



STANDARD LEGAL ASSISTANCE POLICY: LEGAL4ME

TERMS & CONDITIONS

1. INTRODUCTION:

- 1.1. This policy is administered by More Than Legal, (Pty) Ltd and underwritten by GENRIC Insurance Company Limited, as indicated on your Schedule of Insurance.

This is a Short Term Insurance Policy regulated by the Financial Services Board under the auspices of the Short-term Insurance Act 53 of 1998.

2. PRODUCT DESCRIPTION:

- 2.1. More Than Legal manages all aspects of the Insured's legal requirements as set out in terms of this Policy.
- 2.2 In consideration of payment of the monthly premium reflected in the Schedule of Insurance we will provide the Insured with legal assistance for:
- a Civil Matter in a court of law, statutorily constituted body or other independent forum, which arises from Relevant Facts.
 - a Criminal Matter with Bail Cover in which an Insured is charged with a criminal offence which arises from Relevant Facts without the Insured having the option of paying an admission of guilt fine, which is covered in terms of this Policy and occurs in the Republic of South Africa.
 - Labour related matters subject to exclusions under clause 8.
- 2.3 Please note that we do not give legal assistance if the matter is listed under the Exclusion Clause 8 and our assistance is subject to all the provisions of this Policy.

3. WHO IS THE INSURED:

- 3.1. The Insured per choice of plan individual or family plan includes:
- 3.1.1 The person in whose name the telephonic recorded Application is completed and listed on the Schedule of Insurance.
- 3.1.2 A spouse named in the Schedule of Insurance Form;
- 3.1.3 The Insured's children under the age of 18 (eighteen) years of age;
- 3.1.4 The Insured's children between 18 (eighteen) and 21 (twenty one) years who are studying fulltime at a school, college, a university and who are financially dependent on the Insured up to a maximum of 4.

4. HOW THE POLICY WORKS:

- 4.1 The headlines in this document are for ease of reference only. Please read the entire clause to understand its full meaning. Check your Schedule of Insurance which explains the cover you have.

5. DEFINITIONS:

- 5.1 A Matter means all Civil Matters and Criminal Matters that arise from the same Relevant Facts. A Matter has commenced when the Insured first consults with us in connection with a demand or legal process received.
- 5.2 The Period of assistance is each period of one month during which a premium is paid to the Insurer.
- 5.3 The Period of Indemnity commences after 3 (three) consecutive Periods of Assistance commencing from the inception date and is a continuous unbroken series of monthly Periods of Assistance during which the premium is paid and the policy is renewed every month.
- 5.4 The policy is the monthly policy between the Insured and More than Legal and includes the Insured's recorded telephonic Application, the standard More Than Legal Assistance Notification Form, the More Than Legal Tariffs, the More Than Legal Wording and Schedule given to the Insured, as may be amended from time to time, all of which form the basis of the sole agreement between the Insured and More Than Legal.
- 5.5 The premium is the stipulated amount on your Schedule of Insurance and which is payable in order to renew the policy month by month.
- 5.6 Legal expenses are, subject to the limits of benefits, the Insured's Lawyer's costs and fees. The opponent's costs that a court orders the Insured to pay in connection with the matter covered under this Policy are not covered by this policy and will be for the Insured's own expense.
- 5.7 A Lawyer is an attorney or advocate who lawfully practices in the RSA.
- 5.8 If we refer to "Relevant Facts", we mean the state of affairs, breach, infringement, omission, negligence or act that occurs entirely in the RSA and gives rise to a criminal charge or dispute of law of fact in the area of private law rights or obligations. The validity or interpretation of any document, statute or any other legislation, is a Relevant Fact.
- 5.9 The Place of Residence is the address on the recorded telephonic Application, or, if no physical address is furnished, the Insured's full-time residence. That address must be in RSA.
- 5.10 The Inception date means:
- 5.10.1 If we receive and accept the Insured's first instalment on or before the 15th day of a month, the Inception Date is the first day of the same month,
- 5.11A Serious Offence is murder, rape, robbery, sexual or physical abuse of children, assault with intent to do grievous bodily harm, dealing narcotic drugs, kidnapping, bribery, extortion, blackmail, corruption, housebreaking, breaking and entering, theft and fraud, or an attempt to commit those crimes.
- 5.12 Cause of Action refers to the date upon which the legal problem arose. It is the initial event, either proven or alleged, that caused the legal problem and lead to the policyholder claiming the relevant benefit.

