

PERSONAL ACCIDENT PROTECT
Underwritten by Infiniti Insurance Limited (we/us/our Insurer)
An Authorized Financial Service Provider FSP Nr: 35914
Administered by Infinite Underwriting Manager Pty Limited
An authorised Financial Services Provider FSP Nr: 46366

DEFINITIONS

For this section,

You/your/yours/yourself means the insured person/s stated in the schedule.

1. COVER SCOPE

SECTION 1 -PAYMENT OF BENEFITS :

If you sustain any physical bodily injury directly as a result of violent, accidental, external and visible means we will in respect of such injury pay to you (or in the event of your death to your nominated representative or if no representative is nominated your estate) the sum insured stated in the schedule if such injury shall be the sole and direct cause of death or disablement within 12 months of the date of the accident.

SECTION 2 - COMPENSATION: ITEM DESCRIPTION :

Death (As per policy schedule – R 50 000)

Permanent Disablement (As per policy schedule R 50 000)

Description of Permanent Disablement

Loss by physical separation at or above the elbows or knees of one or more limbs or the complete and irrecoverable loss of all sight in both eyes

Percentage of Compensation Payable - 100%

Loss of hearing - both ears - 100%

Injuries resulting in total paralysis or permanent disablement or in being permanently bedridden - 100%

Permanent disfigurement from burns of:

(1) Disfigurement in excess of 50% to the surface area of the face and neck – 25%

(2) Disfigurement in excess of 50% to the remaining parts of the body other than the face and neck - 50%

If the percentage disfigurement under item (1) or (2) is less than 50% of the surface area, we will apply to the compensation concerned a percentage based on the extent that actual disfigurement bears to 50% disfigurement.

We shall not be liable under item (1) or (2) unless the extent of disfigurement under item (1) or (2) individually exceeds 10% or until the permanent effect of medical and/or surgical treatment has been established.

Permanent total loss of use of a limb will be treated as loss by physical separation. The aggregate of all percentage's payable for permanent disablement in respect of any one accident shall not exceed 100% of the amount payable under item B.

2. EXTENSIONS:

- Disappearance:
If having examined all evidence accepted by a court of law declaring you dead, have no reason to suppose based on such evidence other than that an accident has occurred, your disappearance shall be considered to constitute a claim. If, at any time after payment has been made by us in settlement of a claim, you are found to be living, any sums we have paid in settlement of the claim shall be refunded to us.
- Exposure:
Death or bodily injury resulting from starvation, thirst and/or exposure as a direct or indirect result of an accident shall be considered to constitute a claim.
- Life Support:
The 12 months period stated under Cover Scope shall not include any period or periods where your death is delayed solely by the use, for a period or periods of not less than 5 consecutive days, of life support machinery, equipment or apparatus. – Limited to R 20 000
- Medical Expenses:
Cover up to R5 000 for medical expenses incurred as a result of an accident and is not covered by your medical aid.

3. PROVISIONS:

- The compensation shall be paid into the bank account from which the insurance premium is collected.
- In circumstances where this payment procedure is not possible, such as the account being suspended in the event of the insured's death, then the compensation shall become payable to the estate of the insured.

- Compensation shall not be payable under more than one of the items A and B in respect of the same accident. You may cancel this Policy or any section of it by giving us notice in writing.
- If we wish to cancel this Policy or any section of it, we must give you 31 (thirty-one) days' notice in writing.

4. SPECIFIC EXCLUSIONS:

We will not be liable for any claim resulting from:

Participation by you in:

