

Visa Platinum Insurance Policy Wording

CHUBB[®]

Contents

Contents	2
Table of benefits	3
Introduction	4
Eligibility	4
Insurer	4
General Definitions	4
General Conditions	5
General Exclusions	6
Section A. Purchase Protection	6
Section B. Extended Warranty	8
Renewal of Benefits	9
Claims	10
Complaints Procedure	10
Data Protection and Marketing Rights	10
Statutory notice to short-term insurance policy holders	12

Table of benefits

Benefit Table		Benefit Amount
Section A. Purchase Protection		
- Limit per 365 day period		US\$ 20,000
- Limit per incident		US\$ 5,000
- Single article maximum limit		US\$ 1,500
- Single article minimum limit		US\$ 100
- Per item excess		US\$ 50
Section B. Extended Warranty		
- Limit per 365 day period		US\$ 5,000
- Single item maximum limit		US\$ 1,500
- Extension period	Double the original manufacturers' warranty period, up to a maximum of 24 months	
- per item excess		US\$ 50

Introduction

This document is not a contract of insurance but summarises the benefits provided to **You** by virtue of **You** being a valid **Cardholder**. The provision of these benefits is enabled by an insurance policy held by Visa International Service Association for member banks and issued to Visa International Service Association from Chubb Insurance South Africa Limited ("Chubb").

Visa International Service Association is the only policyholder under the insurance policy and only it has direct rights under the policy against **Chubb**. This agreement does not give **You** direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if **You** are to receive its benefit.

Eligibility

The benefits summarised in this document are dependent upon **You** being a valid **Cardholder** at the time of any incident giving rise to a claim.

Visa International Service Association will give **You** notice if there are any material changes to these terms and conditions or if the policy supporting the benefits is cancelled or expires without renewal on equivalent terms.

This Policy contains details of benefits, conditions and exclusions relating to valid **Cardholders** and is the basis on which all claims **You** make will be settled.

Insurer

Benefits under this Policy are underwritten by Chubb Insurance South Africa Limited, registered at the following address: Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, South Africa.

General Definitions

The words and phrases below will always have the following meanings wherever they appear in the Policy in bold type and starting with a capital letter.

Chubb

Chubb Insurance South Africa Limited

Cardholder(s)

The holder of a Visa Platinum Card issued by a Visa International Service Association member bank, the card being valid and the account being in good standing.

Commencement Date

1st June 2018

Home

Your usual place of residence within the Republic of South Africa

Pair or Set

Items of **Personal Property** or **Valuables** which are substantially the same, complementary or designed to be used together

Period of Insurance

12 months from 00.01 on the **Commencement Date** (local standard time at **Your** principal residence within the Republic of South Africa) and each subsequent 12-month period for which Visa International Service Association shall pay and **Chubb** accept a renewal premium.

Terrorism

An act(s), including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Unattended

Where **You** are not in full view of or not in a position to prevent unauthorised taking or interference with **Your Personal Property**, **Money** or vehicle.

Valuables

Cameras and other photographic equipment, telescopes and binoculars, audio/video equipment (including radios, iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks, iPads, tablets and the like), computer games

equipment (including consoles, games and peripherals) jewellery, watches, furs, leather goods, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals and any other item worth USD 2,500 or more.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We, Us, Our, Ourselves

Chubb Insurance South Africa Limited

You/Your

The holder of a covered card, the card being valid and the account in good standing at the time of the incident.

General Conditions

You must comply with the following conditions in addition to the items listed under Special Conditions in Sections A & B below to be covered under the Policy. If **You** do not comply **We** may at **Our** option refuse to deal with **Your** claim, or reduce the amount of any claim payment.

