

# LegalWise Statutory disclosure notice to Short-Term Insurance Members

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

Important – This disclosure notice is issued in terms of the Policyholder Protection Rules (Short-Term Insurance), 2004 and the General Code of Conduct for Authorised Financial Service Providers and Representatives, 2003.

Please read disclosures and other legal requirements carefully. (This notice does not form part of the insurance contract or any other document.) As a Short-Term Insurance Member, or prospective Member, you have the right to the following information:



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## 1. About the Insurer.

a. Legal Expenses Insurance Southern Africa Ltd trading as LegalWise, is a registered Short-Term Insurer. Registration number 84/10574/06. Constantia Ridge Office Park, Block B, 764 Golf Club Terrace, Constantia Kloof, 1709. Postal Address: PO Box 6144, Weltevreden Park 1715. Tel: 011 670 4500.

b. Name and contact details of the Compliance Department.  
The compliance officer deals with issues relating to compliance with the FAIS Act. FAIS Compliance Officer: Constantia Ridge Office Park, Block B, 764 Golf Club Terrace, Constantia Kloof, 1709. Postal Address: PO Box 6144, Weltevreden Park 1715.  
Tel: 011 670 4500. Email: faiscomplaints@leza.co.za

c. Internal 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: [customer-care@legalwise.co.za](mailto:customer-care@legalwise.co.za);  
or

- in writing to our postal address indicated in 1 (a) above.

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 within 6 weeks from the date when it was lodged with us, you may proceed to lodge a complaint with the FAIS Ombudsman or the Ombudsman for Short-Term Insurance, whichever is applicable.

If the complaint is against your Insurer as identified in 1 (a) above, you must lodge the complaint with the Ombud for Short-Term Insurance. The procedure for lodging a complaint can be found on the website of the Ombud for Short-Term Insurance. Contact details in this regard can be found under point 2 (l) below.

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(m).

d. Collection of personal information.

The collection of relevant personal information is required to render an efficient service to you in terms of the Consumer Protection Act 68 of 2008. 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 is reasonably necessary and it will not deny you your rights to access information or object to the processing of information on lawful grounds.

e. How to institute a claim.

Details on how to institute a claim and your responsibilities are set out in the policy document.

f. Type of policy.

LegalWise provides a Short-Term personal legal expenses insurance policy.

g. LegalWise is covered by professional indemnity insurance.

h. The nature and extent of commission which may become payable by LegalWise.

Independent contractors earn a maximum acquisition fee of R200-00 per policy issued. Brokers earn a maximum annuity commission of 20% of premium collected per policy issued.

i. Manner of payment of premium, due date of premiums and consequences of non-payment.

You may elect to pay your premium either by means of debit order, stop order, or cash payments. Premiums are payable in advance on the 1st of each month and must be paid by the 15th of each month.

If a premium is paid by debit order:

- (i) It may only be in favour of one person and may not be transferred without your approval; and
- (ii) LegalWise must inform you in writing, of its intention to cancel such debit order at least 30 days before the cancellation thereof.

j. Conflict of Interest Policy.

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

## 2. Other matters of importance.

a. You must be informed of any material changes to the information referred to in paragraph 1.

b. The period of indemnity commences 3 months from the date that the policy is issued.

c. 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.

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

e. You are requested not to sign any blank or partially completed documents.

f. A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for rejecting a claim.

g. LegalWise will not cancel your policy without first giving you 30 days written notice of their intention to cancel the policy.

h. You will be provided with written notification of any claim that is rejected or any decision taken in respect of any amount in dispute. Should you disagree with the rejection of the claim / decision taken in respect of the amount, you may make representations to us, within 3 months from date of rejection / decision regarding the amount.

i. No person may request or induce you to waive any right or benefit conferred on you in terms of any provision contained in these rules.

j. You are entitled to a full copy of the policy. If you have not received a copy within 30 days please contact us without delay.

k. Independent contractors acting on our behalf render a service and render it with the necessary care and skills.

l. The Ombudsman for Short-Term Insurance provides consumers with a free dispute resolution mechanism in the event of claim problems which are not satisfactorily resolved by the Insurer. 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 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)

m. The FAIS Ombudsman can be contacted at:  
P.O. Box 74571, Lynwoodrif, 0040. Tel: 012 470 9080 Fax: 012 348 3447  
Sharecall Number: 0860 FAIS OM (0860 324 766)  
E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za) Website: [www.faisombud.co.za](http://www.faisombud.co.za)

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