6. TERMS AND CONDITIONS



- 6.1 Legal Assistance is only granted in respect of a Matter if:
- 6.1.1 The Relevant Facts occur; and
 - 6.1.2 The Matter commences and is concluded; and
 - 6.1.3 The Legal Expenses are incurred; and
 - 6.1.4 The request for legal assistance is received by More Than Legal during a Period of Cover .
In other words, the member will only be entitled to assistance if the premium is paid every month for an unbroken Period of Indemnity during which all of the events listed occur. The Insured is not entitled to an Indemnity if the Relevant facts occur prior to or within 3 (three) month waiting period. .
- 6.2 Legal Assistance will only be given if the Insured is a citizen of the Republic of South Africa ("RSA") residing in the RSA, a permanent resident of the RSA or in possession of a lawful RSA work permit.
- 6.3 Legal Assistance will only be granted if the Relevant Facts affect or are caused by or performed by the Insured as an individual in a personal and private capacity and relating to the personal and private affairs of the Insured.
- 6.4 Legal Assistance will only be given in respect of a Civil Matter in which action has been instituted against the Insured and the Insured has a direct proprietary and financial interest that stands to be effected by such action subject to the exclusions contained in clause 8.
- 6.5 Legal Assistance will only be given if the Insured has a reasonable prospect of success in a Civil Matter.
- 6.6 If a Criminal Matter is a Serious Offence, More Than Legal will give Legal Assistance if: the Insured has not claimed Legal Assistance from More Than Legal
for a Serious Offence at any stage in the past; and the Insured has not committed a Serious Offence in the previous five years.
- 6.7 If a Criminal Matter is not a Serious Offence, Legal Assistance will only be granted if the Insured has not committed a similar offence in the previous 3 (three) years.
- 6.8 More Than Legal only covers Legal Expenses after the matter has been concluded. However, More Than Legal may, in its sole discretion, may pay disbursements and fees during the course of the matter.
- 6.9 If the Insured's premiums not paid by or on behalf of the Insured for the entire period of indemnity during which all the events listed in clause 6.1 above occur, the Insured will be obliged to refund any Legal Expenses already paid.
- 6.10 We only cover Legal Expenses that arise from litigation:
- 6.10.1 If all reasonable attempts are made to settle the Matter before litigation is instituted and during the course of litigation;
 - 6.10.2 Until the date upon which an offer is first made by an opponent and not accepted by the Insured which is equal to or better than the total amount of money or other relief eventually accepted by the Insured or awarded to the Insured by the Court.
- 6.11 IF:
- 6.11.1 Other persons benefit from the legal services which the Insured's lawyer renders, or if they have similar interest in the matter to that of the Insured, More than Legal will only cover a portion of the Legal Expenses proportionately to the number of people who benefit or have an interest in the matter;
 - 6.11.2 The Insured has any other Policies which entitle the Insured to claim legal expenses for the same matter; More Than Legal will only pay the rateable portion of such expenses.
- 6.12. More Than Legal does not cover Legal Expenses that are punitive costs awards.
- 6.13 More Than Legal does not cover Legal Expenses duplicated by changing lawyers or incurred because the Insured does not co-operate with the Lawyer handling the matter.
- 6.14. We will not be liable to pay more than the Limit of Indemnity as specified in the Schedule of Insurance in respect of any insured event giving rise to a claim. However the aggregate amount of claims in one period of insurance (one year from inception of the cover), cannot exceed R240 000.
E.g. Should one event exceed or be equal to the annual aggregate amount of R240 000, the limit of liability will be limited to that event and the overall annual aggregate limit will be depleted and aggregate amount will not renew the next year, for that same event. New events will enjoy cover in every new period of insurance.

