



1Life Disclosures

Tel: 0860 10 53 40

Clientèle Office Park, Cnr Rivonia & Alon Road,
Morningside, 2196, PO Box 1316, Rivonia, 2128

1Life.co.za

Thank you for contacting 1Life Insurance. We are required by law to make specific disclosures before the conclusion of a policy. Kindly see below the required information for your records.

Important facts

1Life Insurance Limited (referred to as “1Life”) is a Licensed Life Insurer and Financial Services Provider authorised for Long-Term Insurance subcategory A, B1, B2, B2-A, B1-A and C as well as Retail Pension Benefits, Pension Funds Benefits, and Participatory interests in a collective investment scheme.

1Life holds sufficient professional indemnity insurance cover.

The following would have been covered during the sale:

- The type of policy and a general explanation of its characteristics based on your needs;
- The nature and extent of policy benefits, including, when the policy commences;
- Any fees, commission or remuneration that is payable in terms of the policy as well as anything that you have to do to ensure you are adequately covered.

With regards to premium:

- The premium payable;
- Premiums on our policies are payable monthly in advance, on the selected debit order date. If the monthly payment is not received on the selected debit order date or within the grace period, cover will not be provided for that period.
- That annual reviews on premiums may be conducted with prior notification, taking into consideration the risk profile, market conditions and other factors;
- You may cancel your policy during the cooling-off period. This is the 31 (thirty-one)-day period from the date on which you receive your policy documents and will be
- If a payment is not received within 30 days of the normal deduction date, your cover will be suspended immediately, while we endeavor to keep you covered by attempting to collect arrear premium/s.
- Should we still fail to receive payment after three (3) non-payments, the policy may be cancelled. Premiums already paid to date will not be refunded.

With regards to your health and lifestyle:

- It is your responsibility to give accurate and correct information on all our questions. Failure to do so may negatively impact on your policy in future and any claims that you may have.
- Should any of the information you have provided be incorrect or change as a result of changes to your lifestyle or health, kindly inform us to ensure that you are correctly covered.
- Please visit our website for detailed terms and conditions, exclusions and limitations.

Important to note:

- For final acceptance, all our policies are referred for quality assurance. Should any queries arise, 1Life will revert within five working days. Should the policy be accepted, the cover will commence from the date agreed upon. If 1Life does not receive the premium, the life assured will not be covered.

Cancellation of your policy:

- If you decide to cancel your policy, the cancellation will be effective from the date agreed. The contract will become invalid and 1Life will no longer honour any claims after the cancellation date.
- 1Life may cancel your policy by providing written notice of the cancellation.

Legal and Contact Information

Our FSP Licence Number is **24769**.
Our company registration number is **2005/027193/06** and our VAT registration number is **4840225561**

You will find our offices at the following address: Clientèle Office Park, Cnr Rivonia & Alon Road, Morningside, 2196

You can also reach us telephonically on **0860 10 53 40**

If you would like to reach a Compliance Officer, please email compliance@1Life.co.za

If you would like to visit us online, you can go to our website, **www.1life.co.za**.

Not satisfied?

1Life Insurance is committed to handling complaints fairly, thoroughly & promptly.

- Dispute resolution department:
0860 1054 31
- National Financial Ombud Scheme:
info@nfosa.co.za
<http://www.nfosa.co.za>
- FAIS Ombudsman:
info@faisombud.co.za
<http://www.faisombud.co.za>

Processing of Personal Information

In order to provide you with the services we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and / or processed for insurance, financial services and risk management purposes by the TIH Group of Companies against any other reasonable and legitimate sources or databases to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services;
- Assessment of financial and insurance risks;
- Assessment and processing of claims and complaints;
- Development and improvement of products and services;
- Credit references and/or verification of personal information;
- Fraud prevention and detection;
- Market research and statistical analysis;
- Audit & record keeping;
- Compliance with legal & regulatory requirements;
- Sharing of information with service providers and other third parties we engage to process such information on our behalf or who render services to us; and
- Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa if required to provide any of the services. You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information. Please view our privacy policy and access to information manual on our website for further information.

You have the right to complain to the Information Regulator if you feel we are processing personal information unlawfully. The Information Regulator's details can be found at: <https://www.justice.gov.za/infoereg/>

1Life will send your policy details to you, including a policy document and policy schedule. They form part of this agreement and include all relevant terms and conditions in respect of your policy. Please make sure you read them carefully and store them in a safe place.

If you do not receive your documents within 14 Days, contact 1Life. Please also contact 1Life if there are any changes or corrections to your personal details. It may affect the acceptability of your policy as well as claims.

Should you have any other questions, or have not received the information you requested, please do not hesitate to contact our Client Services department on 086 010 51 94.

So why 1Life Insurance?

We're always innovating and looking for ways to meet the evolving needs of the nation. To change lives for the better – yours, your children's and their children too. Which is why we've designed products and processes that make it easy for you to truly create generational wealth.



Mzansi loves us: We're South Africa's #1 Direct Life Insurer. We were voted the preferred life insurance brand in the 2022 City Press Your Choice competition. It gets better. We were also voted top in the Life Insurance/Savings & Investments Category in the 2022/23 Ask Afrika Icon Brands Benchmark Survey.



Easy and quick policy admin: View and manage your policy at any time on our online service centre or through WhatsApp.

Conveniently buy our products

online: Buy Life, Dread, Disability or Funeral Cover fully online, from start to finish – without the need to speak to a financial adviser, unless you request to, and you'll get great savings buying online!



Get advice or come direct:

We're a multi-distribution insurer, so that you choose how you want to protect your financial future – through a financial adviser, online or on the phone.



Hassle-free claims processes:

Submit claims documents via our convenient digital channels. Get your qualifying funeral claims approved within 3 minutes via our fully automated process.



Free financial education:

We empower your generational wealth journey by offering you free access to financial education through our Truth About Money initiative.

We help you create generational

wealth: We empower you, through our products, skilled advisers, tools, blogs and financial education offering, to create and protect generational wealth.



And if life changes...

We're right here to change with you. Speak to a skilled 1Life Insurance Financial Adviser today. Let's talk 1-to-1™.

Visit www.1life.co.za

1Life

Changing Lives