



ubank Funeral Plan
Policy additional information

Hollard.

Policy additional information

This document contains contact details, disclosures and other important information to ensure *you* always have all the information *you* need. Please keep this document together with *your* policy wording and policy schedule.

This policy was sold to *you* by Ubank Limited. This means that Hollard approved another financial services provider to market and sell *our* products.

About the intermediary & binder holder – Ubank

Hollard has appointed Ubank Limited (Ubank) (Registration number 2000/013541/06) to perform certain intermediary and binder functions on Hollard's behalf, as set out in a written intermediary and binder agreements between Hollard and Ubank. Ubank is an authorised financial services provider, licensed to market long-term insurance products, and so are authorised to market this policy on behalf of Hollard.

For *your* convenience, below is the required intermediary/binder holder information:

FSP Name	Ubank Limited
Registration number	2000/013541/06
FSP License Number	14740
FSP License Categories	Category I
Financial Products	Long term insurance
Physical address	Ubank House, 10 Matuka Close, Erand Gardens, Extension 49, Midrand, 1685
Postal address	Private Bag X 0030, Halfway House, 1685
Telephone Number	011 518 5000
Fax Number	N/A
Website and email address	www.ubank.co.za customer@ubank.co.za
Compliance Contact	compliance@ubank.co.za or 0860 008 322
Professional indemnity insurance and fidelity insurance	Ubank has professional indemnity and fidelity insurance.
Legal status of representatives	Any representatives that do not meet the fit and proper requirements will be rendering services under supervision.
Complaints Contact	0860 008 322
Conflict of Interest Management Policy	Ubank has a Conflict of Interest Management Policy (COIMP) in place. A copy of this is available on their website.
Remuneration	Ubank receives a binder fee of 3.5% (excluding VAT) of the total premium and a commission of 7.5% (excluding VAT) of total premium.
Shareholding and interest:	Ubank does not hold more than 10% of Hollard's shares. Ubank does not receive more than 30% of total remuneration from Hollard.

About the insurer and administrator – Hollard

The insurer and administrator is Hollard Life Assurance Company Ltd (Hollard) (Registration number 1993/001405/06). Hollard is a registered insurer and authorised financial services provider.

FSP Name	Hollard Life Assurance Company Ltd
Registration number	1993/001405/06
FSP License Number	17697
FSP License Categories	Category I
Financial Products	Long Term Insurance
Professional indemnity insurance and fidelity insurance	Hollard has professional indemnity and fidelity insurance.
Legal status of representatives	Any representatives that do not meet the fit and proper requirements will be rendering services under supervision.
Physical address	Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193
Postal address	Hollard Partner Solutions, PO Box 87428, Houghton, 2041
Telephone Number	0860 448 222
Fax Number	011 351 3012
Website and email address	www.hollard.co.za hpsadmin@hollard.co.za
Compliance Contact	compliance@hollard.co.za 0860 666 675
Complaints Contact	hpscomplaints@hollard.co.za 011 351 4150
Conflict of Interest Management Policy	A copy of the Hollard Conflict of Interest policy is available on the website.

How to claim for the benefits

Please contact Hollard on **0860 448 222** if you want to make a claim.

- a. **The claimant must tell us of the claim in writing within 180 days** from the date of the insured event. We will tell the claimant what evidence and other documents we need to process the claim.
- b. **The claimant must send us the evidence and other documents we ask for within the time that we will give them.** All the information that the claimant sends must be in the format we prescribe and without expense to us.
- c. **If the steps mentioned above are not followed,** or we do not receive the information we ask for within the agreed time, the claim will not be successful.

How to complain

We hope that *you* never have reason to complain, but if *you* do, *we* will do *our* best to work with *you* to resolve it through the following process.

General complaints – contact Ubank

Please contact Ubank with general complaints about *your* policy.

Tel: 0860 008 322

Email: compliance@ubank.co.za

Policy complaints – contact Hollard

Please contact Hollard with complaints about your policy wording or your premium or claims.