7. FINANCIAL LIMITS OF BENEFITS

- 7.1 We only provide assistance that are within the limits of the More Than Legal tariffs in force from time to time which the Insured can inspect at any reasonable time.
- 7.2 The total aggregate limit of Our Liability for the Legal Assistance benefit is R240 000.00 (Two Hundred and Forty Thousand Rand).
- 7.3 The maximum limit for legal assistance is equal to the Legal Expenses per Matter which is R60 000.00 (Sixty Thousand Rand) with Bail Cover to a maximum of R 5 000.00
- 7.4 More Than Legal may only pay Legal Expenses that are proportionate to the value of the matter, namely either:
- 7.4.1 A amount greater than twice the reasonable value of the claim against the Insured;
e.g. If the amount being claimed against the Insured is R10 000.00, More Than Legal will only cover legal costs awarded to the amount of R20 000.00, being double the claimed amount; or
 - 7.4.2 Not greater than twice the value of the settlement of Judgment of the court in the Matter;
e.g. If Judgment has been granted against the Insured in the amount of R15 000.00, More Than Legal will only cover legal costs awarded to the amount of R30 000.00, being double the amount granted; or
 - 7.4.3 Not greater than the reasonable value of an unsuccessful claim by the Insured; whichever is the lower amount.
e.g. If the amount claimed by the Insured is R10 000.00, and this claim is unsuccessful, More Than Legal will only cover legal costs awarded to the amount of R10 000.00, being the same amount of the initial claim.

8. EXCLUSIONS



More Than Legal does not provide Legal Assistance if the matter arises out of, is based on, or relates to any of the following:

- 8.1 Defamation, insult, verbal abuse or any other infringements of the Insured's personality, reputation or dignity;
- 8.2 Marriage, divorce, enforcement or annulment of a divorce order, alimony, maintenance disputes, maintenance investigations or enquiries or other proceedings, custody of children, visitation rights, child support, guardianship, paternity, engagement or promise to marry and living together as husband and wife or as permanent partners. (Only Legal Advice

is given for these Matters);

- 8.3 The Insured's rights or obligations as an agent, contractor or sub-contractor;
- 8.4 The Insured's rights or obligations as a director or officer in terms of the Companies Act, 1973, as amended.
- 8.5 The Insured's rights or obligations as a principal, shareholder, owner, co-owner, partner or member of an existing or proposed business, farm, professional practice or any other business-related entity or activity;
- 8.6 A claim for commission by or against the Insured as an agent or principal;
- 8.7 Any surety, cession, assignment, notation, delegation, or other derived rights of recourse;
- 8.8 The drafting, negotiation, entering into or signing of any contract or any agreement or any will or testamentary documents;
- 8.9 A tax or fiscal law;
- 8.10 A mineral right;
- 8.11 A copyright, patent or trade mark;
- 8.12 The Insured's rights or obligations as a landlord;
- 8.13 Immovable property other than the Insured's place of residence;
- 8.14 Changing the Insured's own status, right or obligation, or the status, zoning or right of use of the Insured's place or residence;
- 8.15 Political activity;
- 8.16 A dispute between the Insured and More Than Legal or More Than Legal employees or agents arising from of this Agreement;
- 8.17 Fraud or any other Criminal Matter related to Legal Expenses payable as a result of a dispute arising between the parties to this agreement or as a result of this agreement;
- 8.18 An environmental issue;
- 8.19 Insolvency;
- 8.20 A class or collective action;
- 8.21 Inquests, burial disputes or the exhumation of bodies;
- 8.22 Strike, lock-out or riot, civil commotion or civil disobedience or any act or activity which is calculated which is calculated to bring about any of the above;
- 8.23 War, martial law, mutiny, military coup or usurped power, rebellion, or revolution;
- 8.24 An unlawful protest, intimidation or threat of violence or force, to any public body;
- 8.25 An act aimed at promoting or frustrating economic, political, social or environmental change;
- 8.26 Dishonourable cause or motive or is tainted with illegality;
- 8.27 A cause of action which is vexatious or malicious or the proceedings themselves are vexatious or malicious;
- 8.28 A dispute which is capable of being resolved by More Than Legal or any other administrative body or independent and impartial forum without legal representation.
- 8.29 Any matter of any nature occurring prior inception of the policy. This is inclusive of disputes which arise subsequent to inception of cover, where the agreement or contract from which such dispute arises has been concluded prior inception.

