

Legal Disclosures

Business Name and Provider

- Instant Life (Pty) Ltd is a company incorporated in terms of the company laws of South Africa bearing registration number 2007/032320/07.
- Instant Life (Pty) Ltd is a Juristic Representative under supervision of the FSP 8933 and is authorised to render intermediary services pertaining to the supply of long term insurance, product category A and B.
- Instant Life (Pty) Ltd has obtained written confirmation of registration as a Juristic Representative of Accredinet Financial Solutions - FSP 8933. This confirmation can be presented to any client who so wishes upon request.
- Instant Life (Pty) Ltd is in possession of the required agreement to act as an intermediary of Guardrisk Life Limited.
- The claims procedure is provided for in the policy document.
- Instant Life accepts responsibility for the lawful actions of their representatives.

Physical address, postal address and telephone number

- Physical Address: 24 Central Building, 3rd Floor, Cnr Gwen Lane and Fredman Drive, Sandown, Sandton
- Postal Address: PO Box 653088, Benmore, 2010, Johannesburg, South Africa
- Telephone: 087 806 1413
- Facsimile: 086 677 4268
- Web site: www.instantlife.co.za
- Customer Care Line: 087 806 1413

Compliance Officer

- Germa Beukes (Tenfour Consulting)
 - Fax +27 86 691 5253
 - e-mail address: germa@tenfour.co.za

Legal Disclosures

Professional Indemnity Insurance

- Accredinet Financial Solutions has Professional Indemnity insurance
- Guardrisk Life Limited has Professional Indemnity insurance
- Instant Life (Pty) Ltd has Professional Indemnity insurance

Charges and fees against the product

- Your policy schedule details the frequency of payment and amount due

Insurer

- Guardrisk Life Limited is a company incorporated in terms of the company law of South Africa bearing registration number 1999/013922/06 and FSP No. 76
 - Physical Address: 90 Rivonia Road, Sandton, 2146
 - Postal Address: P.O. Box 781692, Sandton, 2146
 - Telephone: + 27 (11) 669 1000
 - Facsimile: + 27 (11) 669 1931
 - Web site: www.guardrisk.co.za

Compliance Officer

- Please note that all complaints regarding the advice or services received from Instant Life (Pty) Ltd must be referred to the Compliance Officer referred to above
- All complaints regarding the features of the product must be referred to Guardrisk Life Limited and can be forwarded to the Compliance Officer at (011) 669-2792 (F) or (011) 669-1039 (T) or you can send an e-mail to compliance@guardrisk.co.za

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Other matters of importance

- Particulars of Ombudsman who is available to advise you in the event of claims problems that are not satisfactorily resolved by the Insurance Intermediary and/or the Insurer:
 - o The Long Term Insurance Ombudsman,
Private Bag 45, Claremont, 7735
Tel: 0860662837 Fax: 021 674 0951
Website: www.ombud.co.za
- Particulars of the Financial Advisory & Intermediary Services (FAIS) Ombudsman who is available to advise you in the event of any FAIS related complaints that are not satisfactorily resolved by the Insurance Intermediary and/or the Insurer:
 - o Financial Advisory & Intermediary Services (FAIS) Ombudsman
FAIS OMBUD
P O Box 74571, Lynwood Ridge, 0040
Tel: (0)12 470 9080 Fax: (0)12 348 3447
Website: www.faisombud.co.za
- 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; and The Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- Complete all printed and faxed forms in ink. Keep all documents forwarded to you. Make note as to what is communicated to you. Don't be pressurised to buy the product. Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.

FAIS Complaints Policy

1. INTRODUCTION

As part of South Africa's commitment to regulate the rendering of financial advisory and intermediary services the Financial Advisory and Intermediary Services Act ("The Act") was introduced. The Act requires all Financial Service Providers to have an internal complaints policy in writing.

Instant Life is a juristic representative of FSP 8933.

In order to effectively protect our interests and those of our clients, we as a Company are committed to comply with the provisions of the Act.

