

LegalWise Statutory Disclosure Notice to Short-Term Insurance Members in terms of the Short-term Insurance Act.

Important - Please read carefully: This Statutory Disclosure Notice has been issued for information purposes only.

For complete terms and conditions, please refer to your LegalWise Membership Agreement contained in your welcome pack or refer to www.legalwise.na

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. Full business name, full trade name, registration number, physical address, postal address, telephone number and compliance function:

The LegalWise Namibia Membership Agreement is underwritten by Hollard Insurance Company of Namibia Limited (Hollard / Insurer) (Reg. No. 2003/049), a duly registered Insurer and authorised General Insurance Provider. Physical address: Jan Jonker Heights Commercial Suite, Cnr. Jan Jonker & Thore Streets, Windhoek. Tel: + 264 61 422 300. Postal address: P O Box 5077, Ausspannplatz, Windhoek, Republic of Namibia. You will be informed of any material changes to the information above.

b. Type of policy:

LegalWise Namibia provides a short-term personal 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 Namibia Membership Agreement which can be viewed on our website at www.legalwise.na

d. Complaints resolution procedure:

We strive to treat our customers fairly. If you feel that You have not been treated fairly or should You wish to lodge complaint regarding the service rendered to You, You may address Your complaint to the consultants in our LegalWise Customer Care Department on Tel: 0800 011 181 or e-mail – customer-care@legalwise.na

Your complaint should be in writing and include full details and all relevant documentation. The following steps may be followed:

Step 1: Contact the LegalWise Customer Care Department on Tel: 0800 011 181 or You can email customer-care@legalwise.na

It is important to provide enough details on regarding the complaint and who You dealt with for Us to investigate and assist them as quickly as possible. A copy of all relevant documentation should accompany all complaints.

Please refer to Section 14 of the LegalWise Namibia Membership Agreement if the complaint relates to a rejection by Us of a claim.

Step 2: Contact the Insurer and / or the Insurer's Compliance Function - Hollard Insurance Company of Namibia Limited (Hollard) (direct your query to the Complaints Officer acting on behalf of our Insurer: Tel: + 264 61 422 300).

Step 3: If Your complaint is not resolved to Your satisfaction, You may proceed to lodge a complaint with the Namibia Financial Institutions Supervisory Authority (NAMFISA), the Regulator who regulates and supervise Insurance Agents. Their particulars are as follows: Namibia Financial Institutions Supervisory Authority (NAMFISA) Postal address: P O Box 21250, Windhoek, Namibia. Physical address: 154 Independence Avenue, Sanlam Centre, 1st Floor, Windhoek, Namibia Tel: + 264 61 290 5000 Email: info@namfisa.com.na

Step 4: For insurance fraud reporting/whistle blowing: Please refer to www.legalwise.na

e. Professional Indemnity Insurance:

Hollard has professional indemnity cover in place.

2. About the Insurance Agent

a. Full business name, full trade name, registration number, physical address, postal address and telephone number:

Legal Expenses Insurance Namibia (Pty) Limited (Reg. No.2012/0878) (LegalWise Namibia). (Reg. No. 2012/0878) is registered as an Insurance Agent at the Namibia Financial Institutions Supervisory Authority (NAMFISA). Postal address: Private Bag 41153 Ausspannplatz, Windhoek, Republic of Namibia. Physical address: Trust Centre Building, Cnr Werner List & John Meinert Street. Tel: +264 61 236585

b. Legal status and interest in the Insurer:

LegalWise Namibia acts as an authorised intermediary for the Insurer Hollard Namibia and does not hold any interest the Insurer.

c. Professional Indemnity Insurance:

LegalWise Namibia has professional indemnity cover in place.

d. Conflict of Interest Policy:

LegalWise Namibia has adopted a policy to avoid and mitigate any potential conflicts of interest.

e. Insurance Agents:

Please note that the registered Insurance Agents are Independent Contractors and are not authorised to give financial or legal advice, or perform an affordability assessment, or compare any LegalWise Namibia products or other insurance products in order to recommend the most suitable product, or substitute an existing product. Insurance Agents are only authorised to introduce and provide factual information about the products.

