

Welcome to Solace Benefits who are a division of Legal&Tax Services, and thank you for choosing us. Your Funeral Plan offers many benefits and whenever you use them, we hope to make you feel like you have a companion right by your side. Your funeral plan is a funeral insurance product that pays a fixed cash amount in the event of death, subject to the terms and conditions of the policy.

Please read these terms, conditions and disclosures carefully. They are important, and protect both you and us.

Your welcome pack, including your policy document will be sent to you shortly. Please read these documents carefully and keep it in a safe place. While you wait for your welcome pack to arrive, we will send you an SMS confirming your policy number. If you do not receive your welcome pack within 31 days, please contact our Customer Care Department on +27 (10) 020 1522 or by emailing info@solacebenefits.co.za. The policy document is written in English. As your companion we will provide clarity on, or a translation of any terms.

The premium for the funeral cover is R20.00 per month. We may increase the premium yearly. The cover amount may increase by an approximate corresponding percentage, provided that the cover amount may not exceed that allowed by legislation. We will send you 31 days written notice before the increase takes effect. If you are unhappy with the increase, you may cancel within 31 days of notification thereof, failing which the increase will come into effect.

Upon completing the application form for this cover, your employer namely iMvula Protection Africa & its subsidiaries, will notify Solace Benefits of your consent to accept this cover and your cover will be active from the first day of the month in which you incur a salary/wage deduction for this cover, subject to the terms and conditions of the policy.

The policy comes with a **31-day cooling off period**. Should you not be entirely satisfied with the policy you may request a refund within the first 31 days of receipt of your policy documentation.

Your Funeral Plan can be cancelled by giving us 31 days' notice via telephone or by emailing info@solacebenefits.co.za. This is a month to month policy, and any premiums paid after the notice period will be refunded to you provided you have not made a claim.

The insurance benefit of your Funeral Plan is underwritten by Centriq Life Insurance Company Limited, an authorised Financial Services Provider, license number 7370. You may contact Centriq's compliance and complaints department by calling +27 (11) 268 6490.

Legal and Tax Services, the direct marketer and non-mandated intermediary of this product is an authorised Financial Services Provider, license number 28566. Should you wish to contact our compliance and complaints department call +27 (10) 020 1522 and our Customer Care Department will transfer you.

If you have any queries or complaints relating to this policy that remain unresolved, you can escalate them by calling either the FAIS Ombud on +27 (12) 470 9080 or the Ombud for Long Term Insurance on 0860 103 236.

1. Legal and Tax is entitled to provide long term insurance advice and intermediary services and it holds both Fidelity Insurance and Professional Indemnity Cover.
2. Our authorised Representative is Mr D Cohen and a letter of authority certifying this will be included in your welcome pack.



3. Once confirmed, your premium will be charged monthly.
4. Commission payable to us by the insurer on this product is 20% of the premium and the binder fee is 9%.
5. You have authorised your employer namely iMvula Protection Africa & its subsidiaries to make a deduction on your salary and pay same over to Legal and Tax Services.
6. If Legal and Tax Services does not receive your premium from your employer, you will have a 20-day grace period to pay the outstanding premium. If the premium is not paid within the grace period, you will lose all benefits and your plan may be cancelled.
7. The insurance cover in this policy has no surrender/cancellation/maturity value.
8. We wish to remind you of the applicable waiting periods. Death due to natural causes is covered after 6 consecutive paid premiums without interruption. Suicidal death cover is covered after 12 consecutive paid premiums without interruption. There is no waiting period on Accidental Death.
9. Claims may be lodged in writing within 3 months of death.
10. No claim will be paid if death results from or is related to:
 - Participation in unlawful acts or protests of violence
 - Substance abuse, including but not limited to drugs and alcohol
 - The contravention of any criminal law, whether legislative or common-law Any fraudulent claims
 - Death of a foreigner outside the borders of South Africa. Death of a foreigner within South Africa are covered upon receipt of adequate proof

If you have any questions or complaints regarding your policy, you may contact our Customer Care Department +27 (10) 020 1522. Our contact details are also contained in the SMS and the welcome pack which will be sent to you.

To ensure that clients are treated fairly, Legal and Tax has an external Compliance Officer and an internal POPI officer. Their full contact details are contained in the disclosure notice.

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 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.

Thank you for your time, we look forward to being your companion.