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## Disclosure Notice for information purposes

Required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS Act).

Important: please read carefully (this notice does not form part of the insurance contract or any other document).

As a life (funeral) insurance policyholder, or prospective policyholder, you have the right to the following information:

### 1. About the insurer:

- a. Full business name, full trade name, registration number, physical address, postal address, and telephone number:

Family Insurance (Pty) Ltd. *LifeWise is a trading brand of Family Insurance*

Registration number: 1998/012373/07

Physical Address: Somerset Office Estate, 604 Kudu Street, Allen's Nek, Roodepoort 1737

Postal Address: PO Box 3294, Florida, 1710

Telephone number: 011 472 2020

- b. Type of policy:

The LifeWise funeral policy is a Category 1 life insurance product.

- c. Contact details of the compliance function:

FAIS Compliance Officer: Telephone number: (011) 534 8701

- d. Family Insurance has adopted a policy to avoid and mitigate any potential conflicts of interest. This policy is available on the website [www.staylifewise.co.za](http://www.staylifewise.co.za)

- e. Details on how to institute a claim and your responsibilities are set out on the LifeWise Claim Form which can be viewed on our website [www.staylifewise.co.za](http://www.staylifewise.co.za)

- f. We strive to treat our customers fairly. If you feel that you have not been treated fairly or should you wish to lodge a complaint regarding the service rendered to you, please contact our Internal Customer Care department on [customercare@staylifewise.co.za](mailto:customercare@staylifewise.co.za)

### 2. Other matters of importance:

- a. Collection of personal information: The collection of relevant personal information is required to render an efficient service to you. The information collected will relate directly to the processing of claims, and will be processed lawfully and securely in terms of the Protection of Personal Information Act 4 of 2013. Family Insurance will retain the information as long as reasonably necessary and will not deny you your rights to access information or object to the processing of information on lawful grounds.

- b. You remain responsible for the accuracy and completeness of all answers / information provided by you.

- c. You are requested not to sign any blank or partially completed document. All documents must be completed in ink.
- d. It is important that you, as a policyholder, are aware of your premium obligations. The due date of premiums and the consequences of non-payment of premiums are important. This information is indicated in the LifeWise Membership Agreement (Policy Document).
- e. Note that no person or provider may request or induce you in any manner to waive any right or benefit conferred on you in terms of any provision contained in the FAIS Code of Conduct.
- f. You are entitled to a full copy of the Policy Document within 31 days of LifeWise issuing the policy. If you did not receive a copy, please contact us without delay.
- g. You will be provided with written notification of any claim that is rejected or any decision taken in respect of any value in dispute. Should you disagree with the rejection of the claim / decision taken in respect of value, you may make representations to the insurer, within 90 days of receipt of the rejection letter.

You, your beneficiary or executor may also approach the Ombudsman for Long Term Insurance. If you, your beneficiary or executor are still not happy with the decision, a summons may be served on -Family Insurance not more than 270 days after you have received the rejection letter.

- h. LifeWise will not cancel your policy without first giving you 31 days written notice of its intention. Any variations to your existing policy will be communicated to you in writing.
- i. You have 31 days from date of receipt of the policy to peruse the policy terms and conditions. Should you feel that the policy is not suitable for your requirements, you may cancel same in writing within 31 days from date of receipt, where after any premiums paid will be refunded to you. Please bear in mind that you may not exercise this right if you have already claimed under the policy or if the event, which the policy insures you against, has already happened.

- j. The Long Term Insurance Ombudsman can be contacted at:

Private Bag X45, Claremont, 7735. Tel: 021 657 5000, Fax: 021 674 0951, Email: [info@ombud.co.za](mailto:info@ombud.co.za),  
website: [www.ombud.co.za](http://www.ombud.co.za)

- k. The Registrar of Long-Term Insurance can be contacted at:

Financial Services Conduct Authority (FSCA), P.O. Box 35655, Menlo Park, 0102. Tel: 012 428 8000, Fax: 012 346 6941

- l. The FAIS Ombudsman can be contacted at:

P.O. Box 74571, Lynwood Ridge, 0040, Tel: 012 470 9080 / 012 762 5000, Fax: 012 348 3447 / 086 764 1422, Email: [info@faisombud.co.za](mailto:info@faisombud.co.za), website: [www.faisombud.co.za](http://www.faisombud.co.za)

- m. This disclosure notice has been issued for information purposes only.

For the complete terms and conditions please refer to the Policy Document.