1. This Policy will be governed by the law of the Republic of South Africa.
2. **You** must take all reasonable care and precautions to safeguard **Your** property against loss, theft or damage. **You** must act as if **You** are not covered and take steps to minimise **Your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
3. **We** ask that **You** notify **Us** within 28 days of **You** becoming aware of any incident or loss leading to a claim and **You** return **Your** completed claim form and any additional information to **Us** as soon as possible.
4. **You** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
5. **You** must not abandon any property for **Us** to deal with or dispose of any damaged items as **We** may need to see them.
6. **You** or **Your Legal Representatives** must supply at **Your** own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills. Please keep copies of all documents sent to **Us**.
7. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **Our** permission.
8. **We** have the right, if **We** choose, in **Your** name but at **Our** expense to:
 - a. take over the defence or settlement of any claim;
 - b. take legal action in **Your** name to get compensation from anyone else for **Our** own benefit or to get back from anyone else any payments that have already been made;
 - c. take any action to get back any lost property or property believed to be lost.
9. If **You** or anyone acting for **You** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Policy shall become void. **We** may inform the police and **You** must repay to **Us** any amount already received under the Policy.
10. If **We** pay any expense for which **You** are not covered, **You** must pay this back within one month of **Our** asking.
11. **We** may at any time pay to **You** **Our** full liability under the Policy after which no further payments will be made in any respect.
12. If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share.
13. If **You** possess multiple member bank cards **You** may only claim once and **We** will only pay up to the highest limit of the cards, the benefit values will not be cumulative.
14. Whenever coverage, benefit or claim payment provided by this Policy would be in violation of the United Nations Resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Republic of South Africa or United States of

America, such coverage, benefit or claim payment shall be null and void.

General Exclusions

These exclusions apply throughout the Policy in addition to the items listed under 'What is not covered' in Sections A & B below. **We** will not pay for claims arising directly or indirectly from:

1. Any act of **Terrorism**.
2. **War** or any act of **War** whether **War** is declared or not.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. **Your** suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of mental health.
6. **Your** needless self-exposure to danger or where acting in a manner contrary to visible warning signs except in an attempt to save human life.
7. Any drug not prescribed by a **Doctor**, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
8. Any claim resulting from **Your** involvement in a fight except in self-defence.
9. Any illegal act by **You**.
10. Any claim where **You** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
11. Any other loss, damage or additional expenses following on from the event for which **You** are claiming. Examples include bodily injury, property damage, loss due to not being able to

use the item, punitive damages, exemplary damages and legal fees.

12. Operational duties as a member of the Armed Forces.
13. Any costs **You** would have been required or been expected to pay, if the event resulting in the claim had not happened.
14. Any circumstances **You** aware of that could reasonably be expected to give rise to a claim under this Policy before it arises.

Section A. Purchase Protection

Specific definitions

Eligible item

An item purchased by the **Cardholder** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use (including gifts), not used for business purpose, which has been charged fully (100%) to the covered card and is not listed under 'What is not covered' in this Section.

Purchase price

The lower of the amounts shown on either the covered card billing statement or the store receipt for the **Eligible Item** being at least US \$ 50.

What is covered

In the event of theft and/or accidental damage to an **Eligible Item** within 90 days of purchase, **We** will, at **Our** option on behalf of Visa and in discharge of any obligations to the **Cardholder**, replace or repair the **Eligible Item** or credit the **Cardholder** account an amount not exceeding the **Purchase Price** of the **Eligible Item**, or the single item limit shown in the Table of Benefits whichever is lower. **We** will not pay more than the amount shown in the Table of Benefits for any one event, or more than the maximum amount shown in the Table of Benefits in any one 365 day period.

Special Conditions

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.
2. Claims for an **Eligible Item** belonging to a **Pair or Set**, will be paid up to the full **Purchase Price** of the **Pair or Set**,

provided the items are not useable individually and cannot be replaced individually.