9. PREMIUM PAYMENT, INCREASES, CHANGES AND TERMINATION

- 9.1 As this is a monthly policy, you are required to pay the full monthly premium in advance as per the payment dates stipulated in your schedule of insurance. If the premium is not received on the stipulated date, we will allow a 15 (fifteen) day period of grace. During this period, you may pay your premium by cash deposit or EFT into the relevant bank account to keep your cover active. The Insured bears the onus to ensure and prove that the premium has been paid to More Than Legal.
- 9.2. On 30(thirty) days' notice by ordinary mail posted to the Insured's place of residence, More Than Legal may:
 - Give notice, More Than Legal do not intend to renew the Insured's Policy for any reason in More Than Legal's own discretion;
 - Increase the premium or notify the Insured of any changes to the Terms and Conditions or future monthly policies from time to time.

10. PREMIUM REFUND AND RETRENCHMENT ASSISTANCE

- 10.1. More Than Legal does not refund premiums for any reason whatsoever unless the policy terminates during the 3(three) month's period referred to in clause 5.3 and 6.1 and/or as required by legislation and regulations.
- 10.2 If a monthly policy is not renewed and More Than Legal receives the premium after the 15th (fifteenth) day of the month, More Than Legal will treat the receipt of such premium as a notification of application for a new policy and the relevant personnel will be in contact with you.
- 10.3 If the Insured is retrenched or becomes totally and temporarily disabled as a result of an accident due to unnatural causes after more than a 12(twelve) month continuous period of cover, there will be a grace period during which no premiums need to be paid for 6(six) months until the Insured is again employed or is no longer so disabled, whichever is shorter, and More Than Legal will renew the policy each month.

11. ASSISTANCE (CLAIMS) PROCEDURE

- 11.1 More Than Legal will not be liable for Legal Assistance or any legal expenses relating to a Matter:



- 11.1.1 If legal assistance is not requested from More Than Legal within 30(thirty) days after the cause for Legal Assistance arose, or within 30 (thirty) days after which the client has become aware or as reasonably may be expected from the client to have become aware of the existence of the cause for Legal Assistance;
- 11.1.2 Unless More Than Legal confirms the Legal Assistance and issues a written Confirmation to assist the Insured;
- 11.2 In the event that More Than Legal is not in a position (for any reason whatsoever) to provide the Legal Assistance required by the Insured (and for which the client qualifies), More Than Legal will appoint a Lawyer of its own discretion to assist the Insured with the required Legal Assistance.
- 11.3 More Than Legal will in the event of clause 11.2 above cover the Insured's legal expenses up to the maximum limit as set out in the Policy.