The nature and extent of commission which may become payable by LegalWise Namibia: Independent Contractors earn an acquisition fee of N\$ 328-00 for every policy application completed, if a policy is subsequently issued by the Insurer.

3. Other matters of importance:

a. Hollard, LegalWise Namibia, its employees, Insurance Agents and Brokers are committed to protecting Your privacy. By signing the application form You consent to Your information being collected by LegalWise Namibia in order to gain access to Our products and services. Your information will be used properly, lawfully, securely and transparently for the purpose for which it is intended, namely, the administration and further maintenance of Your insurance product/s. Hollard and LegalWise Namibia has implemented appropriate technical and organisational information security measures to help keep Your information secure, accurate and current. You are also consenting that Hollard and LegalWise Namibia may use Your information to contact You regarding changes or updates about Your insurance product/s and that LegalWise Namibia may use Your information in improving Our product offering. Your information may be retained for legal and research purposes. We may disclose Your information to Our service providers. Failure to by yourself to provide Us with the mandatory information may result in a delay or rejection of Your legal expenses insurance. If You do not want to receive any future product or service offerings from LegalWise Namibia, then Us by contacting Member Administration on +264 61 236585.

b. LegalWise Namibia will within 31 days of you joining, send You written confirmation of terms and conditions in Your welcome pack - which consists of Your membership card, schedule of insurance and your LegalWise Namibia Membership Agreement. Kindly ensure that all Your contact details are accurate at all times as this may affect the delivery of Your welcome pack. Please contact us on +264 61 236585 if You have not received Your pack.

c. You remain responsible for the accuracy and completeness of all answers/ information provided by You. Should you withhold/omit or provide false and misleading information (any material misrepresentation of information) in respect of this application or your insurance claim or Case, LegalWise Namibia has the right to cancel your policy and existing claim and or deny your prospective claim as well as proceed criminally against you.

d. You are requested not to sign any blank or partially completed documents. All documents must be completed in ink.

e. All cancellations must be in writing or telephonically.

- > If You pay by cash You can simply stop paying the premium or ask Your bank or employer to cancel Your direct debit or stop order deduction,
- > You may also cancel Your Membership by providing LegalWise Namibia with Your request for cancellation in writing,
- > The Insurer/LegalWise Namibia can cancel Your Membership without notice to You, if they do not receive a premium by 24:00 hours on the last day of the month in which it is due (31 days grace period),
- > If the Insurer/LegalWise Namibia do not cancel, You agree that they may collect the number of unpaid premiums shown in Your Schedule of Insurance, and any increases that may have occurred subsequent to Your Schedule of Insurance having being issued:

- If they collect unpaid premiums, You will be treated as if You paid all your premiums on due date.
- If they failed to collect unpaid premiums, Our Membership will be cancelled with effect from the 1st of the month that the premium was not collected.
- If the Insurer has cancelled as above and collects or receives a premium at any time after that, it amounts to entering into a new agreement.

f. The premium payable depends on the LegalWise Namibia Membership option You have chosen. Premiums are payable monthly. Premium increases will be communicated to the You in advance. It is very important that You pay premium monthly to ensure that Your Membership stays in-force. For more information, refer to Your LegalWise Namibia Membership Agreement.

g. 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.

h. You are entitled to a full copy of the LegalWise Namibia Membership Agreement within 31 days of LegalWise Namibia issuing the Membership.

i. Hollard/LegalWise Namibia will not cancel Your Membership without first giving you 31 days written notice of its intention. Any variations to the existing LegalWise Namibia Membership Agreement will be communicated to You in writing. Should LegalWise Namibia cancel Your Membership on 31 days' notice to You, for any other reason at Our discretion and if We inadvertently collect or receive a premium after such a cancellation, it does not amount to entering into a new Agreement and We will refund that premium.

j. You have 3 months from the date of the issue of the LegalWise Namibia Membership to peruse the Membership terms and conditions. Should You feel that the Membership is not suitable for Your needs, You may cancel and request a refund in writing within 31 days of the expiry of the 3 months. If You cancel Your Membership during the Waiting Period and request a refund in writing, We will refund the premiums You have paid only if You have not received any assistance under the Membership Agreement.