3. If **You** purchases the **Eligible Item** as a gift for someone else, **We** will if **You** wish, pay a valid claim to the recipient subject to **You** making a claim.
4. **You** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **Eligible Item**.
5. **You** will need to transfer to **Us**, on **Our** request and at **Your** expense, any damaged **Eligible Item** or part of a **Pair or Set**, and assign the legal rights to recover from the party responsible up to the amount **We** have paid.
6. **You** must document that the claim has not been sent to other insurance company.
7. **You** must provide **Us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

What is not covered

1. The excess of US\$50, applying to each and every item.
2. Events not connected to theft, fire or damage caused by accident.
3. Mysterious disappearance of **Eligible Items**.
4. Events caused by fraud, mistreatment, carelessness or not following the manufacturer's manual.
5. **Eligible Items** which were used before purchase, second-hand, altered, or bought fraudulently.
6. Damage to **Eligible Items** caused by product defects or error during production.
7. Theft not reported to the police within 48 hours of discovery and a written report obtained.
8. **Eligible Items** left **Unattended** in a place accessible to the public.
9. Theft of or damage due to **Eligible Items** in a motor vehicle as a result of theft of the motor vehicle.
10. Theft from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
11. Mobile telephones.
12. Jewellery, watches, precious metals and gemstones and any item made from precious metals and gemstones
13. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
14. Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and collector's items.
15. Animals, living plants, consumables, perishable goods or permanent installations.
16. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, mobile telephones, computers or computer-related equipment whilst at **Your** place of employment and items used for business purpose.
17. Damage due to normal wear and tear, normal use or normal activity during sports and games (example golf or tennis balls).
18. Theft or damage when the **Eligible Item** is under the supervisor's, control or safe keeping of, a third party other than required according to safety regulations.
19. **Eligible Items** not received by the **Cardholder** or other party designated by the **Cardholder**.
20. Mail order items or courier delivered item(s) until item(s) are received, checked for damage and accepted at the nominated delivery address.
21. Expenses due to repairs not performed by workshops approved by **Us**.
22. Damage due to water, damp or earthquake.
23. Loss caused by declared or undeclared war, confiscation order of any government or public authority, or arising from illegal acts.
24. Theft or accidental damage to any **Eligible Item** where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

Section B. Extended Warranty

Specific Definitions

Brown Good(s)

Audio and video equipment including televisions (LCD and plasma), DVD players/recorders, home cinema projectors, HiFi systems, MP3 players, iPods, cameras, video cameras, GPS systems.

Eligible Item

A **Brown Good** or a **White Good** with a minimum purchase price of US\$50 including VAT, purchased new **You** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use, which has been charged fully (100%) to **Your** card, in a store located in the Republic of South Africa (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in the Republic of South Africa and the item is meant for use in the Republic of South Africa market and is not listed as an item which is not covered. The manufacturer must provide an original warranty of no less than 12 months in respect of the Eligible Item in the country of purchase.

Extended Warranty Period

The period starting the day after the original manufacturer's warranty expires. The extended warranty period will match the original warranty period up to a maximum of 24 months.

Mechanical Breakdown

An internal malfunction of an **Eligible Item** which would have been covered by the terms of the original manufacturer's warranty, which is due solely to a defect in material or workmanship and which results in a failure of the **Eligible Item** to operate for the purpose for which it was designed.

White Good(s)

Electrical household appliances including washing machines, tumble/washer dryers, dishwashers, cookers, ovens, refrigerators, vacuum cleaners, clothes-irons, toasters, electric toothbrushes.

What is covered

You are covered for repair costs of an **Eligible Item** after **Mechanical Breakdown** during the **Extended Warranty Period**.

Repair expenses will be paid up to the original purchase price paid for the **Eligible Item**, up to the limit shown in the Table of Benefits. If repair expenses exceed the original purchase price paid,

We will replace the **Eligible Item** with an equivalent model of similar specification with a value of no more than the original purchase price, up to the limit shown in the Table of Benefits. If no equivalent model of similar specification is available, **You** will be credited with an amount equal to the original purchase price, up to the limit shown in the Table of Benefits. The maximum paid per 365 day period is as shown in the Table of Benefits.

Where an **Eligible Item** is part of a **Pair or Set**, cover will extend only to the **Eligible Item** in respect of which there has been a **Mechanical Breakdown** and not to the rest of the **Pair or Set**.

