

ACCIDENT & HEALTH

VISA PLATINUM

INSURANCE POLICY WORDING



insured.™

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ACE Insurance Limited Registration Number 1973/008933/06, is an authorised Financial Services Provider (FSP:27176) with its registered office at The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, 2196.

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



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Introduction

This Policy records the terms under which **ACE** have agreed to provide cover to Visa International Service Association ("Visa") as policyholder for the benefit of **Cardholders**.

Visa is the sole policyholder of this Policy; it will hold the Policy; and all rights under it. The obligations of Visa as policyholder of this Policy will extend to all rights under the insurance coverage provided by the Policy from time to time but Visa is under no obligation any **Cardholder** to maintain this Policy or the insurance it provides and accordingly Visa is free to exercise any rights to terminate the Policy or to agree with ACE to amend, restrict or terminate the Policy at any time.

Visa is the policyholder and Visa recognises that the **Cardholders** have risks that Visa wishes to insure. **Cardholders** have access to the benefits of the Policy by virtue of holding a specific type of card issued to them by Visa.

Cardholders are only entitled to accept the benefits under this Policy by lodging a claim with **Us**. **Cardholders** are authorised by Visa as policyholder to contact ACE directly on its behalf for the purpose of notifying a claim under the travel protection benefits.

Visa is responsible for the payment of the premium under this Policy.

Where anything in the Policy relates to a **Cardholder** or anything is to be done by a **Cardholder**, benefits will only be payable for the benefit of the **Cardholder** if the **Cardholder** complies strictly with the requirements of this Policy relating to the **Cardholder**.

Nothing in this Policy will give any right to any **Cardholder** or other person other than Visa.

Visa has authorised ACE to make all payments due under this Policy other than payments due to service providers to the **Cardholder**.

Any undertaking by ACE to pay any benefit under this Policy is an undertaking made to Visa as policyholder. The **Cardholder** does not have any direct or indirect claim against ACE.

Only Visa has any rights to enforce this Policy. Payment by ACE of a claim direct to the **Cardholder** on behalf of Visa will discharge ACE's obligation to Visa or the **Cardholder** for the incident that is the cause of the claim.

Eligibility

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

Visa International Service Association will give the **Cardholder** 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 will be settled by **ACE**.

Insurer

Benefits under this Policy are underwritten by ACE Insurance Limited, registered on 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.

ACE

ACE Insurance 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 2016

Country of Residence

The country in which the **Cardholder** legally resides.

Home

The **Cardholder's** usual place of residence within the **Country of Residence**.

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 in South Africa) and each subsequent 12-month period for which Visa International Service Association shall pay and **ACE** accept a renewal premium.

Terrorism

A terrorist act(s), including but not limited to the use of force or violence and/or the threat thereof or by means of a cyber attack, 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 the **Cardholder** is not in full view of or not in a position to prevent unauthorised taking or interference with that **Personal Property** 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

ACE Insurance Limited

General Conditions

The **Cardholder** must comply with the following conditions in addition to the items listed under Special Conditions in Sections A & B below to have access to the benefits provided for under the Policy. If the **Cardholder** does not comply **We** may at **Our** option refuse to deal with the **Cardholder's** claim, or reduce the amount of any claim payment made under the Policy issued to Visa.

1. This Policy is governed by the law of the Republic of South Africa.
2. The **Cardholder** must take all reasonable care and precautions to safeguard their property against loss, theft or damage. The **Cardholder** must act as if they were not entitled to any benefit of Visa's cover and must take steps to minimise loss as much as possible and must take reasonable steps to prevent a further incident and to recover missing property.
3. **We** require that the **Cardholder** notifies **Us** within 28 days of the **Cardholder** becoming aware of any

incident or loss leading to a claim and must return a completed claim form with any required additional information to **Us** as soon as possible.

