



With FutureProtect you are not only protecting yourself...

Safeguard your family's future with Identity Theft Cover from ThisIsMe's FutureProtect.

# POLICY DOCUMENT

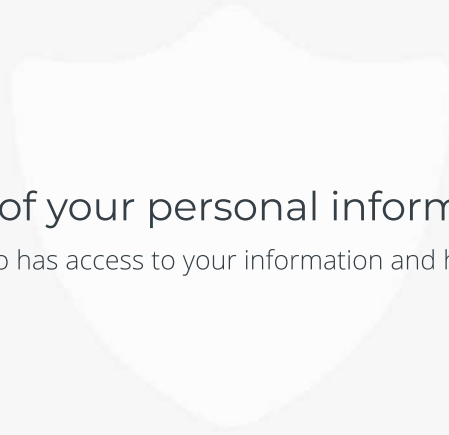
# ThisIsMe FutureProtect

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**South Africa's Leading Identity Theft Cover.**

This document contains the terms and conditions that apply to your ThisIsMe FutureProtect Policy and should be read in conjunction with ThisIsMe's [Terms of Use](#) and [Privacy Policy](#).

THIS DOCUMENT AND YOUR POLICY SCHEDULE FORM THE BASIS OF THE CONTRACT BETWEEN YOU AND THE SERVICE PROVIDER.



Be in control of your personal information, forever.

Always be in control of who has access to your information and how it is used with ThisIsMe.

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# IDENTITY SAFETY

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Take precautions to help protect your identity.



## REQUEST FOR PERSONAL INFORMATION

Be cautious about any information you give over the phone or internet. ThisIsMe employs the strongest available encryption and security technologies to protect your information, but your vigilance is the first step in protecting your identity.

Only give out your personal details if you have initiated the contact and trust the other party. Any communication from ThisIsMe's trusted merchant partners will clearly state its intentions and origin and if you have any doubt, our friendly support team is available on our contact page at <https://www.thisisme.com/contact-us/> to help you out.

## PRIVACY POLICIES

If you're giving information online, you should check the privacy policy and make sure the web page is secure by looking for a 'lock' icon in the status bar. This indicates that the page transmits information in a secure manner.



## PASSWORDS

Make sure that the passwords you use for everyday things are different from those you use for your banking. Avoid passwords that might be easy to guess.



## LOST CARDS

If you lose any of your cards, notify your bank immediately. If you lose your passport or drivers licence, contact the relevant authority. Remember, the sooner you report it, the more you can minimise the risk.

# REPORTING IDENTITY THEFT

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## Help us stop fraud.

Fraud increases claim costs for all of us, and could in turn lead to increased fees. It's also a criminal offence that is punishable by law. ThisIsMe Pty. LTD supports the prevention of fraud.

If you know of any fraud or suspect that someone is involved in fraudulent activities, please contact one of the following agencies:

### **SOUTHERN AFRICAN FRAUD PREVENTION SERVICES**

Help-Line: 0860 101 248  
Telephone: +27(0)11 867 2234  
Fax: +27(0)11 867 2315

[www.safps.org.za](http://www.safps.org.za)

### **SOUTH AFRICAN INSURANCE CRIME BUREAU**

Telephone: +27 021 1432/3/4/5  
After hours: +27 72 313 6224  
Fraud line: 0860 002526 (anonymous)

[www.saicb.co.za](http://www.saicb.co.za)

### **SARS**

Email: [phishing@sars.gov.za](mailto:phishing@sars.gov.za)

[www.sars.gov.za](http://www.sars.gov.za)

### **REPORT A CRIME**

SMS Tip-Off: 32211

[www.reportacrime.co.za](http://www.reportacrime.co.za)

ALL DETAILS OF ANY PERSON REPORTING ANY FRAUDULENT ACTIVITIES ARE TREATED WITH THE UTMOST CONFIDENTIALITY AND SHOULD YOU WISH TO REMAIN ANONYMOUS, YOU MAY ELECT TO DO SO.

# SUPPORT

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Contact your Insurer to claim or query.

## DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document)

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

### YOUR INSURER

GENRIC Insurance Company LTD

Registration Number: 2005/037828/06

FSP Registration Number: 43638

PO BOX 1115, Bromhof, 2154 Midrand Business Park,  
Building 3, 563 Old Pretoria Main Road, Midrand, 1685

Tel: 0875500968

Fax: 086 685 0357 11

E-mail: [info@genric.co.za](mailto:info@genric.co.za)

[www.genric.co.za](http://www.genric.co.za)

### COMPLIANCE OFFICER

Moonstone Information Refinery (Pty) Ltd

FSB Reg. No. 188 – Represented by Bronwen Allan

PO Box 12662, Die Boord, Stellenbosch, 7613

Tel: 021 883 8000

Fax: 086 601 9872

E-mail: [ballan@moonstonecompliance.co.za](mailto:ballan@moonstonecompliance.co.za)

[www.moonstoneinfo.com](http://www.moonstoneinfo.com)

### FAIS OMBUDSMAN

Fairness in Financial Services

P.O. Box 74571, Lynwoodrif, 0040

Tel: (012) 470-9080 / 0860 432 766

Fax: (012) 348-3447

E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)

[www.faisombud.co.za](http://www.faisombud.co.za)

### FAIS COMPLIANCE

Registrar of Short-Term Insurance

P.O. Box 35655, Menlo Park, 0102

Tel: (012) 428-8000

Fax: (012) 347-0221

# YOUR POLICY

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## This Policy is a formal agreement.

This Policy is a formal agreement between you, ThisIsMe Pty. Ltd – Reg. No. 2014/136237/07 and GENRIC Insurance Company Limited a company duly registered and incorporated in accordance with the company's laws of the Republic of South Africa, having **Registration Number 2005/037828/06** and **Financial Services Provider Number 43638**, that carries on business as a registered short-term insurer with **Registration Number 00051/001** (hereinafter referred to as the Insurer).

This Policy is administered by **GENRIC Insurance Company LTD**.

Please ensure that the Policy meets your requirements and if you have any questions or want further information do not hesitate to contact [futureprotect@thisisme.com](mailto:futureprotect@thisisme.com) directly.

If you decide you do not wish to continue with the Policy, you must notify ThisIsMe within 30 days of taking out the Policy. Any premiums that you have paid will be refunded and ThisIsMe will confirm in writing to you that the Policy has been cancelled.

### ABOUT YOUR POLICY

Your ThisIsMe FutureProtect Policy provides protection against Identity Theft and helps correct your Credit File held with the applicable credit bureau if you are the victim of Identity Theft.

The Policy is underwritten by **GENRIC Insurance Company Limited** which will be responsible for all claims and administration of this Policy. GENRIC contact details are available by emailing [futureprotect@thisisme.com](mailto:futureprotect@thisisme.com).

All correspondence to you will be sent to the most recent address that ThisIsMe have on record for you. If your details change it is your responsibility to notify ThisIsMe. This can easily be completed from within your ThisIsMe profile.

ThisIsMe has partnered with **Compuscan** to provide you with copies of your Credit File, credit check alerts and assistance with correcting your credit history and file.

You are covered up to the amount chosen by you by virtue of the package you have selected, subject to terms and conditions of this Policy, against an occurrence of the events as defined below. Your contract with the Insurer consists of this Policy document; any schedules thereto, all written correspondence and verbal agreements.

MEANINGS OF IMPORTANT AND FREQUENTLY USED WORDS AND TERMS ARE SET OUT UNDER "DEFINITIONS".

# YOUR POLICY

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## DESCRIPTION OF POLICY

In exchange for the agreed Premium, subject to the terms and conditions of this Policy, as defined in your schedule. The cover amount is dependent on the cover plan selected, per Unauthorised Transfer of Funds Event, for the losses incurred due to Unauthorised Fund Transfers as a result of a Stolen Identity Event.

## DEFINITIONS

The following words and terms appear in the Policy Schedule and/or in the Policy Wording. They are defined as:

- **Anniversary Date** means the date 12 months after the Cover Start Date and the same date every year after that.
- **Business** means your occupation, profession, trade or other means of employment.
- **Cover Start Date** is shown on the Policy Schedule and means the date that the cover began.
- **Credit File** means a file to demonstrate the South African credit history of individuals, including loan applications that were not approved, defaults on loans, bankruptcy, and other adverse events.
- **Identity Theft** means the act of utilising stolen personal information or identity documents within South Africa to impersonate another individual and fraudulently obtain loans, access accounts, apply for credit cards, or establish accounts within South Africa in the name of the Insured.
- **Insured** means the Policy Holder.
- **Legal Costs** means costs and expenses associated with the provision of legal services by retained legal counsel.
- **Loss of Income** means the loss of personal income due to time off from your work as a result of an Identity Theft; solely from your efforts to amend records regarding your identity.
- **Major Event** means an instance, or related series of instances, where the identity or identification of multiple individuals is stolen from the same source, or by the same means.
- **Policy** means the terms and conditions applying to this insurance, as described in the Policy Wording and the Policy Schedule.

