



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

- 1 Welcome - Legal&Tax Services, is a financial service provider with license number 28566, and is authorised by the Insurer, Centriq Insurance Company Limited, a licensed non-life insurer with license number 3417, to market and administer legal 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 Your chosen Legal Plan includes both insurance and non-insurance (Or VAS) benefits. The non-insurance benefits, dependent on the chosen Plan, include Helpline benefits, Trauma Assist, and TeleTeacher provided by Legal&Tax and third-party service providers. The insurance benefit is underwritten by Centriq, the Insurer. You can contact their compliance and complaints department by calling [+27 \(11\) 268 6490](tel:+27112686490) or visit 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 [legal 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. You can access our [POPI Privacy policy](#) on our website 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 an 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 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 or emailing 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.
- 8 The policy covers you as the policyholder, 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.
- 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. Our claims procedure is detailed in the "How to report claims" clause 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. If you have a complaint, please submit it to us telephonically or in writing to [0860 587 587](tel:0860587587) or complaints@legalandtax.co.za. Complaints may also be lodged directly with the Insurer to [011 268 6490](tel:0112686490) or 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 or;
 - 10.2 The National Financial Ombud Scheme (NFO) on [0860 800 900](tel:0860800900) or visit www.nfosa.co.za or;
 - 10.3 The Financial Sector Conduct Authority on [+27 \(12\) 428 8000](tel:+27124288000) or visit www.fsca.co.za.
- 11 **TAKE NOTE**
 - 11.1 Legal&Tax is authorised to provide advice and non-mandated intermediary services on Legal policies and it holds both Fidelity Insurance and Professional Indemnity Cover.



- 11.2 Our authorised representative is [Ms Lizl Finch](#). *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 and may receive a dividend.
- 11.5 Your total monthly plan fee and insurance premium is confirmed in your Schedule.
- 11.6 For the first month and debit only, there is a once off legal services activation fee of R85.
- 11.7 The plan fee and cover amount may escalate by a commensurate percentage of no more than 10% per year.
- 11.8 You have authorised Legal&Tax to debit your account monthly.
- 11.9 The reference for our debit will contain 'LEGALTAX' and your policy number on your bank statement.
- 11.10 The insurance cover of this policy has no surrender/cancellation/maturity values.
- 11.11 There is a one month waiting period after your 1st paid plan fee before cover begins. But this is for the insurance benefit only – you can call in for helpline advice and assistance provided by Legal&Tax, immediately after you receive your activation SMS.
- 11.12 If your plan fee is unpaid, you will have a 20-day grace period to pay the outstanding amount from the day we notify you of non-payment. If the plan fee is not paid within the grace period, you may not enjoy cover.
- 11.13 Please ensure that there are sufficient funds available in your account as the banks charge a fee for unpaid debit orders.
- 11.14 If your plan fee is unpaid for 2 successive due dates, we will automatically apply the Protector benefit to your plan, which is designed to keep you legally protected at a lower plan fee and reduced cover amount. Your policy will remain active and you will still be able to get helpline advice as a value-added services, but the insurance benefit will be limited to labour matters only, and the cover amount will be reduced to the Protector cover amount applicable at the time. If your first Protector benefit payment is unpaid, your policy will automatically be cancelled and we will not debit you again.
- 11.15 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.
- 11.16 Should a claim related to an event occur during an unpaid period, any plan fees missed will be deducted from the applicable cover amount.
- 11.17 We wish to remind you that the policy has conditions of cover and exclusions and limitations which are set out in your policy document. There are 18 general exclusions that apply to the policy. The following major (BUT NOT LIMITED) matters are not covered, namely:
- **Prior Events** – that is, any claim relating to events which took place before you took out your policy or during a waiting period;
 - **Deliberate Criminal Acts** - where you are guilty of the offence and have no valid defence;
 - **Family Law** – Depending on your chosen plan, any matter between immediate family members, marriage, divorce, past or present affectionate relationships;
 - **Business Matters** – The policy covers you in your personal capacity, it is not for self-employed businesses or any claims based on ventures for gain or to make a profit and in the capacity but not limited to you being a landlord.
 - **Further exclusions** relate to conduct where you were under the influence of alcohol or drugs; legal action against us; appeals and reviews; personal damages claims related to immovable property that is not your permanent place of residence; defamation; claims related to a vehicle of which you are not the owner; mass action or protest; claims against the government or a municipal body regarding services provided; conveyancing; administrative claims; Small Claims Court matters; claims related to lawful owing debts, sequestration and curatorship; matters relating to compensation owed to you under an insurance policy or medical aid etc. and Constitutional Court or Tribunal matters.
- 12 If you have any questions regarding your policy and chosen plan, you may contact our Customer Service Department on 0860 587 587 or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527) or email 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. Our [TCF](#) and [Conflict-of-Interest policy](#) can be accessed on our website 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.