



### IMPORTANT DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS)

- 1 Welcome - Legal&Tax Services, is a licensed financial service provider with license number 28566, and we are authorised to market and administer your healthcare insurance plan (underwritten by Centriq Life Insurance Company Limited, a licensed life insurer and authorised financial services provider, FSP number 7370) as a non-mandated intermediary. We strive to provide highly affordable products, and to ensure that our services are easy to use and deliver excellence every time you call on us.
- 2 Your Policy provides cover if you are admitted as an in-patient to a hospital for more than 48 consecutive hours then we shall, subject to the terms and conditions, pay a capped daily insurance cash benefit per day starting from the first day of admission by a specialist but limited to a maximum period of 4 days per hospitalisation event. This insurance cash benefit is limited to 20 hospitalisation days per year per Policy.
- 3 Your chosen HealthCare Plan includes both insurance and non-insurance (or VAS) benefits. The non-insurance benefits are dependent on your chosen plan and are contained in your Value-Added Services Guide. The insurance benefit is underwritten by Centriq Life, the Insurer. You can contact their compliance and complaints department by calling +27 (11) 268 6490 or visit [www.centriq.co.za](http://www.centriq.co.za).
- 4 By taking out a Legal&Tax policy, you consent to the use and sharing of your personal information to carry out the services of your chosen healthcare plan. If at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the POPI (Protection of Personal Information) Act have been violated in any way, you may send a complaint through to our Information Officer by emailing [popi@legalandtax.co.za](mailto:popi@legalandtax.co.za). You can access our [POPI Privacy policy](#) on our website [www.legalandtax.co.za](http://www.legalandtax.co.za).
- 5 There are terms and conditions you must read and understand in your [Policy Document](#) and Schedule which are important, and govern the relationship between you and us. All our calls are recorded for quality and security purposes which is available to you upon request.
- 6 Your Policy Document will be sent within 31 days of receiving a SMS with a policy number by our authorised representative to confirm that your plan has been activated but cover is subject to waiting periods. Your policy wording explains how to use and enjoy cover and all other benefits on offer. If you do not receive your policy document within 31 days hereof, please contact our Customer Service Department on [0860 587 587](tel:0860587587) or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527). The Policy Document is written in English. As your companion we can provide clarity on, or a translation of any terms.
- 7 The policy comes with a 31-day cooling off period. Should you not be entirely satisfied with your plan, you may cancel and request a refund within the first 31 days of receiving your Policy Document.
- 8 The policy can be cancelled any other time by giving us 31 days' notice by calling [0860 587 587](tel:0860587587) or emailing [info@legalandtax.co.za](mailto:info@legalandtax.co.za). This is a month-to-month policy, and any plan fees paid after the cooling-off period is not automatically refunded.
- 9 The policy covers you as the policyholder and, if you have elected to take the family plan, your spouse and children. You must all be South African permanent residents or be in possession of a valid permit, which allows you to legally work and reside in South Africa. The policy recognises a spouse in accordance with the applicable South African laws or a nominated life partner you've resided with for 6 months or more. You can register up to 5 unmarried children under 18 years of age under a family plan.
- 10 To submit a claim, please call our Customer Service Department on [0860 587 587](tel:0860587587) or send an email to [claims@legalandtax.co.za](mailto:claims@legalandtax.co.za). Our claims procedure is detailed in the "How to report claims" clause of your policy document.
- 11 Legal&Tax has an internal Complaints officer and our [Complaints Resolution policy](#) can be accessed on our website [www.legalandtax.co.za](http://www.legalandtax.co.za). If you have a complaint, please submit it to us in writing to [complaints@legalandtax.co.za](mailto:complaints@legalandtax.co.za). Complaints may also be lodged directly with the Insurer to [complaints@centriq.co.za](mailto:complaints@centriq.co.za). If you have any queries or complaints relating to this policy that remain unresolved, as per the [Disclosure notice](#) you can also contact:
  - 11.1 The FAIS Ombud on [0860 663 247](tel:0860663247) or visit [www.faisombud.co.za](http://www.faisombud.co.za) or;
  - 11.2 The National Financial Ombud Scheme on [0860 800 900](tel:0860800900) or visit [www.nfosa.co.za](http://www.nfosa.co.za) or;



11.3 The Financial Sector Conduct Authority on [+27 \(12\) 428 8000](tel:+27124288000) or visit [www.fsca.co.za](http://www.fsca.co.za).

## 12 TAKE NOTE

- 12.1 Legal&Tax is authorised to provide advice and non-mandated intermediary services on Healthcare policies and it holds both Fidelity Insurance and Professional Indemnity Cover.
- 12.2 Our authorised representative is [Dr. Avron Urison](#). *Direct marketers are under supervision and all our calls are recorded for quality and security purposes and are available to you upon request.*
- 12.3 Commission payable on this policy is 3.25% of the insurance premium and our binder fee is 9%.
- 12.4 We hold preference shares in Centriq Life and may receive a dividend.
- 12.5 Your total monthly Plan fee is confirmed in your policy Schedule.
- 12.6 The Plan fee and cover amount may escalate by a commensurate percentage of no more than 10% per year.
- 12.7 You have authorised Legal&Tax to debit your account monthly.
- 12.8 The reference for our debit will contain 'LEGALTAX' and your policy number on your bank statement.
- 12.9 The insurance cover of this policy has no surrender/cancellation/maturity values.
- 12.10 Please ensure that there are sufficient funds available in your account as the banks charge a fee for unpaid debit orders.
- 12.11 If your Plan fee is unpaid, you will have a 20-day grace period to pay the outstanding amount from the day that we notify you of non-payment. If the Plan fee is not paid within the grace period, you may be subject to waiting periods if not previously satisfied. If your Plan fee is unpaid for 2 successive due dates, we will automatically cancel your plan. Your policy may remain active to use the VAS included in your chosen Plan, but no insurance benefit will apply.
- 12.12 If you wish to reinstate your policy, you may do so within 2 months of it being cancelled but you may be subject to new waiting periods if not previously satisfied.
- 12.13 There is no waiting period in the event of admission as a result of an accident. However, there is a waiting period of 3 months for admission due to natural causes or illnesses and a waiting period of 12 months for admissions due to pre-existing conditions. Claims must be lodged within 30 days of being discharged.
- 12.14 Take note that there are exclusions and limitations applicable to your Plan which are set out in detail, in your policy document. The following major (BUT NOT LIMITED) matters are not covered:
- 12.14.1 Participation in mass action or protest, Any criminal or prohibited act, Substance abuse, Mental illnesses, Hazardous sports, Self-inflicted injuries, suicide Undiagnosed, investigative or routine treatments, Pain management treatments, Pregnancy, Infertility or abortion and claims based on fraudulent, false or non-disclosed information.
- 13 If you have any questions regarding your policy and chosen plan, you may contact our Customer Services Department on [0860 587 587](tel:0860587587) or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527) or email [info@legalandtax.co.za](mailto:info@legalandtax.co.za).
- 14 To ensure that customers are treated fairly, you may send any query or complaint through to [compliance@legalandtax.co.za](mailto:compliance@legalandtax.co.za). Our [TCF](#) and [Conflict-of-Interest](#) policy can be accessed on our website [www.legalandtax.co.za](http://www.legalandtax.co.za). We have considered the conflict-of-interest provisions in terms of the FAIS Act 37 of 2002, the General Code of Conduct and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority.

Thank you, and welcome to Legal&Tax – We look forward to being your companion.