# YOUR POLICY

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- **Policy Holder** means the person named in the Policy Schedule.
- **Relative** means spouse, siblings, children and parents.
- **Verified** means your ThisIsMe account carries a VS1 status (or is deemed by ThisIsMe to be fully verified).
- **Unauthorised Transfer of Funds Event** means a fund transfer from your account initiated by a person other than you without the actual authority to initiate such transfer and from which you receive no benefit. Unauthorised Transfer of Funds Event does not include a Fund Transfer initiated:
  - By a person to whom you knowingly furnished the Access Device to your Account, unless you have notified the Outside Entity that transfers by such person are no longer authorised;
  - With fraudulent intent by you or any person acting in concert with you.
- **Unauthorised Loss of Funds** means the principal amount of money, exclusive of interest and fees, incurred by you and caused by an Unauthorised Transfer of Funds Event first occurring during the Policy period for which you have sought reimbursement from the Outside Entity that holds the Account from which funds were stolen, and for which you have not received reimbursement in any way from any source whatsoever.
- **Access Device** means any online device, including without limitation, a password, a passphrase, a Personal Identification Number (PIN) number or any other authentication method whatsoever, designed to control and or restrict and or allow access to your Account.
- **Account** means any demand deposit (checking), savings, cash portion of a brokerage account, credit card, loan or other account held under your identification number held directly by an Outside Entity, which you can access via the internet for the purpose of transacting electronically. This account must be established primarily for personal, family or household purposes.
- **Approved Security Software** means the computer program designed to enhance information security. The function is to defend computers/devices against intrusion and unauthorised use of resources.
- **Fund Transfer** means any transfer of funds that is initiated in person or through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing or authorizing an Outside Entity to debit or credit your Account. Fund transfer includes but is not limited to:
  - Online financial transactions;
  - Transfers resulting from online transactions only.



# YOUR POLICY

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## INTERMEDIARY FEES AND COMMISSIONS

The following components are included in the premium:

- 20% intermediary commission (if applicable)
- Administration and/or maintenance fee

All prices include VAT.

In the event that your claim was unsuccessful and rejected, we will not reimburse you for the premiums that you have paid. Payment of the premium is a monthly or annual amount to be paid in order for the cover to be active, as selected by you as the insured. In the event of non-receipt of premiums, no claims will be payable.

## The ThisIsMe Promise

Provided the Terms and Conditions are met and the premiums are up to date ThisIsMe promises to provide the Policy Holder with the following benefit(s), provided depending on the package selected by you when you subscribed to ThisIsMe FutureProtect:

### CREDIT FILE MONITORING

To help you monitor your Compuscan Credit File, Compuscan will provide you with a copy on completion of the Personal Credit File and Credit Alerts form. An up to date copy of your Credit File held by Compuscan will be sent to you each year upon payment of the annual (or twelfth monthly) premium, or will be delivered to you in line with your choice of package.

### CREDIT ALERTS

Credit alerts are sent by ThisIsMe in respect of any credit-related enquiries being made on your Compuscan Credit File. The credit alert will be sent via your listed contact methods (primary email and/or mobile) in your ThisIsMe profile.

# YOUR POLICY

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## RESTORING YOUR CREDIT FILE

If Identity Theft occurs while the cover is current, ThisIsMe will help you to investigate the fraud, correct your credit history held with Compuscan including correcting the details on your Credit File and providing details of all parties who need to be contacted.

## LOSS OF FUNDS COVER

If Identity Theft occurs while the cover is current, and all terms and conditions have been met and adhered to, ThisIsMe will provide Loss of Funds cover to the maximum value stipulated by way of the package selected by you when you signed up for this Policy.

## THE THISISME WARRANTY

ThisIsMe undertakes to provide a financial assistance pool up to the value of **R1 million** (ZAR 1 000 000) to aid with the restoration of your credit profile and for the provision of legal services in the event that:

1. Your identity is compromised via (and only via) any ThisIsMe registered merchant, provided all other Terms and Conditions are met and where the offending merchant has followed the correct procedure of requesting Personable Identifiable information from you and where you have provided the necessary consent;
2. Your identity document, address, mobile number and bank account has been fully verified by ThisIsMe.