In the event of a claim

If an **Eligible Item** breaks down, please email creditcardclaims@broadspire.eu, giving **Your** name, first 9 digits of **Your** covered card number, **Eligible Item** brand, model and the **Mechanical Breakdown** date. **We** will confirm that the **Eligible Item** is covered and **You** will be directed to an authorised service centre. **We** will also send **You** a claim form. Please retain the repair receipt from the service centre specifying the **Mechanical Breakdown** and price for repair. Claim forms and all documentation must be sent to **Us** within 90 days of the repair date. All payments to be made by **Us** will be made to **You**. **We** may appoint an expert or investigator to assess the circumstances of the claim and the amount to be paid to **You**.

Special Conditions

1. **You** must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with the covered card and the original manufacturer's warranty card.
2. Extended Warranty only covers **Mechanical Breakdown** repair expenses if **Your** product breaks down after the manufacturer's original warranty has expired.
3. If **We** replace the **Eligible Item** at **Our** election, the item becomes **Our** property and the replacement item will not benefit from cover under these benefits.

What is not covered

1. The excess of US\$50, applying to each and every item.
2. Non-electrical items.
3. Items without a serial number.

4. Boats, automobiles, motorboats, airplanes, or any motorized vehicles &/or their integral parts.
5. Mobile telephones.
6. Electric gardening tools.
7. Boilers or furnaces.
8. Tablets and iPads.
9. Genuine goods sold through unauthorized channels in direct competition with authorized distributors.
10. Items which do not have an original manufacturer's warranty valid in the Republic of South Africa.
11. Items which do not have a Republic of South Africa specification or that are not available in the Republic of South Africa.
12. Items not bought as new, or modified, rebuilt or refurbished items.
13. Items which are purchased for resale.
14. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters, belts, bags and printing cartridges.
15. Installation expenses or changes on an item.
16. Cleaning expenses, including but not limited to filter on a washing machine, video and cassettes.
17. The cost of rectifying blockages (except in the cooling system of refrigeration equipment).
18. Costs incurred in disposing of an item.
19. Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.
20. Expenses linked to supplier's withdrawal of a product.
21. Expenses linked to rebuild.
22. Items used for business, professional or commercial purposes.
23. Items permanently affixed to the **Home** or office.
24. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges and other expenses where an authorised repairer cannot find any fault with the item.
25. Computer software and other accessories to computers not fully assembled by the manufacturer.
26. Damage caused by not following the supplier's manual, instructions or installations, or the use of unapproved accessories.
27. Corrosion.
28. Damage caused by mistreatment or carelessness.
29. Lightning, storm or flood damage.
30. Expenses due to supplement equipment.
31. Expenses due to repairs not performed by workshops approved by **Us**.
32. Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty.
33. Any costs associated to the disposal or removal of the items regardless of whether the item can be repaired or replaced.

Renewal of Benefits

The benefits provided under this agreement will be reviewed by Visa on an annual basis. Visa will write to **You** advising **You** of any changes to **Your** benefits at least 30 days before the benefits under this agreement expire.

Cover begins on the **Commencement Date** and will continue annually until the earliest of the following:

1. **Your** card is cancelled; or
2. Visa withdraws the benefits attached to **Your** Visa Platinum card.

Claims

How to Make a Claim

Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting

particularly any conditions, limitations and exclusions.

Making a claim

In the event of a claim please email **Our** Claims Helpline at: creditcardclaims@broadspire.eu

You will need to provide:

Your name,
First 9 digits of **Your** covered card number,
Your address, and
The section under which **You** wishes to make a claim
Brief details of **Your** claim

We ask that **You** notify **Us** within 28 days of **You** becoming aware of an incident or loss leading to a claim and **You** Additional Information return **Your** completed claim form and any additional information to **Us** as soon as possible.

Additional Information

You must supply all of **Your** original invoices, receipts and reports etc. **You** should check the section under which **You** are claiming for any specific conditions and details of any supporting evidence that **You** must give **Us**. It is always advisable to keep copies of all the documents that **You** send to **Us**.

