



health and accident group
An Authorised Financial Service Provider - FSP 376



PINNACLE INCOME PROTECTION COMPREHENSIVE PLAN



**Underwritten by Compass Insurance Company Limited
Administered by Health & Accident Underwriting Managers (Pty) Ltd**

Preamble

Health & Accident Underwriting Managers (Pty) Ltd – An authorised Financial Services Provider – Licence No: 376 - hereinafter referred to as 'H&A Group' agrees subject to:

Any application for this insurance or other information supplied in any form by or on behalf of the Life Insured:

1. Disclosing all facts and circumstances known to the Life Insured that are material to the assessment of the risk insured hereby, and
2. Forming the basis of this insurance contract.

It is agreed that if during the period of insurance the Life Insured sustains physiological impairment which solely and independently of any other cause results in the Life Insured being unable to perform his nominated occupation due to Temporary Total Disablement or Partial Total Disablement as defined, this benefit serves to compensate for this disablement. Any compensation payable will be determined according to the Life Insured's nominated occupation and degree of disability at the date of loss. H&A Group shall pay compensation to the Life Insured in respect of the selected benefits as specified on the application form, subject to the terms, conditions, provisions, terminations and exclusions, as set out in this policy or as contained in any endorsement thereto.

Premium

Premiums are payable on or before the inception date or renewal date as the case may be, and no later than 60 (sixty) days after original due date. The undertaking to pay policy benefits will be suspended until the first premium is paid or arrangements are made for payment to H&A Group satisfaction. H&A Group will notify the Life Insured of the non-payment of any premium and the policy will lapse from the original due date if any premium is not paid by the extended due date. If the non-payment is the result of an inadvertent error of H&A Group and the premium is paid immediately the error is noticed or for any other reason acceptable to H&A Group. H&A Group shall be entitled to accept premiums tendered to it after such date. It is a condition of this insurance that the Insured Person operates a South African bank account which shall be utilised for payment of premium. The bank account shall be in the same name as the Insured and in the event that the Insured Person fails to maintain this said bank account this insurance will cease from the date the bank account was closed.

General Schedule

Period of Insurance

From: Inception date as per Policy Schedule
To: Any following monthly period for which premiums may be payable by the Eligible Person, it being understood that the premium is payable in advance.

24 months cover: R1 680 000

12 months cover: R 840 000

6 months cover: R 420 000

Republic of South Africa & Namibia, unless specifically underwritten and agreed to by H&A Group

Benefit Accumulation Limit

Territorial limits

General Definitions

Accident/s

Shall mean a sudden, unexpected and specific event, which occurs at an identifiable moment and place which results in bodily injury.

Accidental Death – only applicable where benefit is reflected on your Policy Schedule

In the event that an Insured Person should sustain Bodily Injury during the period of this insurance and such injury results in the death of the Insured Person within 12 months from the date of the accident, Underwriters agree to indemnify the Insured Person's executors or administrators the sum as stated in the Schedule of Benefits contained herein.

Benefit Accumulation Limit

Shall mean the maximum liability of H&A Group under this policy in respect of any one accident or illness or number of accidents or illnesses arising from one source or cause. (Refer to General Provisions: section c)

Bodily Injury

Shall mean physical trauma caused by an accident and resulting solely and independently of any other cause or any other physical defect or infirmity existing prior to the accident in an insured event within 12 months of the date of accident.

Complications of pregnancy

If the Life Insured has pre-or post-natal complications, H&A Group will pay the benefit reflected in the Schedule of benefits provided the Life Insured has been insured under this policy for the 12 months prior to the date of confinement. Post natal complications must be determined prior to the Life Insured and child being discharged from hospital. (Refer to Maximum Amounts Payable: complication of Pregnancy) Pre-natal complications of pregnancy are limited to anaemia, gestational diabetes, HELLP. Placenta previa and pre-eclampsia; Post natal complications are limited to Gestational diabetes and HHP (Hashimoto hypothyroid postpartum).