## SCOPE OF YOUR COVER

You are covered up to the amount stated in the package selected, subject to Terms and Conditions of this Policy, against an occurrence of the events as defined below. Your contract with the Insurer consists of this Policy document; any schedules thereto, all written correspondence and verbal agreements.

Furthermore, you will only be covered in the event of the following:

1. You report the Stolen Identity Event or an Unauthorised Transfer of Funds Event to us within 30 (thirty) days of discovery;
2. You first discover the Stolen Identity Event or Unauthorised Transfer of Funds Event while your Policy is active.  
Legal costs are part of, and not in addition to, the cover limits of this Policy.

# YOUR POLICY

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## WHAT IS NOT COVERED

This Policy shall not apply to any loss arising directly or indirectly in the event of the following:

1. Any dishonest, criminal, malicious or fraudulent acts you personally participated in, directed, or had prior knowledge of;
  2. Any physical injury, sickness, disease, disability, shock, mental anguish, and mental injury, including required care, loss of services or death at any time resulting therefrom;
  3. Any loss arising from a Stolen Identity Event or Unauthorised Transfer of Funds Event that is not reported to us within 30 (thirty) days after it is first discovered by you;
  4. Any Unauthorised Loss of Funds arising directly or indirectly from any business activity, including without limitation, any loss connected to an account used for business purposes;
  5. Any Unauthorised Transfer of Funds Event of which a member of your immediate family living in the same household or joint account holder participated in, directed, indirectly or had prior knowledge of;
  6. Any Unauthorised Loss of Funds arising directly or indirectly from destruction, confiscation or seizure by order of any government or public authority;
  7. Any Unauthorised Loss of Funds arising directly or indirectly from voluntary disclosure of any code or other security information which can be used to gain access to your account to someone who subsequently contributes to the Unauthorised Transfer of Funds Event. This does not include disclosure of any code or other security information which can be used to gain access to an account using an access device that occurred when you were under duress or when you are a victim of fraud;
  8. Unauthorised Transfer of Funds Event or Stolen Identity Event not covered by this Policy;
  9. Any Unauthorised Loss of Funds arising directly or indirectly from any loss, expense or damage for which an outside entity is legally liable;
  10. Any costs or claim recoverable from a third party;
  11. Any events that occurred before the inception date will not be covered;
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# YOUR POLICY

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12. War or war-like acts, military uprising, usurped power, rebellion or revolution, civil commotion, labour disturbances or public disorder;
13. Events related to looting or theft other than specifically covered by this Policy;
14. Any acts of terrorism by any group or person, whether under instruction or acting alone;
15. Any loss due to unlicensed software use, computer viruses or similar destructive media;
16. Any consequential loss or damage which is not directly caused by an insured risk.

# YOUR CLAIMS

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## ASSISTANCE IN RECOVERY

You as the insured warrant that you will provide us with any assistance, whether by means of required documentation or information in terms of a recovery against an unauthorised transfer event.

## HOW WE PAY YOUR CLAIM

We have the choice to settle your claim in any of the following ways:

- Paying out cash to your Bank account; or
- Pay out to your Credit Card.

## Follow these steps to submit a claim.

Contact GENRIC Emergency Assist Line, or lodge an intent to claim on the website as soon as possible after the incident.

The sooner you notify us, the quicker we are able to assist you;

1. We will need to verify that your FutureProtect Policy is active and valid;
2. Inform the Outside Entity to check and verify the Unauthorised Transfer of Funds Event or Stolen Identity Event;
3. Inform the police / authorities of the Unauthorised Transfer of Funds Event or Stolen Identity Event as soon as possible, but no later than 24 hours after becoming aware of the event;
4. In order to process your claim, we may request some documentation to verify the claim. Any cost associated with obtaining the required documentation will not be covered by us. All information and documentation we ask of you within the timeframe we set;

# YOUR CLAIMS

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5. You must report an incident or claim within 90 (ninety) days of discovery of an Unauthorised Transfer of Funds Event. This includes incidents for which you do not want to claim right away, but which may result in a claim in the future;
6. The documentation you will need to provide includes, but is not limited to, the following:
  - The police report
  - The police case number
  - Bank Statement for validation of transaction
  - A letter from the Outside Entity stating that they will not reimburse the loss incurred
7. You will need to let us know if you have insurance cover that covers the same event. We will not cover any loss covered by a third party;
8. Inform us if you become aware of any possible prosecution, legal proceedings or claim that could be lodged against you as a result of the incident for which you have already claimed for.