Claims Handling Agents

To help **Us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **Us** to appoint a claims handling agent.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If the **You** are not happy with **Our** service, please contact **Us**, quoting the first 9 digits of the **Your** card number and/or claim number, so we can deal with the complaint as soon as possible. **Our** contact details are:

Chubb Insurance South Africa Limited
PO Box 1192,
Saxonwold
2132

In the event that **You** remain dissatisfied, **You** can refer the matter to the Ombudsman for Short-Term Insurance. Their contact details are:

PO Box 32334
BRAAMFONTEIN,

2017

Tel: (011) 726-8900

Fax: (011) 726-5501

Email: info@osti.co.za

Data Protection and Marketing Rights

The Personal Information You provide:

Chubb is the data controller and **We** accept fully **Our** responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to **Us**. In this notice, where **We** refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). Where **We** refer to '**You**' or '**Your**' Personal Information, this will include any information that identifies another person whose information **You** have provided to **Us** (as **We** will assume that they have appointed **You** to act for them). **You** agree to receive on their behalf any data protection notices from **Us**.

We will use **Your** Personal Information for the purpose of providing insurance services. By providing Personal Information, **You** consent that **Your** Personal Information, will be used by **Us**, **Our** group companies*, **Our** reinsurers, **Our** service providers/ business partners, and **Our** agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of **Our** business operations. **We** may also pass **Your** Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires **Us** to do so.

We will not share **Your** sensitive Personal Information unless **We** have either specific consent from **You** or **Your** nominated personal representative or **We** are required to do so by law. **We** may transfer **Your** Personal Information to other countries which may not have the same level of data protection as **Your Home** country, but if **We** do, **We** will ensure appropriate safeguards are put in place to protect **Your** Personal Information.

For questions regarding **Your** Personal Information, please contact Arnold Schoombee:
Email: arnold.schoombee@chubb.com

Tel: +27 11 722 5700.

Marketing:

Unless **You** have informed **Us** otherwise, **We** may contact **You** to let **You** know about any goods, services or promotions that may be of interest to **You**. If **You** decide **You** would prefer not to receive promotional information from **Us**, **You** can contact Arnold Schoombee (arnold.schoombee@chubb.com), but if **You** do, **You** may miss out on special promotions.

1. Notice to Short-Term Insurance Policyholders

1. Disclosure and Other Legal Requirements

1. Important – please read carefully

(This notice does not form part of the Insurance Policy or any other document)

As a Policyholder, or prospective Policyholder, you have the right to the following information:

Statutory Notice	Information
1. About the intermediary (insurance broker or a. Name, physical address and postal address and telephone b. Legal status and any interest in the insurer. c. Whether or not in possession of professional indemnity d. Detail of how to institute a claim. e. Rand amount of fees and commission payable. f. Written mandate to act on behalf of insurer. 2. About The Insurer a. Name, physical and postal address and telephone numbers. b. Telephone number of compliance department of the insurer. c. Details of how to institute a claim and/or complaint. d. Type of policy: refer to your policy schedule. e. Extent of premium obligations, manner of payment of due date of premiums and consequences of non-payment: policy schedule. f. Fees: The premium displayed on your quote, policy schedule renewal will be payable. g. Complaints procedure: visit our website www.chubb.com/za h. Chubb Insurance South Africa Limited is in possession of Professional Indemnity Cover. 3. Other Matters Of Importance a. You must be informed of any material changes to the referred to in paragraph 1 and 2. b. If the information in paragraphs 1 and 2 was given orally, it confirmed in writing within 30 days. c. If any complaint to the intermediary or insurer is not resolved your satisfaction, you may submit the complaint to the Sector Conduct Authority. d. Polygraph or any lie detector test is not obligatory in the claim and the failure thereof may not be the sole repudiating a claim. e. If premium is paid by debit order: i. it may only be in favour of one person and may not be transferred without your approval; and ii. the insurer must inform you at least 30 days before cancellation thereof, in writing, of its intention to such debit order. f. The insurer and not the intermediary must give repudiating your claim. g. Your insurer may not cancel your insurance merely by your intermediary. There is an obligation to make sure the has been sent to you. h. You are entitled to a copy of the policy free of charge.	Your insurance advisor should provide this information to you when you are provided with a quotation or take out a policy. If your advisor does not do so after you have requested it please contact Chubb Insurance South Africa Limited who will assist in obtaining it. Contact Details: Chubb Insurance South Africa Limited Reg No: 1973/008933/06 PO Box 1192, Saxonwold, 2132 Located at: Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton Tel: 011 722 5700 FSP No: 27176 Compliance Officer: Arnold Schoombee PO Box 1192 Saxonwold 2132 Tel: 011 722 5700 Fax: 011 783 0812