Date of Loss

- a. For illness shall be the first date from which the Life Insured is unable to perform his nominated occupation, and medical treatment has been recommended, advised, sought out or received for the illness.
- b. For bodily injury shall be the date of the accident or from the date the accident caused loss be incurred.

Economical Impairment

Shall mean a reduction in the Life Insured's ability to work at his nominated occupation as a result of a physiological impairment. The degree of economical impairment is related to the nominated occupation of the Life Insured, and his rehabilitation in a lucrative activity conforming to his knowledge, previous activities and social status.

Effective Date of Coverage

Shall mean the earlier of:

- a. The date of acceptance, or
- b. The inception date of the policy, or
- c. Any subsequent date where the benefits are amended and become effective.

Eligible Person/s

Shall mean any person who

- a. is specified as the Life Insured on the policy schedule;
- b. is resident in the Republic of South Africa and Namibia;
- c. has completed an application form incorporating premium deduction authority satisfactorily;
- d. is actively employed in his nominated occupation at the inception of the policy.
- e. is self employed or earning commission only, and earn in excess of R60 000 per annum gross

Entry age eligibility

Maximum age of entry is 59 next, ceases at age 65.

Year to year cover will be subject to approval from H&A and subject to proof of registration at respective council.

Eligibility requirements

The Life Insured must satisfy the criteria as set out below, both at application and claim stage for the policy to be valid:

- a. Occupation: any eligible occupation

In addition, the Life insured must be gainfully employed on a full time basis in his nominated occupation.

Exposure

Shall mean if death or permanent total disablement is caused as a direct result of exposure to the elements of nature, death or permanent total disablement shall be deemed to have been caused by bodily injury.

Illnesses

Shall mean any fortuitous sickness, illness or disease originating, contracted, commencing or first manifesting itself during the period of insurance, as diagnosed by a physician or medical practitioner.

Immediate Medical Treatment

Shall mean treatment commencing within 24 hours of the time and date of the bodily injury.

Insured Event

Shall mean any benefit covered in terms of this policy.

Insured Person

Shall mean the eligible natural person named on the application form.

Legal Representative/s

Shall mean the person who manages the legal affairs of the Life Insured as a result of incapacity or death.

Medical Treatment

Shall mean a medical practitioner's medical advice, treatment, consultations, and prescribed or repeat maintenance medication.

Nominated Occupation

Shall mean the occupation as detailed on the application form.

Occupational Therapist

Shall mean a person currently legally licensed and registered to practice occupational therapy (other than the Life Insured under this policy or a member of any Life Insured's immediate family.)

Permanent and Incurable Insanity

Shall mean the Life Insured being diagnosed as permanently and incurably insane according to the usual and customary standards of the registered medical profession. This is provided that 2 Medical Practitioners, one of whom shall be the attending practitioner, have personally examined the Life Insured and concur in their medical opinion that the Life Insured is permanently and incurably of unsound mind and incapable of managing his own affairs. Their written statement to this effect shall be signed by them in the presence of 2 identifiable witnesses who are not related to the Life Insured by blood or marriage and who would not be entitled to any portion of the estate of the Life Insured. Neither witness shall be an employee of the attending practitioner or the health facility in which the Life Insured is a patient, or any person who has a claim against any portion of the estate of the Life Insured.

Permanent Total Accidental Disablement - only applicable where benefit is reflected on your Policy Schedule

In the event that a Principal Insured should sustain Bodily Injury during the period of this insurance, within the terms and conditions of this insurance, Underwriters agree to indemnify the Principal Insured the sum insured as stated in the Schedule of Benefits contained herein.

a) Permanent Total Disablement benefits will be subject to the following Scale of Benefits - **only applicable where benefit is reflected on your Policy Schedule:**

Compensation payable in respect of an Accident:

1. Total & Irrecoverable loss of sight of both eyes:	100%
2. Total & Irrecoverable loss of sight on one eye:	50%
3. Loss of two limbs:	100%
4. Loss of one limb:	50%
5. Total & Irrecoverable loss of sight and loss of one limb:	100%
6. Permanent total disablement (other than total loss of sight of one or both eyes or loss of limb)	100%

Physiological Impairment

Shall mean a reduction in the integrity of the body of the Life Insured.

