

## About Us

We safeguard our clients from risks associated with life and death

In 2007, UIA started offering solutions to provide peace of mind and protect the future of the Micro Finance Industry. We are the sector's preferred choice as a Level 2 B-BBEE Company and have the edge over our competitors with our IT solutions, compliance driven structure, market-leading services and risk products. At UIA, we've focused on forming long-lasting partnerships and invest in expanding our extensive national network of over 250 credit provider partners.

## What we do

Extending credit in the financial industry has become extremely costly and risk adverse. Fortunately, we do not succumb to these common industry shortcomings. UIA strives to safeguard our clients from risks associated with life and death by offering unique products that will protect their business as well as add to their income. Since 2007, we have successfully processed and settled more than 20 000 claims, re-assuring our clients and policy holders of our commitment to them.



## DISCLOSURE AND OTHER LEGAL REQUIREMENTS ARE IMPORTANT - PLEASE READ CAREFULLY

(This Notice does not form part of the Insurance Contract nor any other document) As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information

### Your Intermediary

- Company name: Universal Insurance Administrators (Pty) Ltd, FSP 44437
- Physical Address: Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, 3650
- Telephone Number: 012 021 0111 • Facsimile Number: 086 212 7681
- Professional Indemnity Insurance Cover in force.
- **Compliance Officer:** National Compliance CC, Practice no. 1307. Tel: 086 010 4194

### Your Underwriting Manager (Only Applicable to Credit Life Insurance)

- Company name: Universal Underwriting Managers (Pty) Ltd, FSP 51312
- Physical Address: Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, 3650
- Telephone Number: 031 854 0404
- Professional Indemnity Insurance Cover in force.
- **Compliance Officer:** National Compliance CC, Practice no. 1307. Tel: 086 010 4194

### Details About the Insurers

- Company Name: **African Unity Life Limited**
- Physical Address: 109 Jip de Jager Drive, Springfield Office Park, Cape Town 7530
- Postal Address: PO Box 4061, Bellville, 7500
- African Unity Life Ltd. (2003/016142/06) is a licensed life insurer and an authorised Financial Services Provider - FSP 8447
- **Compliance Officer:** compliance@africanunity.co.za, Tel 086 123 4555
- Type of Policy: **Credit Life Insurance**
- Company Name: **KGA Life Limited**
- Physical Address: Unit 109, First floor, Bosman's Crossing Square, 2 Distillery Road, Stellenbosch
- KGA Life Limited is a licensed insurer and authorised Financial Services Provider - FSP No: 15980
- **Compliance Officer:** Rudi Kotze. Email: compliance@kga.co.za
- Type of Policy: **Funeral Cover, Assistance Policy**

### POPI Requirements

- The FSP respects the rights to privacy and confidentiality of our potential and existing clients' personal information
- You give consent that we may process, transfer and disclose your personal information for the purposes of providing you with insurance products and services and complying with your instructions
- This may necessitate us sharing information with third parties to give effect to your insurance requirements.
- A copy of the POPI Policy and Privacy Policy is available on our website or upon request

### Other Matters of Importance

- This disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period of up to 1 calendar month within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
- If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman of Long-Term Insurance.
- You will always be given a reason for the repudiation of your claim.

### Particulars of the National Financial Ombud Scheme of South Africa (NFO)

National Financial Ombud Scheme of South Africa Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, 2198, Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Rd, Claremont, 7700  
Tel: +27 (0) 860 800 900 / +27 (0) 66 473 0157, Email: info@ombud.co.za, Web: www.nfosa.co.za

### Particulars of FAIS Ombud

The FAIS Ombud, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010, Postal address: P O Box 41, Menlyn Park, 0063, Tel: +27 (0) 12 762 5000, Sharecall: +27 (0) 86 066 3274, Email: info@faisombud.co.za, Web: www.faisombud.co.za

### Particulars of the Financial Sector Conduct Authority

Financial Sector Conduct Authority, Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081, Postal Address: PO Box 35655, Menlo Park, 0102, Telephone Number: +27 (0) 12 428 8000, Facsimile Number: +27 (0) 12 346 6941, Email: info@fsca.co.za

### Information Regulator

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001, Postal Address: P.O Box 31533, Braamfontein, Johannesburg, 2017 Telephone: 010 023 5200, Fax: 086 500 3351, E-mail: enquiries@infoeregulator.org.za

If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the above.