Should you have any complaints about the availability or adequacy of information herein, or about our claims or underwriting service, please bring this to the attention of our compliance officer.

Our Complaints resolution procedure can be viewed at our website: www.chubb.com/za

Your policy document contains the details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance advisor or Chubb Insurance South Africa Limited for assistance.

Warning

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you.

Make note as to what is said to you.

Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

4. Particulars of Short term Insurance Ombudsman who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer.	PO Box 32334 BRAAMFONTEIN, 2017 Tel: (011) 726-8900 Fax: (011) 726-5501 info@osti.co.za
5. Particulars of the Financial Sector Conduct Authority (FSCA)	PO Box 35655 MENLO PARK, 0102 Tel: (012) 428-8000 Fax: (012) 347-0221
6. Particulars of the FAIS Ombud	PO Box 74571 LYNWOOD RIDGE, 0040 Tel: (012) 470 9080 Fax: (012) 348 3447
7. Particulars of SASRIA	Sasria Soc Limited Reg No: 1979/000287/06 FSP: 39117 36 Fricker Road, Illovo PO Box 653367, Benmore, 2010 Tel: (011) 214 0800 Fax: (011) 447 8630

(You may be required to sign a copy of this document)

Other important information:

Claims	Procedures for the submission of claims and your responsibilities are detailed in the policy document in the section of the policy headed GENERAL CONDITIONS. In the event of a possible claim you must notify your advisor or Chubb Insurance South Africa Limited as soon as reasonably possible and submit a completed claim form as soon as practicable but within 30 days. When we are dealing with any claim you must give us any information and help we reasonably ask for.
General	The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable [excesses], claims procedures or your responsibility to pay premiums, please contact your insurance advisor or Chubb Insurance South Africa Limited. Should you at any time suspect fraudulent dealings on the part of the Insurer or any other person dealing with your insurance claim, please contact the Insurer on 011 722 5700 or the Insurance Fraudline on 0860 002 526.

Consent to the Disclosure of Private Underwriting and Claims Information

By acceptance of this policy of insurance the Policyholder acknowledges that the sharing of claims information and underwriting information (including credit information) by Insurer(s) is essential to enable the Insurance Industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums. The Policyholder, on his own behalf and on behalf of any person he represents herein, hereby waives any right to privacy in any insurance information provided by him or on his behalf in respect of any insurance policy or claim made or lodged by him and he consents to such information being disclosed to any other insurance company or its agent.

The Policyholder, on his own behalf and on behalf of any person he represents herein also acknowledges that the information provided may be verified against other legitimate sources or databases and waives any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning him.

In particular and without limiting the foregoing, the Policyholder consents to the Insurer(s):

1. Performing a credit search on the Policyholder;
2. Monitoring the Policyholders payment behaviour by researching his/her/its record at one or more of the Credit Bureau;
3. Using new information and data obtained from Credit Bureau in respect of the Policyholder;
4. Recording details of how the Policyholder has performed, in terms of the policy;
5. Disclosing to one or more Credit Bureau any information regarding credit worthiness, defaults in payment to the Insurer(s), and details of account or payment behaviour or any matter in connection with the policy (including any dispute) with the Insurer(s) is conducted;
6. Any reference to the masculine gender shall include the female gender

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