12. REJECTION OR REPUDIATION OF CLAIMS

- 12.1 After we have informed you of our decision on a claim, we will allow you 90 (ninety) days to make representations to us about our decision. If we do not compensate you for a claim or a part of it, and you want to contest our decision, you must do so within writing and outline your reasons for the dispute. We will provide you with a written response within 30 (thirty) days. If you do not agree with the outcome of the appeal, you may refer the dispute to the Ombudsman for Short Term Insurance or serve legal process on us within 90 (ninety) days after the time we allow for representations on the disputed claims. Should you not enforce these rights your claim will be deemed prescribed/abandoned.
- 12.2 More Than Legal's address for the purpose of any legal processes is:
MEDICAL CENTRE, 27 GOLDMAN STREET, 3rd (THIRD) FLOOR, OFFICE 312, FLORIDA, ROODEPOORT, 1709
- 12.3 The Member's address for all purposes under this Agreement is the Member's last known Place of Residence.

13. INDULGEMENTS

- 13.1 If for any reason, More Than Legal does not enforce any provisions in this Policy strictly or at all, this does not mean that More Than Legal waives any of our rights or changes its obligations under this Policy nor will that indulgence stop More Than Legal from enforcing this Policy strictly thereafter.

14. INFORMATION

- 14.1 The Insured agrees that More Than Legal may obtain any information about a matter from the Insured's Lawyer or any third party acting as the Insured's agent for this purpose.

15. CESSATION AND SETTLEMENT

- 15.1 The Insured hereby cedes to More Than Legal any contingent future or actual right to claim costs in respect of a matter and:
- 15.1.1 The Insured is not entitled, without More Than Legal's consent in writing, to settle a matter unless such settlement includes the right of full recovery of all Legal Expenses or to be paid by More Than Legal;
- 15.1.2 Any amount recovered will first be used to pay all Legal Expenses paid by More Than Legal and any balance will belong to the Insured.

16. BREACH OF CONDITIONS

- 16.1 More Than Legal may in its own discretion refuse to pay Legal Expenses if the Insured breaches any material condition of this Agreement.

17. BASIS OF AGREEMENT

- 17.1 This Policy including the Insured's Recorded Telephonic Application, the Standard More Than Legal Assistance Notification Form, the More Than Legal Tariffs and Schedule all form the basis of the sole agreement between the Insured and More Than Legal.

18. COMPLAINTS PROCEDURE

- 18.1 Any complaint should be directed in writing to the office of More Than Legal at:
P.O.Box 723 Email: admin@morethanlegal.co.za
Ruimsig
1732
Any complaints received will be acknowledged and responded to in writing within 30 (thirty) days.

19. DISPUTES

- 19.1 After we have informed you of our decision on a claim, we will allow you 90 (ninety) days to make representations to us about our decision. If we do not compensate you for a claim or a part of it, and you want to contest our decision, you must do so in writing and outline your reasons for the dispute. We will provide you with a written response within 30 (thirty) days. If you do not agree with the outcome of the appeal, you may refer the dispute to the Ombudsman for Short-term Insurance or serve legal process on us within 90 (ninety) days after the time we allow for representations on disputed claims. Should you not enforce these rights your claim will be deemed prescribed/abandoned.

20 JURISDICTION

20.1 This agreement shall be governed, interpreted and construed in accordance with the laws of the Republic of South Africa. Any legal action or proceedings arising out of or in connection with this policy which is to be instituted in a court of law shall be brought in the High Court of South Africa and irrevocably submitted to the exclusive jurisdiction of such court.

DISCLOSURE NOTICE TO SHORT-TERM COMMERCIAL INSURANCE POLICYHOLDERS IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document)