Policy

Shall mean this document together with the quotation and application form completed by the Life Insured and shall include any subsequent endorsements, amendments and declarations.

Physician or Medical Practitioner

Shall mean a person currently legally licensed and registered to practice medicine in the country concerned other than the Life Insured under this policy or a member of any Life Insured's immediate family.

Retrospective Payment

Shall mean that for the seven (7) day waiting period, claims will be paid retrospectively back to day 1. (Refer to Maximum Amounts Payable: Day 1 Benefit)

Temporary Total Disablement

Shall mean physiological or economical impairment of the life insured entirely (100%) preventing the Life Insured from performing his nominated occupation, until such time that:

- a. the Life Insured has fully recovered, or
- b. the Life Insured is declared permanently and totally disabled.

Partial Total Disablement

- a. Shall mean the physiological or economical disability of the Life Insured wherein the disability
 - is higher than 25% and the duration of the life insured's impairment is in excess of the waiting period.
 - in the event that the disablement is higher than 75%, the benefit payable will be equal to 100% of the benefit.
 - in the event of the disablement being between 25% and 75% H&A Group will pay a proportional part of the insured benefit.

This benefit will not exceed the maximum period of 6, 12 or 24 months, whichever period of cover has been selected by the Insured.

Terrorist Act

Shall mean active involvement in any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s will not be considered terrorist acts. Terrorism will also include any act which is verified or recognised by any relevant Government as an act of terrorism.

Underwriters

Compass Insurance Co Ltd

War

Shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Waiting Period

Shall mean the initial period during which no benefit is payable.

General Conditions

- a. This Insurance is not assignable. Compensation shall be payable only to the Life Insured, his nominated beneficiary/ies or legal representative/s whose receipt shall effectively discharge H&A Group.
- b. The laws of South Africa will govern this policy and the courts therein shall have sole jurisdiction to the exclusion of any other country.
- c. This policy shall be voidable and no claim will be entertained in the event of misrepresentation, misdescription or non-disclosure by or on behalf of any life Insured in any particular material to this insurance.
- d. The Life Insured shall take all reasonable precautions to prevent accidents and shall comply with all statutory requirements and regulations material to the occurrence of any accident or defined event, as a condition precedent to H&A Group liability hereunder.

- e. The liability of H&A Group under this policy shall be conditional on the observance by the Life Insured of the policy, herein contained insofar as applicable to the Life Insured having regard to the nature of the right or obligation under this policy. Where the Life Insured is required in terms of this policy to perform any act or comply with any obligation, timeous performance or compliance shall be a condition precedent to H&A Group's liability hereunder.
- f. The Life Insured shall give notice within 30 days to H&A Group in the event of the change of any material information relating to this insurance and shall pay any additional premium from the date of such change required in consequence thereof. In the event that this condition is not adhered to, this will be a condition precedent to H&A Group's liability hereunder.
- g. H&A Group may amend benefits or terms and conditions of this policy by giving 30 days written notice (or such other notice as is required by law) to the Life Insured.
- h. The official version of this policy is issued in English.
- i. Words in this policy in the masculine gender include the feminine gender and vice versa.
- j. Although H&A Group does not expect to increase the premiums, certain circumstances such as change in general economic conditions may result in future contributions not being sufficient to maintain full benefits throughout the lifetime of the policy. H&A Group will, from time to time, review the level of contributions in relation to the benefits provided by this policy, and will advise the Life Insured of any changes that may be necessary by giving the Life Insured written notice.
- k. H&A Group reserves the right to ask for proof of payment of premium at any time. Such proof must be to the satisfaction of H&A Group.
- l. This policy renews monthly subject to payment of the premium and subject always to the definitions, conditions, exclusions, provisions, terminations and endorsements as set out in this policy.
- m. The Life Insured will not be entitled to any benefit in terms of this policy unless the Life Insured is ordinarily resident in the Republic of South Africa or Namibia at the date on which the accident occurs or illness commences and the date upon which any benefit is payable to the Life Insured. In addition, should the Life Insured cease to be ordinarily resident in the Republic of South Africa or Namibia; the policy will terminate on the date of departure from the Republic or Namibia.
- n. Requests for amendments to sums insured must be applied for on a policy amendment form or by telephone if voice recorded or via electronic media where applicable.
- o. Any word or expression to which a specific meaning has been attached shall bear such meaning wherever it may appear.

