

EVOLUSURE COMMUTER PROTECTION PLAN

Statutory Notice - Policyholders - please read carefully the disclosures, rights and policy conditions

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

	Description		Description	
Product provider/s	This product is marketed by (financial services provider):		This product is underwritten by (financial product supplier):	
	EvoluSure Brokers (Pty) Ltd		African Unity Life Limited (AUL)	
	Physical address:	Alenti Office Park Block A, 457 Witherite Road, Cnr of Witherite and Botterklapper Street The Willows 0187	Physical Address:	1st floor, Riesling House, The Vineyards Office Estate, 99 Jip de Jager Drive, Bellville, Western Cape, 7530
	Postal address:	Po box 39660 Garsfontein east Pretoria, 0060	PO Box 4061 Durbanville 7550	
	Telephone:	081 350 2530	Telephone:	+27 86 1234 555
	Email:	info@evolusure.co.za	Email:	info@africanunity.co.za
	Internet:	www.evolusure.co.za	Internet:	www.africanunitylife.co.za
Compliance officer	Mr. Surprise Nkosi			
	Ease comply			
	Physical address:	Building 3, Albury Office Park 6 Albury Lane, Dunkeld West Johannesburg Gauteng 2193		
	Telephone:	086 126 6759		
	Fax:	086 600 2747		
	Email:	info@easecomply.com		
	Internet:	www.easecomply.com		
Claims notification	Claims must be notified to African Unity Life on the prescribed form, together with all the relevant supporting documentation. The detailed procedure is set out in this document			
Name and type of policy	This is the EvoluSure Funeral Plan. It is an individual life policy that provides funeral benefits for the principal life assured and also benefits members covered in accordance with the plan selected. The core benefit is funeral cover and additional benefits are also available.			

Nature and extent of benefits	A description of the benefits provided by the policy is included in this application.			
Investment component	There is no investment component attached to this policy.			
Premiums	The premium payable for this policy is shown on the application form. The monthly premium in South African Rand (ZAR) is shown based on the age of the respective lives assured and depending on the benefits chosen.			
Special terms	The benefits provided by this policy may be subject to qualifying periods and exclusions. Where These apply they are described in the policy terms.			
Guaranteed surrender and maturity values	The policy has no maturity and no surrender value.			
Monetary terms	All values are shown in South African Rand.			
Relevant Assumptions made	The policy will be issued on the assumption that all the information provided on the application form is true and correct.			
Charges and fees	No policy fee is payable.			
Right to cancel Cooling off	The policyholder may cancel the policy at any given time by giving 30 (thirty) days written notice to the underwriter. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.			
Replacement	Replacement of an existing policy may have detrimental consequences for the policyholder. Replacements of any insurance almost always involve duplication of initial costs and charges to the policyholder. In case of a replacement the underwriter must be provided with a signed Replacement Policy Advice Record.			
Representation made that are material to the risk	African Unity Life reserves the right to defer or decline a claim on any life assured covered by this policy, should African Unity Life find any information material to risk provided on the application to be false or incomplete?			
Claim events	Benefits are payable in the event of the death of a life covered by this policy.			
Complaints procedure	If you have a query regarding EvoluSure products or services, please visit the EvoluSure website, our client care line at 081 350 2530, or email EvoluSure at info@evolusure.co.za Evolusure will investigate all queries and will try to resolve each query promptly. You may also contact African Unity Life directly at: Complaints@africanunity.co.za			
Ombud	Ombud for Financial Advisory and Intermediary Services		Ombud for long-term insurance	
	Postal address:	POBox 74571 Lynnwood Ridge, 0040	Postal address:	Private Bag X45, Claremont, Cape Town, 7735
	Telephone:	012 470 9080	Telephone:	021 657 5000
	Fax:	012 348 3447	Fax:	021 674 0951
	Internet:	www.faisombud.co.za	Internet:	www.ombud.co.za