4. The **Cardholder** 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. The **Cardholder** must not abandon any property for **Us** to deal with or dispose of any damaged items as **We** may need to see them.
6. The **Cardholder** or their legal representatives must supply at their 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 pay for any expenses for which receipts or bills cannot be provided. The **Cardholder** must please keep copies of all documents sent to **Us**.
7. Neither Visa nor the **Cardholder** must admit, deny, settle, reject, negotiate or make any arrangement for any claim without **Our** permission.
8. **We** have the right, if **We** choose, in the name of Visa or the **Cardholder** but at **Our** expense to:
 - a. take over the defence or settlement of any claim;
 - b. take legal action in their name to get compensation from anyone else for **Our** own benefit or to get back from anyone else any payment that has already been made;
 - c. take any action to get back any lost property or property believed to be lost.
9. If Visa or the **Cardholder** or anyone acting for them 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 in relation to the benefits which that **Cardholder** may have access to under this Policy. **We** may inform the police and the **Cardholder** must repay to **Us** any amount already paid under the Policy issued to Visa.
10. If **We** pay any expense for which the **Cardholder** is not covered, the **Cardholder** must pay this back to **Us** within one month of **Our** asking.
11. **We** may at any time pay to a **Cardholder** **Our** full liability under the Policy for a loss event after which no further payments will be made relating to that event.



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 the **Cardholder** possesses multiple member bank cards the **Cardholder** may only claim 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. Suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of mental health.
6. 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 involvement in a fight except in self-defence.
9. Any illegal act by the **Cardholder**.
10. Any claim where the **Cardholder** is 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 the **Cardholder** is 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 the **Cardholder** would have been required or been expected to pay, if the event resulting in the claim had not happened.
14. Any circumstances the **Cardholder** is 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

Cardholder

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

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 the **Cardholder** purchases the **Eligible Item** as a gift for someone else, **We** will if the **Cardholder** wishes, pay a valid claim to the recipient.
4. The **Cardholder** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **Eligible Item**.
5. The **Cardholder** will need to transfer to **Us**, on **Our** request and at the **Cardholder's** 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. The **Cardholder** must document that the claim has not been sent to other insurance company.
7. The **Cardholder** 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 the **Cardholder's** 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.

Cardholder

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 at the time of the incident.

Eligible Item

A **Brown Good** or a **White Good** with a minimum purchase price of US\$50 including VAT, purchased new by the **Cardholder** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use, which has been charged fully (100%) to the covered card, in a store located in the **Country of Residence** (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in the **Country of Residence** and the item is meant for use in the **Country of Residence** 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

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

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, the **Cardholder** 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, the **Cardholder** must please email visa@broadspire.eu, giving their name, first 9 digits of their covered card number, **Eligible Item** brand, model and the **Mechanical Breakdown** date. Visa will confirm that the **Eligible Item** is covered and the **Cardholder** will be directed to an authorised service centre. Visa will also send the **Cardholder** 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 due to Visa will be made by **Us** will be made to the **Cardholder**. **We** may appoint an expert or investigator to assess the circumstances of the claim and the amount to be paid to the **Cardholder**.

Special Conditions

1. The **Cardholder** 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 the 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. Communication and computing items such as desktop PCs, laptops, monitors, photocopiers, fax machines, scanners, game consoles, modems, notebooks, 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 **Country of Residence**.
11. Items which do not have a **Country of Residence** specification or that are not available in the **Country of Residence**.
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 policy will be reviewed by Visa on an annual basis. Visa will write to the **Cardholder** advising of any changes to the benefits at least 30 days before the benefits under this Policy expire.

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

1. The covered card is cancelled; or
2. Visa withdraws the benefits attached to a **Cardholder's** Visa Platinum card; or
3. This policy lapses without renewal.

Claims

Note the limitations and conditions relating to the **Cardholder's** right to claim in the Introduction.

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: visa@broadspire.eu

The **Cardholder** will need to provide:

- their name,
- First 9 digits of the covered card number,
- the **Cardholder's** address, and



- The section under which the the **Cardholder** wishes to make a claim
- Brief details of the claim

We ask that the **Cardholder** notifies **Us** at the above addresses within 28 days of the **Cardholder** becoming aware of an incident or loss leading to a claim and to return the completed claim form and any additional information to **Us** as soon as possible.

Additional Information

The **Cardholder** must supply all original invoices, receipts and reports etc. The **Cardholder** should check the section under which the claim is made for any specific conditions and details of any supporting evidence that the **Cardholder** must give **Us**.

