may, within a period of 90 days dispute the decision and make a representation against this decision, by addressing written communication directly to AllLife, or The Internal Complaints Department of Old Mutual Alternative Risk Transfer Limited (OMART). Old Mutual Alternative Risk Transfer Limited (OMART) will respond in writing within 45 days.

The claimant is also at liberty to approach the Long Term Insurance Ombudsman should they have a complaint against The Insurer, Old Mutual Alternative Risk Transfer Limited (OMART), or the FAIS Ombudsman should they have a complaint against the Intermediary, AllLife.

If we persist in our rejection or dispute of the claim after representations have been made, the claimant may consult a lawyer who should institute the action within 180 days or 6 months after the expiration of the 90 day period referred to above to avoid losing their to claim.

If legal proceedings is not instituted within that time the claimant will no longer be entitled to claim the Benefit under the Policy.

3.5. Dispute Resolution

In the event of any dispute, other than claim handling, arising between The Insurer and the Policy Owner in respect of the Policy, the person(s) shall in good faith take all reasonable and necessary steps to resolve the dispute. If no agreement is reached within 10 business days, a notice to terminate, will be issued, where after 31 days, the policy will be terminated.

4. COMMUNICATIONS

4.1. What do I do if I need more information?

AllLife

AllLife will gladly attempt to resolve any questions or problems you may have regarding this Policy.



0861 255 543

Customer Care



customercare@alllife.co.za



0866 171 888

Claims Department



claims@alllife.co.za



PO Box 787159, Sandton, 2416

Compliance Department



compliance@alllife.co.za

Please always include your ID Number and your Policy details when communicating with AllLife.

The Insurer undertakes to settle all valid Claims as quickly as possible following receipt of all required documentation. Should the Policy Owner or Beneficiary (ies) have any query or complaint regarding the settlement of any Claims or is in any way unhappy about the service that they have received, they may contact the Compliance Department.

If the inquiry is not satisfactorily resolved, the Policy Owner or Beneficiaries may contact:

Old Mutual Alternative Risk Transfer Limited (OMART)



(021) 509 2191



PO Box 66, Cape Town, 8000



OMARTComplaints@oldmutual.com

If still not satisfactorily resolved, the Policy Owner or Beneficiaries may contact:

Long Term Insurance Ombud



0860 662 837 / (021) 657 5000



(021) 674 0951



Private Bag X45, Cape Town, 7735



info@ombud.co.za

FAIS Ombud



0860 324 766







(012) 348 3447 / (012) 470 9080



P.O. Box 74571, Lynnwood Ridge, 0040



info@faisombud.co.za

PROTECTION OF PERSONAL INFORMATION	
OMART DISCLOSURES	ALLLIFE DISCLOSURES
OMART may use your information or obtain information about you for the following purposes:	AllLife may use your information or obtain information about you for the following purposes:
<ul style="list-style-type: none"> • Underwriting • Assessment and processing of claims • Credit searches and/or verification of personal information • Claims checks • Tracing beneficiaries • Fraud prevention and detection • Market research and statistical analysis • Audit & record keeping purposes • Compliance with legal & regulatory requirements • Verifying your identity • Sharing information with service providers including appointed administrators (AllLife as at time of policy issue) we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information. 	
You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases, you have the right to object to the processing of your personal information.	
INFORMATION REGULATOR	
You also have the right to complain to the Information Regulator, whose contact details are:	
 012 406 4818  http://www.justice.gov.za/infoereg/index.html	 086 500 3351  info@faisombud.co.za
MARKETING	
OMART DISCLOSURES	ALLLIFE DISCLOSURES
The Old Mutual Group [of which OMART is a subsidiary] would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs.	AllLife would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs.
OPT-OUT	
If you prefer to no longer receive such information and/or financial services from:	
The Old Mutual Group: Please sms your ID number to 30994 To view the Old Mutual Group full privacy notice and to exercise your preferences, please visit our website on https://www.oldmutual.co.za/privacy-notice/	AllLife: Please visit our website on www.alllife.co.za to view the AllLife full privacy notice and to exercise your preferences.

STATUTORY DISCLOSURE NOTICE IN TERMS OF THE POLICY PROTECTION RULES (LONG-TERM INSURANCE) & THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT ("FAIS")

In terms of the Financial Advisory and Intermediary Services Act, the following information must be disclosed to you as our client.

AllLife (Pty) Ltd is a company registered in terms of the Companies Act and is an authorised Financial Services Provider. AllLife has appointed representatives to act on its behalf in rendering financial services to its clients. Should an AllLife representative physically call on you, please ask the representative to show you his / her letter of authorisation. AllLife accepts responsibility for the activities of duly authorised representatives that are performed under the supervision of an AllLife key individual, within the scope of and in the course of their employment as a representative of AllLife. AllLife has been authorised to provide financial advisory and intermediary services in respect of Long-term Insurance: Categories A and B. The license conditions or restrictions as well as any exemptions which are applicable to AllLife are listed below. AllLife holds professional indemnity insurance to the value of R 3 million. AllLife is not required to and nor does it hold guarantees or fidelity insurance cover. AllLife designs, distributes, and administers its unique set of life insurance through a cell arrangement with OMART, which provides the regulatory framework necessary for AllLife to provide insurance. AllLife has been mandated to act as an intermediary and binder holder of OMART. (AllLife earns more than 30% of its total remuneration from OMART). In terms of conflict-of-interest provisions of the FAIS Act 37 of 2002, no actual or potential conflicts of interest were identified. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority. A conflict-of-interest management Policy is available to clients upon request. AllLife's complaint's process and Policy are also available to clients from AllLife's offices upon request.

