



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

- 1 Welcome - Legal&Tax Services, is a financial service provider with license number 28566, and is authorised by the Insurer, Centriq Life Insurance Company Limited, a licensed life insurer with license number 7370, to market and administer funeral insurance plans 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 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).
- 3 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 funeral 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).
- 4 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.
- 5 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.
- 6 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.
- 7 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 premiums paid after the cooling-off period is not automatically refunded.
- 8 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 and 4 parents under a family plan.
- 9 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 from clause 11 of your policy document.
- 10 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:
  - 10.1 The FAIS Ombud on [0860 663 247](tel:0860663247) or visit [www.faisombud.co.za](http://www.faisombud.co.za) or;
  - 10.1 The Ombud for Long Term Insurance on [0860 103 236](tel:0860103236) or visit [www.ombud.co.za](http://www.ombud.co.za) or;
  - 10.1 The Financial Sector Conduct Authority on [+27 \(12\) 428 8000](tel:+27124288000) or visit [www.fsca.co.za](http://www.fsca.co.za).
- 11 **TAKE NOTE**
  - 11.1 Legal&Tax is entitled to provide life advice and non-mandated intermediary services and it holds both Fidelity Insurance and Professional Indemnity Cover.
  - 11.2 Our authorised representative is [Darren Cohen](#). *Direct marketers are under supervision and all our calls are recorded for quality and security purposes and are available to you upon request.*



- 11.3 Commission payable on this policy is 20% of the insurance premium and our binder fee is 9%.
- 11.4 We hold preference shares in Centriq Life and may receive a dividend.
- 11.5 Your total monthly Premium is confirmed in your policy Schedule.
- 11.6 The Premium and cover amount may escalate by a commensurate percentage of no more than 10% per year.
- 11.7 You have authorised Legal&Tax to debit your account monthly.
- 11.8 The reference for our debit will contain 'LEGALTAX' and your policy number on your bank statement.
- 11.9 The insurance cover of this policy has no surrender/cancellation/maturity values.
- 11.10 Please ensure that there are sufficient funds available in your account as the banks charge a fee for unpaid debit orders.
- 11.11 If your Premium is unpaid, you will have a 20-day grace period to pay the outstanding Premium from the day that we notify you of non-payment. If the premium is not paid within the grace period, you may be subject to waiting periods if not previously satisfied. If your premium is unpaid for 2 successive due dates, we will automatically apply the Protector Benefit to your plan, which is designed to keep you protected at a lower premium and cover amount. Your policy will remain active but the insurance benefit will be limited to you and your spouse only for family plans, and the cover amount will be reduced to the Protector cover amount applicable at the time.
- 11.12 If you wish 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.
- 11.13 There is no waiting period in the event of death as a result of an accident. However, there is a waiting period of 6 months for death due to natural causes and a waiting period of 12 months if due to suicide. Claims must be lodged within 3 months of a death.
- 11.14 Take note that there are exclusions and limitations applicable to your Plan which are set out in detail, in clause 9 of your policy document. The following major (BUT NOT LIMITED) matters are not covered:
  - 11.14.1 Participation in mass action or protest - Exposure to atomic energy - Substance abuse - Any criminal act - Reckless or unlawful endangerment - claims based on fraudulent and false information.
- 12 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).
- 13 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.