It is always advisable to keep copies of all the documents that are sent 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 **Cardholder** is not happy with **Our** service, please contact **Us**, quoting the first 9 digits of the **Cardholder's** card number and/or claim number, so we can deal with the complaint as soon as possible. **Our** contact details are:

ACE Insurance Limited
PO Box 1192,
Saxonwold
2132

Data Protection and Marketing Rights

The Personal Information the **Cardholder** provided:

ACE is the data controller and **We** accept fully **Our** responsibility to protect the privacy of persons 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)). This will include any information that identifies another person whose information has been provided to **Us** by the **Cardholder** (as **We** will assume that they have appointed the **Cardholder** to act for them). The **Cardholder** agrees to receive on their behalf any data protection notices from **Us**.

We will use the **Cardholder's** Personal Information for the purpose of providing insurance services. By providing Personal Information, the **Cardholder** consent that their 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 the **Cardholder's** 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 the **Cardholder's** sensitive Personal Information unless **We** have either specific consent from the **Cardholder** or **We** are required to do so by law. **We** may transfer Personal Information to other countries which may not have the same level of data protection as the home country, but if **We** do, **We** will ensure appropriate safeguards are put in place to protect the Personal Information.

For questions regarding the **Cardholder's** Personal Information, please contact Arnold Schoombee:

Email: arnold.schoombee@acegroup.com
Tel: +27 11 722 5700.

Marketing:

Unless the **Cardholder** has informed **Us** otherwise, **We** may contact the **Cardholder** to let them know about any goods, services or promotions that may be of interest. If the **Cardholder** decides they would prefer not to receive promotional information from **Us**, they can contact Arnold Schoombee (arnold.schoombee@acegroup.com), but then the **Cardholder** may miss out on special promotions.



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DISCLOSURE NOTICE

IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

Visa and the Cardholder have the right to the following information:

Statutory notice	Information
<p>1. About the insurer</p> <ul style="list-style-type: none"> 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 benefit: refer to your Table of Benefits. e. Complaints procedure: visit our website www.aceinsurance.co.za f. ACE Insurance Limited is in possession of Professional Indemnity Cover. 	<p>Contact Details: ACE Insurance Limited Reg No: 1973/008933/06 PO Box 1192, Saxonwold, 2132</p> <p>Located at: The Bridles, Hunts End Office Park 38 Wierda Road West, Wierda Valley Sandton Tel: +27 11 722 5700 FSP No:27176</p> <p>Compliance Officer: Arnold Schoombee PO Box 1192 Saxonwold 2132</p> <p>Tel: +27 11 722 5751 Fax: +2711 783 0812</p>
<p>2. Other matters of importance</p> <ul style="list-style-type: none"> a. Visa must be informed of any material changes to the information referred to in paragraph 1. b. If the information in paragraphs 1 was given orally, it must be confirmed in writing within 30 days. c. If any complaint to the insurer is not resolved to your satisfaction, Visa may submit the complaint to the Registrar of Short-term Insurance. d. The insurer and not the intermediary must give reasons for repudiating a claim. e. Visa and the Cardholder are entitled to a copy of this document free of charge. 	
<p>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.</p> <p>Our Complaints resolution procedure can be viewed at our website: www.aceinsurance.co.z</p>	
<p>3. 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.</p>	<p>PO Box 32334 BRAAMFONTEIN, 2017 Tel: +27 11 726-8900 Fax: +27 11 726-5501 info@osti.co.z</p>
<p>4. Particulars of Registrar of Short-term Insurance. Financial Service Board</p>	<p>PO Box 35655 MENLO PARK 0102 Tel: + 27 012 428-8000 Fax:+27 12 347-0221</p>
<p>5. Particulars of the FAIS Ombud</p>	<p>PO Box 74571 LYNWOOD RIDGE 0040 Tel: +27 12 470 9080 Fax: +27 12 348 3447</p>

OTHER IMPORTANT INFORMATION

Claims	Procedures for the submission of claims and responsibilities are detailed in Policy.
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