IMPORTANT DISCLOSURE AND OTHER LEGAL REQUIREMENTS: PLEASE READ CAREFULLY

As a long-term insurance Policyholder, or prospective Policyholder, you have the right to the following information:

THE INTERMEDIARY (INSURANCE BROKER OR REPRESENTATIVE) DEALING WITH YOU MUST AT THE EARLIEST REASONABLE OPPORTUNITY DISCLOSE	YOUR RIGHT TO KNOW THE IMPACT OF THE DECISION YOU ELECT TO MAKE	YOUR RIGHT WHEN BEING ADVISED TO REPLACE AN EXISTING POLICY																																								
<p>A: Name, physical and postal address, and telephone number</p> <p>B: Legal capacity: independent or representative for brokerage</p> <p>C: Concise details of relevant experience</p> <p>D: Insurance products that may be sold</p> <p>E: Insurers whose products may be marketed</p> <p>F: Indemnity cover held – Yes/No</p> <p>G: Shareholdings in Insurers if 10% or more</p> <p>H: Name of Insurers from which the intermediary received 30% or more of total commission and Remuneration during past calendar year</p> <p>The intermediary must be able to produce proof of contractual relationship with and accreditation by the Insurers concerned.</p>	<p>The intermediary or Insurer dealing with you must inform you of:</p> <p>A: (1) The Premium you may be paying and (2) The nature and extent of Benefits you may receive</p> <p>B: If the Benefits are linked to the performance of certain assets: (1) How much of the Premium will go towards the Benefit (2) To what portfolio your Benefits will be linked</p> <p>C: The possible impact of this purchase on your finances</p> <p>D: The possible impact of this purchase on your other Policies (affordability)</p> <p>E: The possible impact of this purchase on your Investment portfolio (affordability)</p> <p>F: The flexibility of changes you may make to the proposed contract</p> <p>G: The contract terms of the product you intend to purchase</p> <p>It is very important that you are sure that the product or transaction meets your needs and that you feel you have all the information You need to make a decision.</p>	<p>You may not be advised to cancel a Policy to enable you to purchase a new Policy or amend an existing Policy unless:</p> <p>A: The intermediary identified the Policy as a replacement Policy</p> <p>B: The implications of cancellation of the Policy are disclosed to you such as: (1) The influence on your Benefits under the old Policy (2) The additional costs incurred with the replacement</p> <p>C: The Insurer that issued the original Policy will contact you. You are advised to discuss the matter with its representative</p> <div><p>ALLLIFE DOES NOT AND HAS NOT ADVISED YOU TO REPLACE ANY EXISTING POLICY</p></div>																																								
YOUR RIGHT TO BE INFORMED BY THE INSURER	YOUR RIGHT TO CANCEL THE TRANSACTION	IMPORTANT INFORMATION																																								
<p>The Insurer will forward you documentation confirming Policy details as discussed in paragraph 2 of this Notice, which will also include:</p> <p>A: The name of The Insurer</p> <p>B: The product being purchased</p> <p>C: The cost in Rand of the transaction and specifically: - The loadings if any - The initial expense, and - The amount of commission and other remuneration being paid to the intermediary</p> <p>D: In the case of policies with an investment element, the ongoing expense or any other fees or charges payable</p> <p>E: The information as stipulated in the Policyholder Protection Rules under the Long-Term Insurance Act.</p> <p>F: The contact number and address of the complaints and Compliance officers of The Insurer</p>	<p>You have a right to cancel a Policy in writing within thirty-one (31) days after receipt of the information as stipulated in the Policyholder Protection Rules under the Long-Term Insurance Act.</p> <p>The same applies to certain changes you may make to a Policy</p> <p>The Insurer is obliged to confirm to you whether you have this right and to explain how to exercise it</p> <p>Please bear in mind that you may not exercise it if you have already claimed under the Policy or in the event, which the Policy insures you against, has already happened. If the Policy has an investment component, you will carry any investment loss</p>	<p>A: It is important that you are sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision</p> <p>B: Where paper forms are required, only sign these once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents</p> <p>C: Remember that you may contact either the Long-term Insurance Ombudsman or the registrar of Long-term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you</p> <div><div><p>Information Regulator</p><p>Briarpark Forum 3 33 Hoofd Street, Briarpark Johannesburg, 2017</p></div><div><p>Email: infoereg@justice.gov.za Fax: 086 500 0051</p></div></div>																																								