## Get in touch

+27 (0) 12 021 0111 [www.universalchoices.co.za](http://www.universalchoices.co.za) [info@universalchoices.co.za](mailto:info@universalchoices.co.za)

Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, Durban, 3610

Universal Insurance Administrators (Pty) Ltd is an authorised financial service providers.  
FSP No: 44437 | Level 2 B-BBEE

# UNIVERSAL

Insurance Administrators

## We've got you covered







## Uni Plus

One product with 2 benefits

## General and Specific Exclusions

What Universal Insurance Administrators will not pay for

## In the event of a claim

Contact your loan provider to assist in the claims process.

### Credit Life

Underwritten by African Unity Life Limited  
African Unity Life Ltd. (2003/016142/06) is a licensed life insurer and authorised Financial Services Provider – FSP 8447



- ✓ During the loan period, loans are covered in the event of the borrowers:
  - Death and Permanent Disability (settlement of the loan balance)
  - Temporary Disability and Unemployment (payment of loan instalments)
- ✓ Cover expires when the loan is settled or the original loan period has expired, whichever occurs first.
- ✓ Maximum Age Limit:
  - 99 years for Death Cover
  - 65 years for Disability Cover (Permanent & Temporary)
  - 65 years for Unemployment or the inability to earn an Income
- ✓ The Cover amount for Death and Permanent Disability is based on the settlement amount of the loan as calculated at the incident date. Retrenchment and Temporary disability payable to a maximum of 12 months instalments.
- ✓ Maximum Cover amount up to R100 000 per policy holder.
- ✓ The product complies with the National Credit Act.

### Beneficiary Plan

Underwritten by KGA Life  
KGA Life Limited is a licensed insurer and an authorised Financial Service Provider, FSP No. 15980

- ✓ Covers the life of the borrower in the event of death.
- ✓ Cover amount equal to the amount indicated on policy schedule.
- ✓ This is a term policy; the cover period is shown on your policy schedule.
- ✓ Maximum cover up to R30 000 per policy and up to R60 000 per policy holder.



### Death & Disability Benefits

- ✓ Pre- Existing condition the consumer was aware of in the 12 (twelve) months preceding the commencement of this policy
- ✓ Suicide or self-inflicted injury within 12 (twelve) months preceding the commencement of this policy
- ✓ Participating in hazardous activities such as mountain climbing, bungee jumping, speed racing
- ✓ Abuse of alcohol, drugs, narcotics except as prescribed by a licensed medical practitioner, who is not the insured
- ✓ Taking or absorbing accidentally or otherwise any kind of poison
- ✓ Participation in a criminal / unlawful activity
- ✓ Health epidemic or pandemic / disease

### Unemployment or Inability to earn an Income Benefits

- ✓ Termination of employment within the first 3 (three) months after the commencement of cover under the credit life policy, on where the term of the credit agreement is more than 6 months
- ✓ Retrenchment of which the consumer was aware or received notice of during the 3 months preceding the date on which the cover under that credit life policy commences.
- ✓ Lawful dismissal included but not limited to wilful misconduct or participating in a unprotected strike
- ✓ Voluntary retrenchment or termination of employment
- ✓ Voluntary forfeiture of wages / income
- ✓ Resignation and/or Retirement

On settlement of the claim UIA will not be held accountable for any further liability.

#### For Credit Life:

Event	Notification	Provide Evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death.
Temporary Disability	Within 3 months of the date of disability.	A maximum period of 12 months from the date of disability.
Permanent Disability	Within 6 months of the event.	A maximum period of 12 months from the date of disability.
Retrenchment	Within 6 months immediately following the effective date of loss of employment	A maximum period of 12 months from the date of retrenchment.

#### For Beneficiary Plan:

Event	Notification	Provide Evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death is permitted to submit all death claim requirements.

In the event of an unsuccessful premium collection, a grace period of 15 days will be allowed, after which your policy and benefits will be terminated per Rule 15A of the PPR's.

#### Please note:

1. This policy is in accordance with the laws of the Republic of South Africa.
2. If the insurer declines your claim you have 90 days from that date to challenge the decision. If the decision is not reversed then you have 180 days to challenge the outcome, otherwise you forfeit this claim and we shall have no further liability in terms of this claim.
3. The full terms, conditions, waiting periods and exclusions of cover are contained in the comprehensive policy wording. This brochure is for promotional purposes only.