SUMMARY OF TERMS AND CONDITIONS

Waiting periods:

General:

- Accidental death: One monthly premium
- Income Protecta: Three consecutive equal monthly premium deductions prior to claim event

Premiums:

Premiums will be due and payable monthly on or before the last day of each month. Where premiums are not paid to the Administrator, the policy will be discontinued on such terms as may be determined by the Administrator and/or AUL.

Increase of premiums notification period: 31 days written notice.

Salary increase: should your salary increase to a higher bracket, please notify the Administrator immediately so that the cover option can increase accordingly.

Claims:

Claims must be fully submitted within 180 days of event. I acknowledge receipt of an original copy of my application. I know that I may cancel this policy within 31 days with no loss. I warrant that the particulars given above, whether in my handwriting or not, are true and complete. I understand and agree that any misstatement in this application will invalidate any claim under this policy. I undertake to abide by the terms and conditions of the Product Specification Document of the underwriter, which is available on request.

How does my Income Protecta work?

- The benefit is payable after a 10-day deductible period.
- Before a member can claim for their Income Protecta benefit, the following check boxes should be ticked:
- Has the main member depleted all his/her sick leave? If not, the member cannot claim for this benefit. If the member has enough sick leave to cover the days he has been booked off there is no valid claim. If the member receives a portion of sick leave, the remaining days less the excess period can be claimed.
  - Has the main member been booked off by a doctor for more than 10 working days and his/her sick leave is depleted?
  - If YES, the Income Protector pays out a benefit from day 11 for a maximum period of 10 working weeks.
  - It pays 75% of your basic monthly salary to a maximum of R30 000, multiplied by the days booked off sick.

How to claim for the following benefits:

Product Provider	Type of Claim	Contact detail
Infussion Brokers	Accidental Death Claims Income Protecta Claims	Please contact Infussion call line on: **0861 11 22 56**; Email: admin@infussionfinancial.co.za

General exclusions:

No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

- The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:
  - an act of war (whether war is declared or not);
  - military action; o riot or unlawful strike;
  - insurrection;
  - civil commotion;
  - usurpation of power;
  - martial law;
  - terrorism; and
  - any usage of nuclear, chemical and biological weapons, device or agent.
- A disease, epidemic or a pandemic;
- An Act of Government;
- Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;
- Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion.

PROTECTION OF PERSONAL INFORMATION – Act 4 of 2013 (POPIA)

POPI DECLARATION

CLIENT CONSENT FORM

CLIENT (Name and Surname): ____

RESPONSIBLE PARTY:

Infussion Financial Services (Pty) Ltd: Email:admin@infussionfinancial.co.za Tel: No 0861 112256 Fax No: 0865 50 52 44
Director: Rickus Hessell

Infussion understands that your personal information is important to you, therefore your privacy is just as important to Infussion and we are committed to safeguard and process your information in a lawful manner.

CONSENT FOR THE PROCESSING OF PERSONAL INFORMATION FOR THE PURPOSES FACILITATING THE SERVICES AS WELL AS DIRECT MARKETING IN TERMS OF SECTION 69(2) OF POPIA:

- I hereby give my consent to receive direct marketing of goods or services to be marketed by means of electronic communication.
- I AGREE: Where information is shared, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us. Your information may be hosted on servers managed by a third-party service provider which may be located outside of South Africa.
- THE SERVICES in terms of Long-term Insurance Products, Long-term Insurance Category 1:
    - to verify your identity to process your application and future claims to confirm,
    - to verify and update your details to use your Personal Information in I Infussion Brokers risk models and building personal profiles to enhance the overall risk management of your insurance offering
    - to comply with any legal and regulatory requirements to notify you of new products or developments which may be of interest to you.

DISCLOSURE IN TERMS OF POPIA YOUR RIGHTS:

- to be notified that personal information is being collected or that your personal information has been accessed or acquired by unauthorised persons to request access to your personal information held by any Responsible Party
- to request the correction, destruction or deletion of your personal information
- to object to the processing of your personal information; (please note that your application cannot proceed should you object to the collection and processing of your personal information) not to have your personal information processed for purposes of direct marketing by means of unsolicited electronic communication unless you have provided
- consent not to be subject to a decision solely based on the basis of automated processing of your personal information
- to submit a complaint to Infussion Broker's Information Officer, should you not be satisfied with the outcome you are entitled to submit your complaint to the Information Regulator
- to institute civil proceedings regarding the alleged interference with the protection of your personal information.

PURPOSE:

Your personal information is collected, processed and will be recorded and stored for purposes of facilitating the conclusion of the application for insurance you have applied for as well as maintaining and risk managing your insurance.

INFORMATION SHARING:

Infussion will not share your information with any third party unless it is for purposes of facilitating the conclusion of this application for insurance and managing your insurance. Infussion Brokers may therefore with your permission, disclose your information to any of our legitimate business partners should it be necessary and complementary to the purpose of maintaining your insurance.

I authorise Infussion to request from any third party bureau to provide my personal information for any of the above mentioned purposes.

I have Read and Understand the Disclosures: ________________________________ ________________________

Signature Date