## There are some Policy exclusions.

Your ThisIsMe FutureProtect Policy provides cover for Credit File Monitoring, Credit Alerts and restoring your Credit File but does not provide cover for any costs where:

- Your Identity Theft is still under investigation by ThisIsMe and Compuscan (or any other Credit Bureau with which ThisIsMe partners to provide the service);
  - The identity stolen was a commercial identity or your losses arise out of your Business activity;
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# YOUR CLAIMS

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- The Identity Theft occurred as a direct or indirect result of any criminal activity you engaged in;
- The Identity Theft occurred prior to the Cover Start Date whether you were aware of the Identity Theft or not;
- The Identity Theft was not confirmed through the services of ThisIsMe or the South African Police Service, other than under exceptional circumstances if agreed to by ThisIsMe at ThisIsMe's sole discretion;
- The Identity Theft has not been reported to the South African Police Service and the South African Fraud Prevention Services;
- The Identity Theft was committed by a Relative; or
- You fail to maintain your "Fully Verified Status" in your ThisIsMe profile or where you fail to attain a VS1 status via your ThisIsMe Profile or are no longer deemed to be "Fully Verified" by ThisIsMe.

Your ThisIsMe FutureProtect Policy does not provide cover for any of the following:

- Any direct financial loss including transactions, goods or services you have been charged for, or that were purchased as a result of Identity Theft;
- Fraudulent use of your identity outside South Africa; or
- Any costs associated with an action in defamation you bring because of Identity Theft.

## FRAUDULENT OR DISHONEST CLAIMS

If your claim is rejected (initially or after an investigation) due to fraud or dishonesty, you will need to pay us back for any expenses that we may have incurred relating to the claim.

If you, or anyone acting on your behalf submits a claim, or any information or documentation relating to any claim, that is in any way fraudulent, dishonest or inflated, we will reject that entire claim and cancel your Policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is the earliest.

We will also report your fraud or dishonesty to the relevant authorities.

# YOUR CLAIMS

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## COMPLAINTS AND DISPUTED / REJECTED CLAIMS

Should your claim be rejected, you will be notified in writing and will be provided with the reasons for rejection. If you disagree with the outcome (our final decision) of your claim with us, you may object in writing within 90 (ninety) days from the date of rejection. You will need to make written representation to us with valid reasons as to why you disagree with our decision.

The claim may be reconsidered and you will receive further written notification of the outcome of your dispute. Following directly on the first day after the 90-day period mentioned above, you will have a further 6 (six) months to serve a formal summons on us.

If you have not formally (in writing) raised your objection within any of these reasonable time frames, you will then no longer have the right to dispute the outcome.

Please send any formal notification of disputes to [futureprotect@thisisme.com](mailto:futureprotect@thisisme.com).

## GENERAL

As a client, no product provider of FSP may request or induce you, in any manner whatsoever, to waive any right or benefit conferred on you, or in terms of, any provision of the FAIS Act and Codes of Conduct.

- You must be informed of any material changes to the information provided above.
- If the information above was given to you verbally, it must be confirmed to you in writing within 30 days.
- If any complaint of the broker or Insurer is not resolved to your satisfaction, you may submit a complaint to the Registrar of Short-term Insurance or to the **FAIS Ombudsman**.
- 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 the claim.
- If the premium is paid by debit order,
  - It may only be in favour of one person and may not be transferred without your approval;
  - The Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.



# YOUR CLAIMS

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- The Insurer and not the Intermediary must give reasons for repudiating your claim.
- If you need advice on any aspect of your Policy, First Amounts Payable, claims procedure or your responsibility to pay premiums, please contact your Broker or the Insurer.

## WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect information or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of Insurance.

# TERMS AND CONDITIONS

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## **POLICY CHANGES**

ThisIsMe may change any of the terms and conditions applying to this Policy. Any changes will apply to all policies, not just yours, and ThisIsMe will write to you at renewal to advise you of any changes.

## **PREMIUMS**

The premium payable is shown on the Policy Schedule and is payable annually (billed annually or monthly based on your selection). The premium will be charged on the Anniversary Date and will be charged each year until the Policy stops. In the case of monthly billing, you will be billed according to the monthly billing schedule.

ThisIsMe may review and adjust the premium rates at any time. If the rates are changed they will apply to all policies, not just yours, and ThisIsMe will write to you at renewal to advise you of your new premium.