Claims Conditions

- a. Notice must be given to H&A Group in writing as soon as practicable and in any case within 30 days of any bodily injury or the commencement of any illness which may give rise to a claim under this policy.
- b. All certificates, information and evidence required by H&A Group shall be furnished in the form prescribed and without expense to H&A Group within 30 days from the date of first notification.
- c. The Life Insured shall submit to a medical examination by a physician or medical practitioner or an assessment by an occupational therapist on behalf of and at the expense of H&A Group as often as shall be required in connection with any claim.
- d. Professional medical advice shall be sought and followed promptly on the occurrence of any bodily injury or illness and H&A Group shall not be liable for that part of any claim which in the opinion of its medical advisor arises from the unreasonable or wilful neglect or failure of any Life Insured to seek and remain compliant under the care of a qualified medical practitioner.
- e. In the event of an extension on any claim in respect of any periodic benefit, written notification of such extension must be received by H&A Group within 7 days of the last day of the previous incapacitation period.
- f. H&A Group may request the Life Insured to prove loss of income as a result of bodily injury or illness at claim stage, and the onus shall rest upon the Life Insured to provide such proof.
- g. In respect of a claim under the income protection benefit, satisfactory proof of actual income for the previous 12 months may be required at the discretion of H&A Group.
- h. All claims arising from criminal incidents are to be supported and accompanied by a certified police report.
- i. In the event of H&A Group disclaiming liability in respect of any claim and an action or suit not being commenced within the 90 day period after such disclaimer or, in the case of arbitration taking place within 180 days after the arbitrator shall have made the award, all benefits under this policy in respect of such claim shall be forfeited.
- j. If any difference shall arise under this policy, such difference shall be referred to arbitration in accordance with the statutory provisions on their behalf, for the period in force in the Republic of South Africa, and the making of an award shall be a condition precedent to any liability by H&A Group to make payment under this policy.
- k. If any claim under this policy is considered by H&A Group to be fraudulent in any respect or exaggerated or if any fraudulent means or devices are used by the Life Insured or anyone acting on his behalf to obtain any benefit under this policy all benefits in respect of that particular claim shall be forfeited and the policy will be cancelled with immediate effect. H&A Group shall also be entitled to prosecute as a result of any criminal or civil proceedings arising from the fraud.
- l. In the event of such cancellation, the Life Insured will not be accepted on any similar policy underwritten by Compass Insurance Company Limited and administered by H&A Group.
- m. If the Life Insured is receiving 100% benefit under the income protection benefit, and H&A Group establishes that the Life Insured has returned to work, H&A Group have the right to suspend any current claims pending further investigation.
- n. The onus shall rest upon the Life Insured or the legal representative/s to prove that the above is not the case.
- o. No Sum payable under this policy shall carry interest under any circumstances. It is a condition of this insurance that the Insured Person operates a South African bank account which shall be utilised for the payment of specified benefits in the event of a claim. The bank account shall be in the name of the Insured Person.
- p. No Life Insured shall be entitled to recover benefits under this policy exceeding more than 100% of the compensation in respect of any one insured event and upon accrual of the Life Insured's right to such percentages, all further rights of the Life Insured in respect of such insured event shall cease.
- q. H&A Group shall not be liable under this policy for more than the amount stated in the general schedule under benefit accumulation limit in respect of any one accident or illness or number of accidents or illness arising from one source or cause.
- r. In the event that the Life Insured is injured as a direct result of a road traffic accident of which the cause or the consequence could be a heart attack, H&A Group will consider the accident as an insured event.