Tel: 011 351 4150

Email: hpscomplaints@hollard.co.za

Unresolved complaints – contact Hollard Complaints

If *your* concerns are not resolved to *your* satisfaction by contacting the above details, please contact Hollard on:

Tel: 011 351 4150

Email: hpscomplaints@hollard.co.za

If you do not agree with our claims decision

When we assess a claim, we could:

- a. Pay an amount; or
- b. Say that it is not valid; or
- c. Cancel this policy.

We will always explain why we made one of the 3 decisions above. If you disagree with us, you may request that we review our decision. This must be done within 90 days.

We will only review our decision if you send us a written request within 90 days from the date of the letter explaining our decision.

Complain to the Ombudsman

If *your* concerns are not resolved to *your* satisfaction by Hollard, *you* may contact the Ombudsman for Long-term Insurance.

Address	Telephone and fax	Email and Web addresses
<p>Physical: 3rd Floor, Sunclare Building 21 Dreyer Street, Claremont Cape Town 7700</p> <p>Postal: The Ombudsman for Long-term Insurance Private Bag X45 Claremont Cape Town 7735</p>	<p>Tel: 021 657 5000 Sharecall: 0860 103 236 Fax: 021 647 0951</p>	<p>Email: info@ombud.co.za Web: www.ombud.co.za</p>

Complaints about how you got this policy

If you are not happy about this policy or the way you got this policy, please write to The Compliance Officer on the Hollard Head Office contact details provided above.

Tel: 0860 666 675

Email: compliance@hollard.co.za

Alternatively, you may also contact the Office of the Ombud for Financial Services Providers (FAIS Ombud).

Address	Telephone and fax	Email and Web addresses
<p>Physical:</p> <p>Kasteel Park Office Park Orange Building 2nd Floor Cnr. Nossob and Jochemus Street Erasmus Kloof Pretoria 0048</p> <p>Postal:</p> <p>The FAIS Ombud PO Box 74571 Lynnwood Ridge 0040</p>	<p>Tel: 012 762 5000</p> <p>Fax: 086 764 1422</p>	<p>Email: info@faisombud.co.za</p> <p>Web: www.faisombud.co.za</p>

Taking legal action

If you are not satisfied with the outcome of the complaint, you may also take legal action against Hollard. To take legal action, you must instruct a lawyer to give a document to the sheriff of the court, who must serve the document on Hollard. This is called serving a summons. Summons must be served on Hollard within 180 days of the expiry of the representation period.

You may also choose to take legal action against Hollard without first requesting Hollard to review their decision or to contact the Ombudsman for Short-term Insurance. If you decide to do this, summons must be served on us within 270 days of the date that you receive the rejection letter. If you take legal action against Hollard before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against Hollard.

If you do not take legal action against Hollard within the times given above, you will lose your right to take legal action against Hollard.

Matters of importance

- You must accurately, fully and properly tell us all material facts. All information provided by you or on your behalf is your responsibility. You need to be satisfied with the accuracy of any and all transactions submitted by anyone on your behalf.
- Misrepresentation, incorrect information or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
- You are entitled to a copy of the document that represents our contract with you, or a policy summary, within 31 days from the date of entering into or changing the policy. You are also entitled to a full copy of the policy upon request.
- If you have not received these documents, or you feel that the policy does not meet legal requirements, please send your complaint in writing to us on the details given above.
- You must be informed of any material changes to the information provided above.
- If the information above was given to you verbally, it must be confirmed in writing within 31 days.

- Complete all forms in ink, keep all documents handed to *you* and make notes of what is said to *you*.
- *You* must not be induced to waive any right or benefit.
- *You* have a right to cancel a policy in writing within 31 days after receipt of the summary. *You* may not exercise this cooling off option if *you* have already claimed under the policy or if the event for which the policy insures *you* has already happened.
- Please remember to read through everything and make sure that the information *we* have on record for *you* is correct. If anything changes or needs to be amended, please contact *us* to ensure that *you* are not affected at claims stage.
- *You* must not sign any incomplete or blank documents. No person may request or insist that *you* do so.

Report and prevent fraud