## **POLICY COVER DATES**

The Policy will stop when any one of the following happens:

- If the annual premium remains unpaid in which case cover will end on the date the last premium was paid up to;
- ThisIsMe has paid claims to a total of the covered amount as indicated in your chosen FutureProtect package;
- The Policy Holder requests that ThisIsMe cancels this Policy; or
- ThisIsMe cancels all policies effective from the next Anniversary Date, giving you at least 60 days' notice in writing.

## **POLICY REINSTATEMENT**

If your Policy is reinstated by ThisIsMe, your Cover Start Date will be shown on your Policy Schedule as the date of reinstatement. Cover under the Policy will apply from the date of reinstatement and any Identity Theft which occurred while the Policy was lapsed will not be covered.

# TERMS AND CONDITIONS

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## **POLICY CANCELLATION**

This Policy does not have any surrender or cash value.

There will be no refund of premiums unless you advise ThisIsMe, within 30 days of taking out the Policy and prior to submitting the documentation to obtain your Credit File, that you wish to cancel it.

## **POLICY OWNERSHIP**

Ownership of this Policy cannot be transferred to any other person or entity.

## **COMMENCEMENT DATE**

The commencement date (start date) of your Policy is the date noted on your Policy schedule.

## **PERIOD OF COVER**

All premiums are to be paid monthly or annually in advance. Cover will be active for the month for which premiums have been received.

## **NON-PAYMENT OF PREMIUM**

If we do not receive the payment of your Premium, we will not be liable to pay any loss as detailed in this document. This includes any reversed premiums or stopped payments.

## **TERMINATION OF POLICY**

You may cancel your Policy at any time by giving us 60 days' notice. Should you wish to cancel with immediate effect, we will refund the relevant portion, less any administrative cost, provided that no claim for loss has been submitted for that period.

## **TRANSFERABILITY OF THE POLICY**

This cover may not be transferred to another party or person.

# TERMS AND CONDITIONS

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## UPDATE OF PERSONAL INFORMATION OR PERSONAL CIRCUMSTANCES

It is very important that you keep us updated with your contact information and personal details, especially your email address, as all communication from us will occur via electronic means only. The onus is on you to ensure that you provide us with the correct email address and personal details and we will accept no liability for any errors in this regard.

Personal details include, but are not limited to:

- Email address;
- Dishonesty; tell us about any convictions or offences related to dishonesty by you;
- Potential risk which may affect the terms and conditions of this Policy.

Inform us immediately of any changes to your circumstances that may influence the terms and conditions of this Policy.

## HONESTY IS ALWAYS THE BEST POLICY

Always provide us and the authorities with true and complete information. This applies to any other party that may act on your behalf. We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the validity of your claim or may make this Policy null and void.

If a claim is also covered by an Insurance Policy that you may have, we will only pay you out for our portion. It is unethical and prohibited to benefit financially from a loss as defined in this document.

## SHARING OF INFORMATION

We respect the confidentiality of your information and will never misuse it. We will never share any information with any entity, natural person or third party unless you have provided us with written permission to do so.

# TERMS AND CONDITIONS

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Services the FSP is permitted to provide:

## **SHORT-TERM INSURANCE (PERSONAL LINES & COMMERCIAL LINES POLICIES)**

### **ADVICE AND INTERMEDIARY SERVICE**

The name, address and contact details of the product suppliers are provided in the documentation covering each of the products purchased and provided as accompanying documentation to your Finance Agreement, where applicable.

All conditions or restrictions imposed by the product supplier are set out in the applicable Policy documentation.

## **FINANCIAL PRODUCTS PROVIDED**

The name, class or type of product and the nature and extent of the benefits provided are set out in the accompanying Policy documentation provided by the product suppliers and include information about the nature and extent of their obligations to you and your obligations to them.

## **CUSTOMER RESPONSIBILITY**

It is important that all of the information provided by you or on your behalf is complete and accurate. Should this not be so, the possible consequences of incomplete, miss-represented or non-disclosed information associated with your application include the cancellation of the products applied for and the forfeiture of any monies paid to date, the repudiation of all claims irrespective of their cause or nature, and the possible institution of criminal action against you.

Whilst reasonable steps have been taken to ensure that the products applied for by yourself are suitable for providing cover appropriate to the purchase you have made, no analysis of your financial needs or risk profile has or will be made by the FSP or those associated with it. It is therefore vital that you take particular care to ensure that the product or products you have purchased are appropriate and adequate for your needs.

THIS INFORMATION IS IN COMPLIANCE WITH THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT NO. 37 OF 2002 - PLEASE READ CAREFULLY.