- s. The Life Insured shall take all reasonable precautions to prevent accidents and shall comply with all statutory requirements and regulations material to the occurrence of any insured event as a condition precedent to H&A Group's liability hereunder.
- t. Where amounts recoverable from H&A Group are delayed pending finalisation of any claim, payments on account may be made to the Insured Person at H&A Group's discretion.
- u. H&A Group reserve the right to refuse to pay any claim in the event of the Life Insured unreasonably refusing to undergo recommended medical treatment, medical examination or a rehabilitation programme. Medical treatment shall be sought and followed promptly on the occurrence of any bodily injury or illness and H&A Group shall not be liable for that part of any claim which in the opinion of its medical officer arises from the unreasonable or wilful neglect or failure of any Life Insured to seek and remain under the care of a qualified medical practitioner.
- v. The Life Insured must be active in his nominated occupation at claim stage.
- w. The Life Insured will be restricted to 100% of his/her Personal Income and/or 125% of Personal Income if a Sole Business Owner. In the event of an overstatement of Personal Income H&A Group have the right to restrict the benefit to actual Personal Income.
- x. Change of occupation and occupation related circumstances:
No claim will be admitted if H&A Group has not been notified of, and agreed in writing to, a change in the Life Insured's nominated occupation. This will not apply if H&A Group classifies the new occupation as falling within the same risk category as the previous occupation. The Life Insured shall also notify H&A Group if the Life Insured ceases to be self-supporting or ceases to work full time, whereupon H&A Group shall have the right to increase the contribution or modify or cancel this benefit by sending written notice to the Life Insured.

General Exclusions

H&A Group shall not be liable to pay any benefit in respect of any Life Insured for:

1. Injury which is self-inflicted or in any way deliberately caused by the Life Insured.
2. Any act of the Life Insured which is a wilful and material violation of any law.
3. War (whether declared or not); terrorist activities; riots; civil commotion; insurrection; usurpation of power, martial law, or any act incidental to, or arising from, such occurrence.
4. Atomic energy, nuclear fission or reaction.
5. Participation in service or training with any military, naval, air force or police organisation.
6. Participation in any form of aviation other than as a passenger travelling on a scheduled flight with a registered airline between two airfields in an aircraft flown by a duly licensed pilot.
7. Psychological disorders including but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation, autism, chronic fatigue syndrome or myalgic encephalomyelitis (M.E.) (anticardiolipin antibody positivity), yuppie flu.
8. Disorders of the female urogenital system:
Hysterectomy performed on the Life Insured within the first two years of the date of inception of the policy unless cancer related. However, from the third year of inception of the policy any temporary total disability benefit due in terms of this policy shall be limited to a period no greater than 3 weeks, in excess of the waiting period.
9. Investigations, operations or treatment of a purely cosmetic nature (other than as a direct result of an accident); or undertaken to facilitate pregnancy or to cure impotence or to improve potency, cosmetic surgery including surgery for breast reduction, enhancement or reconstruction, unless cancer related.
10. Influenza, bronchitis, sinusitis, tuberculosis, pneumonia or laryngitis unless the Life Insured is hospitalised for a minimum of 3 nights.
11. Life Insured being under the influence of, or being addicted to, or being treated for: alcohol consumption, inhalation of fumes, consumption of poisons, drugs or narcotics or medication except as prescribed by a qualified medical practitioner, and used as prescribed.
12. Participation in any hazardous pursuit, including, but not limited to, any speed contest, pace-making or trial, or fighting (except in a bona fide self-defence).
13. For any pre-existing condition which arises from or is caused by a condition or defect for which Medical Treatment has been recommended, advised, sought out or received prior to the commencement date of the policy unless agreed to by the Company.