- i) any sport as a professional
 - ii) parachuting, skydiving, hang gliding, wrestling, boxing or martial arts
 - iii) racing, speed or endurance tests on or in power driven vehicles or craft
 - iv) flying other than as a passenger in a licensed passenger carrying aircraft piloted by a duly qualified person
 - v) mountaineering where the use of ropes or a guide is necessary
 - vi) bungee-jumping, scuba-diving, steeple-chasing water-skiing, rugby, ice hockey, winter sports, polo, football against professional clubs
 - vii) big game hunting
 - viii) motor cycling or quad biking
 - ix) digging or sinking of mine pits or shafts, underground mining activities or the manufacture or use of explosives
- b) Any physical infirmity, condition or disability which existed prior to inception of this section of the policy.
 - c) Death or bodily injury directly as a result of violent, accidental, external and visible means whilst you are under the influence of intoxicating liquor or has failed a breathalyser test or whilst the concentration of alcohol in your bloodstream exceeds the legal limit as prescribed by Section 65 of the Road Traffic Act (or amended Act) or is under the influence of drugs having a narcotic effect.
 - d) Your suicide, attempted suicide or intentional self-injury.
 - e) An accident caused by or attributable to:
 - i) your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act or activity which is calculated or directed to bring these about
 - ii) the performance or attempt to perform
 - any act whether on behalf of any organisation, body or group of persons calculated or directed to overthrow or influence any State or government, or any provincial local or tribal authority with force, or by means of fear, terrorism or violence
 - any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any State or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof
 - f) Your service in the military, naval, police or air service of any country.
 - g) Death or permanent disablement if you are younger than 16 years of age or older than 70 years.

5. SPECIFIC CONDITIONS:

- a) Upon payment of any claim under item A or item B for which compensation as stated in the table of permanent disablement is 100% of the basic amount insured by that item the insurance and any further liability will cease immediately.
- b) You must give notice to us:
 - of any physical infirmity which, to your knowledge, affects you
 - immediately of any change to a more hazardous occupation by yourself
- c) This section will not continue in force beyond the period of insurance during which you attain the age of 70 years.
- d) On the happening of any occurrence for which Compensation is payable you must employ the services of a registered medical practitioner and undergo any treatment the practitioner deems necessary.
- e) You must submit to a medical examination at our expense as often as we require.

6. INSURER'S RIGHTS AFTER AN OCCURRENCE THAT MAY LEAD TO A CLAIM

We reserve the right to contact the underlying insurance company in the event of a claim to confirm the amounts deducted and to check that all documentation is complete. In the event of a dispute or misrepresentation, the underlying insurance company's advice will be regarded as binding.

You shall at our expense, do and permit to be done all such things as may be necessary or reasonably required by us for the purpose of enforcing any rights to which we shall be, or would become, subrogated upon indemnification of yourself.

7. FRAUDULENT OR WILLFUL ACTS

All rights of indemnity under the policy will be forfeited in the following circumstances:

1. If a claim is in any respect fraudulent or if fraudulent means are used by yourself, or on your behalf, to obtain any benefit under this policy.
2. If a claim in any way occurs due to a willful act committed by yourself or with your knowledge.
3. If information supplied in connection with a claim is not true.

8. OTHER INSURANCE

If a claim payable under this policy is also payable under any other policy, we will only pay a proportional share of the claim.

9. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us with your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to

1. process your personal information to
 - a. communicate information to you that you ask us for.
 - b. provide you with insurance services.
 - c. verify the information you have given us against any source or database.
 - d. compile non-personal statistical information about you.
2. transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
3. transmit your personal information to any third-party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

In respect of this section, Processing shall mean processing as defined in the Protection of Personal Information Act, 2013 ("POPI") and includes any operation of activity or any set of operations concerning personal information including collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use of personal information.

10. DISCLOSURE NOTICE

This notice does not form part of the Insurance Contract (Policy) or any other document. It does however contain valuable information.

Introduction

The FAIS (Financial Advisory and Intermediary Services) Act (Act 37 of 2002) has been introduced to protect consumer rights and makes provision for

- Registration of brokers referred to as Financial Service Providers (FSP) who must comply with certain requirements such as academic qualifications and experience. The FSP must also comply with fit and proper requirements referring to honesty, competency and solvency.
- The disclosure to you as the client of material information regarding
 - details of the product supplier (Insurer).
 - details of the FSP.
 - details of the financial service.
- Your rights to lodge a complaint and seek resolution thereof through the FAIS Ombud offices.

Our Disclosure

Name : Infiniti Insurance Limited
Physical Address : Block F, Upper Grayston Office Park,
152 Ann Crescent, Strathavon, Sandton
Postal Address : PO Box 23, Strathavon, 2031
Telephone : 011 718 1200
Fax : 011 726 1874

Underwriting Manager

Name : Infinite Credit Underwriting Managers Proprietary Limited t/a i-Credit
Physical Address : 16 Gibson Road Sunward Park, Boksburg, 1425, South Africa
Postal Address : Suite 178 Private Bag X3 Strubens Valley 1735
Telephone : 010 300 6291
Email : henry@i-credit.co.za
FAIS Licence : FSP Number 46366

FAIS Licence Information

Services : Advice and Intermediary
Categories : Personal and Commercial – Short term insurance.
FSP Number : 35914
Email address : compliance@infinitiafrica.com
Complaints : Direct your complaint to the above address or by email to complaints@infinitiafrica.com
Professional Indemnity : Our Professional Indemnity Policy is underwritten by Brit, Channel Syndicate, Catlin and Markel Syndicate of Lloyds Limited.