We are required to have an internal complaints policy and procedure which is accessible to clients at all times. A copy of our complaints process and procedure is available on our website (www.instantlife.co.za) or from our FAIS compliance department which can be contacted at germa@tenfour.co.za.

It is important to note that the Act stipulates that before a complainant may submit a complaint to the Ombudsman, the complainant must endeavor to resolve the complaint with the Financial Services Provider (Instant Life).

It is further important to note that this policy only relates to complaints relating to non-compliance with the Act.

2. POLICY & PROCESS

2.1 APPLICABILITY

- 2.1.1 This policy will apply in all instances where a complaint arises out of a financial service rendered by a representative or a Financial Services Provider in terms of the Act.

2.2 GENERAL PRINCIPLES TO BE FOLLOWED

- 2.2.1 Whenever a complaint arises out of financial services rendered, a client will be required to lodge such a complaint in writing. The client should also attach copies of relevant related information/documentation to the specific claim;
- 2.2.2 Complaints can be emailed to clientservices@instantlife.co.za, faxed to **086 677 4268** or posted to PO Box 653088, Benmore, 2010, Johannesburg, South Africa;
- 2.2.3 Receipt of the complaint has to be acknowledged in writing;
- 2.2.4 The complaint should be forwarded to the relevant staff member depending on the type and seriousness of the complaint. Serious complaints should be handled by staff with adequate expertise;

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- 2.2.5 Immediate steps must be taken to investigate and respond promptly to each complaint;
- 2.2.6 The complaint should be handled timely and in a fair manner and should receive proper consideration;
- 2.2.7 Internal follow up procedures are in place to ensure avoidance of occurrences giving rise to complaints and for improving our services;
- 2.2.8 Each client has to be informed of the results of the investigation of the complaint within 6 weeks of receipt of the complaint;
- 2.2.9 If the complaint is not resolved within 6 weeks, the client may refer the matter to the Ombudsman within 6 months;
- 2.2.10 Where a complaint has been resolved in favour of the client, a full redress has to be offered to the client without delay.

2.3 REFERRAL TO THE OMBUDSMAN

- 2.3.1 If a complaint has not been resolved within 6 weeks by Instant Life, or where the complaint has been dismissed or where the client is not satisfied with the results of the investigation into the complaint, the client may, within 6 months, refer the complaint to the Ombudsman whose details is as follow:
 - Name: The FAIS Ombudsman
 - Address: PO Box 74571, Lynwood Ridge, 0040
 - Tel: (012) 470 9080
- 2.3.2 The Ombudsman will decline to investigate a complaint if a period of more than 3 years has expired since the act or omission which resulted in the complaint, or 3 years since the complainant became aware of the occurrence of such an act / omission;
- 2.3.3 The Ombudsman will decline to investigate a complaint, if proceedings have been instituted by the complainant in any court relating to the complaint;
- 2.3.4 The Ombudsman may decline to investigate a complaint if there is reasonable grounds to believe that a more appropriate dispute resolution process is available or in cases where it will be more appropriate to deal with the complaint in Court;
- 2.3.5 The Ombudsman will only proceed to investigate a complaint if it has informed every other interested party of the receipt of such complaint, has provided particulars of such complaint to those parties and has provided those parties with the opportunity to respond;

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- 2.3.6 The Ombudsman may follow and implement any procedure which it deems fit and may allow any party the right of legal representation;
- 2.3.7 The Ombudsman may make recommendations to the parties and if accepted by the parties, such recommendation will have the effect of a final determination;
- 2.3.8 The Ombudsman will in any case, where a matter has not been settled or a recommendation has not been accepted by the parties, make a final determination which may include dismissal of the complaint or upholding of the complaint. If a complaint is upheld:
 - 2.3.8.1 The complainant may be awarded compensation;
 - 2.3.8.2 The financial services provider may be ordered to take certain steps; or
 - 2.3.8.3 The Ombudsman may make any other order which a Court may make.