General Provisions

- a. The onus shall always be upon the Life Insured to ascertain, correctly admit and pay any tax liability in consideration of any compensation being paid that may in any form whatsoever, attract taxes of any nature.
- b. In the event of a dispute arising as to when Income Protection ceased, the date shall be finally determined by a physician or occupational therapist commissioned by H&A Group who certifies:
 - the date upon which the Life Insured recovered; or
 - the date upon which the Life Insured recovered as far as he ever will; or
 - the date from which the Life Insured is declared permanently and totally disabled; and the benefit shall not in any event exceed the benefit amount and/or benefit period as stated in the policy schedule.
- c. Successive periods of incapacitation due to the same bodily injury or related causes, or illness shall be considered as one continuous period unless separated by 6 months during which the Life Insured is not confined to a hospital or incapacitated and unfit to work as the result of such bodily injury or illness.
- d. The Life Insured shall not be entitled to any benefits under this policy for such part of the claim as relates to any period that the Life Insured is unable to seek or receive medical treatment due to the economical impairment of such Life Insured or the inability for any reason to find a hospital or medical practitioner able to provide medical treatment. In this event, the maximum period of a claim will be restricted to 60 days. The policy is intended for compensation during the recuperation as a result of physiological impairment whilst adhering to medical advice and having followed the prescribed treatment.

Termination of Cover

Cover in respect of the Life Insured shall immediately terminate in the event of the following:

- a. On the premium due date should the principal Life Insured fail to pay the required premium on or before the due date or within a 60 day period of grace thereafter; or
- b. on the policy anniversary following the Life Insured's attainment of the selected termination age or at the expiry of the term of the policy, whichever is the earlier. Year to year cover will be subject to approval from H&A Group.
- c. A claim being paid in respect of income protection for the maximum period of 24 months, 12 months or 6 months, whichever benefit period the Life Insured selected, including waiting periods.
- d. Underwriters may cancel this insurance or change the terms and conditions of this insurance upon giving one calendar month notice in writing to the Insured Person to his last known address.
- e. The insurance may be cancelled by the Insured Person by giving one calendar month notice to H&A Group who act on behalf of underwriters.

Benefit Definitions

Income Protection Benefits:

A claim will be deemed valid if, in the opinion of H&A Group, after the expiry of the waiting period, the Life Insured is unable to fulfil all of the duties of his/her own nominated occupation, as a result of a functional impairment associated with an illness, disease or injury. The benefit payable shall be an amount equal to the monthly benefit, or part thereof, specified in the policy schedule, subject to the maximum benefit allowable, as outlined in the maximum benefits allowable section. Benefits are paid retrospectively from day 1 in the case of the Day 1 Benefit option should the incapacitation period exceed the waiting period.

Specific Extensions

Mobility Benefit - only applicable where benefit is reflected on your Policy Schedule

In the event that a claim has been admitted for Permanent Total Disablement as a result of a bodily injury and if as a direct result of that disablement the Insured Person is permanently dependant on a wheelchair for mobility, the Company will, in addition to any amount payable for Permanent Total Disablement, pay for:

1. a self propelled wheelchair and/or;
2. the modification of the controls to the Insured Person's motor vehicle;
3. if necessary the fitting of wheelchair loading equipment and/or the alterations to the Insured Person's residence to facilitate the use of such wheelchair.

Specific Provisos

- a. The maximum benefit period is 24 months, 12 months or 6 months including the waiting period, whichever period of cover is selected by the Life Insured.
- b. If bodily injury is sustained to or illness suffered in relation to the spine or the musculature, ligamentous system, cartilages, dura, nervous system which is not detectable by means of radiological scanning, imaging, or neurological fallout testing, H&A Group shall only be liable in terms of this section for a maximum period of 5 weeks, including the waiting period in any 12 month period of the insurance from the commencement date or renewal date of the policy.
- c. The maximum benefit the Life Insured will be entitled to under any one or any combination of the above benefits shall not exceed R150 000 in any one month including any waiting periods.