PARTICULARS OF LONG-TERM INSURANCE AND FAIS OMBUDSMEN & FINANCIAL SECTOR AUTHORITY	PARTICULARS OF THE FINANCIAL SERVICES PROVIDER AND BINDER HOLDER	INFORMATION ON THE PRODUCT SUPPLIER																																								
<table><tr><th>Long-term Insurance Ombud</th><th>FAIS Ombud</th></tr><tr><td>Private Bag X45, Claremont Cape Town, 7735 Tel: 0860 662 837 (021) 657 5000 Fax: (021) 674 0951 Email: info@ombud.co.za Web: www.ombud.co.za</td><td>P O Box 74571, Lynnwood Ridge 0040 Tel: 0860 324 766 (012) 470 9030 Fax: (012) 348 3447 Email: info@faisombud.co.za</td></tr></table> <div><p>Financial Sector Conduct Authority</p><p>P.O. Box 35655, Menlo Park, 0102 Tel: (012) 428 8000 Fax: (012) 347 0221</p></div> <div><p>FSCA registration details</p><p>AllLife (Pty) Ltd: FSP 4946</p></div>	Long-term Insurance Ombud	FAIS Ombud	Private Bag X45, Claremont Cape Town, 7735 Tel: 0860 662 837 (021) 657 5000 Fax: (021) 674 0951 Email: info@ombud.co.za Web: www.ombud.co.za	P O Box 74571, Lynnwood Ridge 0040 Tel: 0860 324 766 (012) 470 9030 Fax: (012) 348 3447 Email: info@faisombud.co.za	<table><tr><td>Name:</td><td>AllLife (Pty) Ltd.</td></tr><tr><td>Trading name:</td><td>AllLife</td></tr><tr><td>Registration number:</td><td>2004 / 008283 / 07</td></tr><tr><td>FSCA Registration number:</td><td>4946</td></tr><tr><td>Postal address:</td><td>P.O. Box 787159, Sandton, 2146</td></tr><tr><td>Physical address:</td><td>14th Floor, Libridge Building, 25 Ameshoff Street, 2001</td></tr><tr><td>Internet address:</td><td>www.alllife.co.za</td></tr><tr><td>Email address:</td><td>customer@alllife.co.za</td></tr><tr><td>Compliance Officer:</td><td>Germa Beukes</td></tr><tr><td>Email address:</td><td>compliance@alllife.co.za</td></tr></table>	Name:	AllLife (Pty) Ltd.	Trading name:	AllLife	Registration number:	2004 / 008283 / 07	FSCA Registration number:	4946	Postal address:	P.O. Box 787159, Sandton, 2146	Physical address:	14th Floor, Libridge Building, 25 Ameshoff Street, 2001	Internet address:	www.alllife.co.za	Email address:	customer@alllife.co.za	Compliance Officer:	Germa Beukes	Email address:	compliance@alllife.co.za	<table><tr><td>Name:</td><td>Old Mutual Alternative Risk Transfer Limited (OMART)</td></tr><tr><td>Trading name:</td><td>OMART</td></tr><tr><td>Registration number:</td><td>1977 / 008994 / 06</td></tr><tr><td>Postal address:</td><td>P.O. Box 66, Cape Town, 8000</td></tr><tr><td>Compliance Officer:</td><td>The internal compliance officer</td></tr><tr><td>Email address:</td><td>OMARTCompliance@oldmutual.com</td></tr><tr><td colspan="2">Complaints Department</td></tr><tr><td>Email address:</td><td>OMARTComplaints@oldmutual.com</td></tr></table>	Name:	Old Mutual Alternative Risk Transfer Limited (OMART)	Trading name:	OMART	Registration number:	1977 / 008994 / 06	Postal address:	P.O. Box 66, Cape Town, 8000	Compliance Officer:	The internal compliance officer	Email address:	OMARTCompliance@oldmutual.com	Complaints Department		Email address:	OMARTComplaints@oldmutual.com
Long-term Insurance Ombud	FAIS Ombud																																									
Private Bag X45, Claremont Cape Town, 7735 Tel: 0860 662 837 (021) 657 5000 Fax: (021) 674 0951 Email: info@ombud.co.za Web: www.ombud.co.za	P O Box 74571, Lynnwood Ridge 0040 Tel: 0860 324 766 (012) 470 9030 Fax: (012) 348 3447 Email: info@faisombud.co.za																																									
Name:	AllLife (Pty) Ltd.																																									
Trading name:	AllLife																																									
Registration number:	2004 / 008283 / 07																																									
FSCA Registration number:	4946																																									
Postal address:	P.O. Box 787159, Sandton, 2146																																									
Physical address:	14th Floor, Libridge Building, 25 Ameshoff Street, 2001																																									
Internet address:	www.alllife.co.za																																									
Email address:	customer@alllife.co.za																																									
Compliance Officer:	Germa Beukes																																									
Email address:	compliance@alllife.co.za																																									
Name:	Old Mutual Alternative Risk Transfer Limited (OMART)																																									
Trading name:	OMART																																									
Registration number:	1977 / 008994 / 06																																									
Postal address:	P.O. Box 66, Cape Town, 8000																																									
Compliance Officer:	The internal compliance officer																																									
Email address:	OMARTCompliance@oldmutual.com																																									
Complaints Department																																										
Email address:	OMARTComplaints@oldmutual.com																																									