Compliance Officer Details of Underwriting Manager

Name : Craig Ormrod Associated Compliance
Telephone : 011 678 2533
Cell : 082 418 8844
Postal Address : PO Box 9655 Devon Valley 1709
Email address : craig@associatedcompliance.co.za

Your Policy

Type of Policy	:	Personal / Commercial Lines – Short term insurance.
Premium	:	Premium is the amount you pay us for the cover under the Policy. The premium payable and frequency is reflected on your Policy Schedule or endorsement. The premium is payable before inception or renewal of the Policy, subject to a (fifteen)15-day period of grace. Non-payment of the premium will result in contractual lapsing of the Policy. Please ensure that your FSP has explained the consequences of non-payment of premium to you.
Fees	:	Any fees payable by you to the FSP are separately disclosed on your Policy Schedule. FSP are separately disclosed on the Policy.
Binder Fees	:	Any Binder Fee payable to the FSP by us is separately disclosed on your Policy Schedule.
Commission	:	Any commission payable to the FSP by us is separately disclosed on your Policy Schedule.

Complaints Resolution Procedure

Summary

The objective of the complaint's procedure is to set out the steps that enable you to approach the FAIS Ombud for determination on a complaint, where the complaint constitutes a monetary claim up to R800 000, without incurring legal expenses.

What is a complaint?

A complaint can only arise if:

- Infinite Credit Underwriting Managers (Pty) Ltd or its representative contravened or failed to comply with a provision of the Act and as a result you have or are likely to suffer financial prejudice.
- We or our representative wilfully or negligently rendered a financial service which caused or is likely to cause financial prejudice.
- We treated you unfairly.

How do you lodge a complaint?

Inform Infinite Credit Underwriting Managers (Pty) Ltd in writing that you have a complaint and if possible complete their client Complaint Form.

What happens after this?

- We have 3 (three) weeks to acknowledge receipt of the complaint if we cannot resolve the complaint in that period.
- We must resolve the complaint within 6 (six) weeks.

What other rights do you have?

If after 6 (six) weeks we have not resolved the complaint or the complaint has not been resolved to your satisfaction you may approach the FAIS Ombud within 6 (six) months of the resolution by Infinite Credit Underwriting Managers (Pty) Ltd. You must complete a complaints registration form that you can download from the FAIS Ombud website.

FAIS Ombudsman

Physical Address	:	Celtis House, Eastwood Office Park, Lynwood Road, Pretoria
Postal Address	:	PO Box 74571, Lynwood Ridge, 0040
Telephone	:	012 470 9080
Fax	:	012 470 9098

Customer Contact Division

Telephone	:	0860FAISOM (0860324766) / 012 470 9080
Fax	:	012 348 3447
Email address	:	info@faisombud.co.za
Website	:	www.faisombud.co.za

A FULL COPY OF THE COMPLAINT RESOLUTION POLICY AND PROCEDURES IS AVAILABLE FROM OUR OFFICES OR OFF OUR WEBSITE

Compliance Officer Details of Insurer

Name	:	Peet Pieterse Authorised to outsource their service under licence CO 5883
Telephone	:	011 718 1200
Fax	:	011 726 1874
Postal Address	:	PO Box 23, Strathavon, 2031
Email address	:	PeetP@infinitiafrica.com
Your Intermediary	:	Also referred to as your Broker or Financial Service Provider (FSP). The name of your Broker is reflected on your Policy Schedule.
Legal Status	:	Your Broker is authorised by us in terms of an Agency Agreement to render advisory and intermediary services regarding our financial products in the categories they are licensed for. Your Broker is not a representative of Infiniti Insurance Limited and Infiniti Insurance Limited accepts no responsibility for their actions. Your Broker has to disclose to you whether they hold professional indemnity insurance or not.