

Welcome to Solace Benefits, a division of Legal&Tax Services, and thank you for choosing us. Your Healthcare Prestige Plan offers you, your spouse (applicable to couple and family plans) and up to 5 minor dependent children (applicable to family plans only) many benefits and whenever you use them, we hope to make you feel like you have a companion right by your side. Your Healthcare Prestige Plan is an insurance product that pays a fixed cash amount in the event of hospital admission, subject to the terms and conditions of this Policy. The Plan provides non-medical expense cover as a result of hospitalisation and is designed to give you and your family peace of mind when in need of medical care and assistance. Take note this Plan is not a medical aid and under no circumstances must it be considered as a replacement for the benefits offered by a medical aid.

Please read these terms, conditions and disclosures carefully. They are important, and protect both you and us. Your welcome pack that includes your policy document will be sent to you shortly. Please read these terms, conditions and disclosures carefully and keep it in a safe place. While you wait for your welcome pack to arrive, we will send you an SMS confirming your policy number. If you do not receive your welcome pack within 31 days hereof, please contact our Customer Care Department on 0860 765 223 or email [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za). The policy document is written in English. As your companion we will provide clarity on, or a translation of any terms.

The premium for the healthcare plan per month is R150 for family plans, R100 for couple's plans and R75 for individual plans. We may increase the premium yearly. The cover amount may increase by an approximate corresponding percentage, provided that the cover amount may not exceed that allowed by legislation. We will send you 31 days written notice before an increase takes effect. If you are unhappy with the increase, you may cancel within 31 days of notification thereof, failing which the increase will come into effect.

Upon completing the application form for this plan, your employer, will notify Solace Benefits of your consent to accept this insurance product and your cover will be activated from the first day of the month in which you incur a salary/wage deduction for this plan, subject to the terms and conditions of the Policy document.

The Policy comes with a 31-day cooling off period. Should you not be entirely satisfied with the Policy you may request a refund within the first 31 days of receipt of your Policy documentation.

Your healthcare prestige plan can be cancelled at any time by giving us 31 days' notice via telephone or by emailing [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za). This is a month-to-month policy, and any premiums paid after the notice period may be refunded to you provided you have not made a claim.

The insurance benefit of your Healthcare Prestige Plan is underwritten by Centriq Life Insurance Company Limited, a licensed life insurer and authorised Financial Services Provider, FSP No. 7370. You may contact Centriq's compliance and complaints department by calling +27 (11) 268 6490.

Legal and Tax Services, the non-mandated intermediary of this product is an authorised Financial Services Provider, FSP No. 28566. Should you wish to contact our compliance and complaints department call 0860 765 223 and our Customer Care Department will assist you.

If you have any queries or complaints relating to this policy that remain unresolved, you can escalate them by calling either the FAIS Ombud on +27 (12) 470 9080 or the Ombud for Long Term Insurance on 0860 103 236 or the Financial Sector Conduct Authority on +27 (12) 428 8000. Full contact details are contained in your welcome pack.

### DISCLOSURE IN TERMS OF FAIS ACT:

- 1 Legal&Tax is entitled to provide life advice and intermediary services and it holds both Fidelity Insurance and Professional Indemnity Cover.
- 2 Our authorised Representative is Mr Darren Cohen and a letter of authority certifying this will be included in your welcome pack.
- 3 Once confirmed, your premium will be charged monthly.
- 4 Commission payable to us by the insurer on this product is 20% of the premium and the binder fee is 9%.



- 5 You have authorised your employer & its subsidiaries to make a deduction on your salary and pay same over to Legal&Tax.
- 6 If Legal&Tax does not receive your premium from your employer, you will have a 20-day grace period to pay the outstanding premium. If the premium is not paid within the grace period, your policy may be cancelled, and you will receive written notice of cancellation.
- 7 The insurance benefit of this policy has no surrender/cancellation/maturity value.
- 8 We wish to remind you of the applicable waiting periods In the event of hospitalisation. If as a result of an accident, it is a requirement that you need to be a customer for at least 1 (one) full day, calculated from inception date. A waiting period of 3 (three) months together with 3 (three) consecutive premium payments from the date of first premium paid will apply if hospitalised due to natural causes (namely internal factors like an illness). And a waiting period of 12 (twelve) months together with 12 (twelve) consecutive premium payments from the date of first premium paid will if hospitalised for a pre-existing condition.
- 9 Claims must be lodged in writing within 30 days of being discharged.
- 10 We wish to remind you that there are exclusions and limitations applicable to your healthcare plan which are set out in detail, in clause 9 of your Policy document.

If you have any questions or complaints regarding your policy, you may contact our Customer Care Department 0860 765 223. Our contact details are also contained in the SMS and the welcome pack which will be sent to you.

To ensure that customers are treated fairly, Legal&Tax has an external Compliance Officer and an internal Information Officer. Their full contact details are contained in the welcome pack.

We have considered the conflict-of-interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

Thank you for your time, we look forward to being your companion.