Driver's Extension

Shall mean that in the event that the Life Insured suffers temporary total disablement as a result of bodily injury or illness, which is of such a nature that the Life Insured cannot drive a motor vehicle normally used in the course of such Life Insured's occupation, and the Life Insured with the help of a licensed driver is substantially able to carry on such occupation, H&A Group will instead of any cash flow benefit, pay to the Life Insured an amount of up to R250 per day towards the cost of employing a licensed driver for the claim period. The Life Insured will be entitled to receive benefits under this extension or the cash flow benefit, whichever is the lesser, but shall not be entitled to both.

Maximum Amounts Payable

Insured event

Compensation

Benefits in respect of bodily injury or illness

Day 1 Benefit	Up to a maximum of R40 000 per month payable for the cover period selected (24 months, 12 months or 6 months), but excluding the first 7 & 14 days in the event of a claim for both an accident and/or illness. Benefits will be payable retrospectively from day 1 should incapacitation exceed the waiting periods.
Day 31 Benefit	Up to a maximum of R70 000 per month payable for the cover period selected (24 months, 12 months or 6 months), but excluding the first month in the event of a claim.
Day 91 Benefit	Up to a maximum of R70 000 per month payable for the cover period selected (24 months, 12 months or 6 months), but excluding the first three consecutive months in the event of a claim.
Complications of Pregnancy	50% of the monthly benefit up to a maximum of R25 000 per month, for a maximum period of three months. Only one pregnancy will be covered during the life of the policy.

STATUTORY NOTICE TO SHORT TERM INSURANCE POLICYHOLDERS
IMPORTANT – PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

As a short-term insurance policy holder, or prospective policy holder, you have the right to the following information:

1.	About the Insurer	
1.1	Name:	Compass Insurance Company Limited – FSB Licence no. 12148
	Physical Address:	Block E Peter Place Park, 54 Peter Place, Bryanston
	Postal Address:	PO Box 37226, Birnam Park, 2015
	Telephone Number:	(011) 745 8333
	Facsimile:	(011) 745 8444
1.2	Compass Compliance Officer:	Dawn Julyan-Larkins
	Physical address:	481 Barry Hertzog Street, Waterkloof Glen, Pretoria, 0181
	E-mail address:	dawn.iss@fais.co.za
	Telephone Number:	(012) 998 7938
	Facsimile:	(086) 636 5217
1.3	Complaint Process:	Any complaints in terms of the failure of Compass Insurance or your insurance broker to comply with the terms of the Policyholder Protection Rules should be lodged in writing to the Compliance Officer of Compass Insurance Company Limited. If such complaints are not resolved to your satisfaction, you may then refer your complaint in writing to: Registrar of Short-term Insurance Financial Services Board Po Box 35655 Menlo Park 0102 Any claims problems which are not satisfactorily resolved by the insurance intermediary and/or Compass Insurance may be referred to: The Short-term Ombudsman PO Box 30169 Braamfontein 2017
2.	Broker Commission	In terms of the Short-term Insurance Act, an intermediary is entitled to 12.5% commission on motor insurance and 20% for any other class of business. Refer to your policy schedule for more information.
3.	Agreement	Compass Insurance Company Limited has an agreement with Health & Accident Underwriting Manager (Pty) Ltd to act as an independent intermediary for all policyholders introduced to Compass by its appointed brokers.
4.	Claims Procedure	The Insured Person must notify Health & Accident Underwriting Manager (Pty) Ltd in writing as soon as practicable and in any case within 30 days of the bodily injury or the commencement of any illness which may give rise to a claim. Failure to do so will result in non-payment of claims. Underwriters shall not be liable in respect of any claims where the documents are received outside this period.
5.	Warning	Incorrect or non-disclosure by you may have an impact on any claims arising from your contract of insurance.