

# LegalWise Statutory Disclosure Notice to Short-Term Insurance Policyholders

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 short-term insurance policyholder, or prospective policyholder, you have the right to the following information:



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## 1. About the Insurer:

a) The LegalWise Membership Agreement is underwritten by Legal Expenses Insurance Southern Africa Limited (LEZA), a registered Short-Term Insurer (Registration number 1984/010574/06)(FSP licence number 17008). Physical address: Constantia Ridge Office Park, Block B, 764 Golf Club Terrace, Constantia Kloof, 1709. Postal Address: P.O. Box 6144, Weltevreden Park, 1715. Tel: 011 670 4500. You will be informed of any material changes to the information above.

b) **Type of Policy:** The LegalWise Membership Agreement is a Category 1 short-term personal lines legal expenses insurance policy.

c) **How to institute a claim:** Details on how to institute a claim and your responsibilities are set out in the LegalWise Membership Agreement which can be viewed on our website at [www.legalwise.co.za](http://www.legalwise.co.za)

d) **Complaints resolution procedure:** Should you wish to lodge a complaint regarding the service rendered to you, you may address your complaint to the Customer Care Department:

- in writing by email to: [customercare@legalwise.co.za](mailto:customercare@legalwise.co.za); or
- in writing to our postal address indicated in 1 (a) above.

Please refer to Section 14 of the LegalWise Membership Agreement if your complaint relates to a rejection by us of a claim by you. Your complaint should provide full details of the service of which you are complaining. A copy of all relevant documentation should accompany your complaint. If your complaint is not resolved to your satisfaction, you may proceed to lodge a complaint with the FAIS Ombudsman or the Ombudsman for Short-Term Insurance, whichever is applicable.

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided. Contact details in this regard can be found under point 2(i).

The Ombudsman for Short-Term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members, such as the Insurer, and policyholders regarding insurance contracts and is available to advise you in the event of claim problems which are not satisfactorily resolved by the Insurer. The procedure for lodging a complaint can be found on the website of the Ombudsman for Short-Term Insurance (refer to point 2(j) below for contact details).

e) **Contact details of the compliance function:** The FAIS Compliance Officer deals with issues relating to compliance with the FAIS Act. Contact details - Physical address: Block C2, Somerset Office Estate, Kudu Street, Allen's Nek, Roodepoort, 1709. Postal Address: P.O. Box 6144, Weltevreden Park, 1715. Tel: 011 534 8701. Email: [faiscompliance@leza.co.za](mailto:faiscompliance@leza.co.za)

f) **Conflict of Interest Policy:** In line with the requirements of the FAIS Act, LegalWise has adopted a policy to avoid and mitigate any potential conflicts of interest. The conflict of interest policy is available at [www.legalwise.co.za](http://www.legalwise.co.za) or from the FAIS Compliance Officer.

g) **The nature and extent of commission which may become payable by LegalWise:** Independent Contractors earn an acquisition fee (maximum of R200-00) for every policy application completed, if a policy is subsequently issued by the Insurer. Brokers earn a maximum annuity commission of 20% of premium collected per policy issued. Independent Contractors acting on our behalf are authorised to provide factual information only. Note that Independent Contractors are not authorised to:

- (i) Give financial or legal advice;
- (ii) Perform an affordability assessment;
- (iii) Compare any LegalWise products to any other products in order to recommend suitable insurance cover.

h) **Professional Indemnity Insurance:** LegalWise has professional indemnity cover in place.

## 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 rendering of legal services and processing of claims, and will be processed lawfully in terms of the Protection of Personal Information Act 4 of 2013. Failure by yourself to provide us with the mandatory information may result in a delay or repudiation of your legal expenses insurance. LegalWise will retain the information as long as reasonably necessary and it 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 documents. 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 the premiums and the consequences of non-payment of premiums are important. This information is indicated in the 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 provisions contained in the FAIS General Code of Conduct.

f) You are entitled to a full copy of the LegalWise Membership Agreement within 30 days of LegalWise issuing the policy.

g) LegalWise will not cancel your policy without first giving you 30 days written notice of its intention. Any variations to your existing LegalWise Membership Agreement will be communicated to you in writing.

h) This Statutory Disclosure Notice has been issued for information purposes only. For complete terms and conditions please refer to the LegalWise Membership Agreement.

i) You have 3 months from the date of first issue of the policy to peruse the policy terms and conditions. Should you feel that the policy is not suitable for your needs, you may cancel and request a refund in writing within 30 days of the expiry of the 3 months.

j) The FAIS Ombud 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. E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za) Website: [www.faisombud.co.za](http://www.faisombud.co.za)

k) The Ombudsman for Short-Term Insurance can be contacted at: P.O. Box 32334, Braamfontein, 2017. Tel: 011 726 8900, Fax: 011 726 5501, Sharecall Number: 0860 726 890. E-mail: [info@osti.co.za](mailto:info@osti.co.za) Website: [www.osti.co.za](http://www.osti.co.za)

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