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

DISCLOSURE NOTICE	INFORMATION
<p>2. ABOUT THE PRODUCT SUPPLIER</p> <p>(a) Name, address, contact details of the product supplier</p> <p>Categories of Insurance: Short Term Commercial and Personal Lines</p> <p>Compliance Officer: Bronwen Allan Tel: 021 883 8000 ballan@moonstonecompliance.co.za For our complaints procedure visit our website / contact: Liliana De Silva</p> <p>3. DEBIT ORDERS An insurance party involved -</p>	<p>UMA Name: MORE THAN LEGAL (PTY) LTD</p> <p>27 Goldman Street, 3rd Floor Medical Centre, Florida</p> <p>P.O.Box 723, Ruimsig, 1732</p> <p>Company Registration No: 2013/185191/07</p> <p>Telephone: 011 472 9653</p> <p>Fax: 086 672 0104</p> <p>E-mail: admin@morethanlegal.co.za</p> <p>FSP No: 43638</p> <p>UMA is an authorised financial services provider</p> <p>GENRIC INSURANCE COMPANY LIMITED - FSP No: 43638- An authorised financial services provider</p> <p>Midrand Business Park, Building 3, 563 Old Pretoria Main Road, Midrand, 1685</p> <p>P.O. Box 1115, Bromhof, 2154</p> <p>Company Registration No: 2005/037828/06</p> <p>Telephone: 011 801 8160</p> <p>Facsimile: 086 685 0357</p> <p>E-mail: info@genric.co.za</p> <p>GENRIC Insurance Company Ltd is an authorised financial services provider</p> <p>Categories of Insurance: Short Term Commercial and Personal Lines</p> <p>Compliance Officer: Moonstone Compliance – Mrs Bronwen Allen</p> <p>Telephone: 021 883 8000</p> <p>E-mail: ballan@moonstone.co.za compliance.co.za</p> <p>For our complaints procedure visit our website / contact: www.genric.co.za</p>

- a) shall not unilaterally terminate any current debit order signed by a policyholder without having informed the policyholder in writing of the intention so to terminate the debit order at least 30 days before the effective date of such envisaged termination.

4. PERIODS OF GRACE

The policy contains a provision for a period of grace for the payment of premiums of 15 days after the relevant due date: Provided that in the case of a monthly policy, such provision must apply with effect from the second month of the currency of the policy.

5. OTHER MATTERS OF IMPORTANCE

- c) You must be informed of any material changes to the information referred to in paragraph 1 and 2.
- d) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days
- e) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance
- f) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim
- g) If the premium is paid by debit order:
- (i) it may only be payable in favour of one person and may not be transferred without your approval; and
- (ii) the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order
- h) The insurer and not the intermediary must give reasons for repudiating your claim
- i) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure that the notice has been sent to you
- j) You are entitled to a copy of the policy free of charge

6. WARNING

- a) Do not sign any blank or partially completed application form
- b) Complete all forms in ink
- c) Keep all documents handed to you
- d) Make a note as to what is said to you
- e) Don't be pressurised to buy the product
- f) Incorrect or non-disclosure by you of relevant facts may influence an
- g) insurer on any claims arising from your contract of insurance

ABOUT THE INTERMEDIARY

Myfin Financial Services 1237 (Pty)Ltd – an authorised financial services provider FSP 44462

Company registration: 2012/205235/07

Unit 8 Morninglen Office Park, Kelvin Drive Gallo Manor Sandton 2192

PO Box 2124 Lonehill 2062

Telephone : 087 550 3200

Fax : 0860 271 4200

Email: info@4me.co.za

Website: www.my-fin.co.za

INTERMEDIARY COMPLIANCE OFFICERS

Our Compliance officers: Associated compliance FSP 39822

Compliance Officer Telephone number: 011 431 1183 (Landline) **Fax number:** 086 656 2947 (Fax to Desktop)

P O Box 125 Honeydew 2040

Email: peter@pvsi.co.za

This intermediary does not hold directly/indirectly more than 10% of the Insurer's shares or any equivalent substantial interest in the Insurer.

Contact the intermediary to determine whether more than 30% of their total remuneration is received from the Insurer

Contact the intermediary to obtain details of their guarantee, professional indemnity and fidelity insurances.

Client Rights: As a client, no provider may request or induce you in any manner to waiver any right or benefit conferred on you by, or in terms of ,any provision of the FAIS Act and Code of Conduct. Should you feel that your



Complaints can be lodged to complaints@4me.co.za

rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. A copy of our complaints process is available upon request
The Company has a comprehensive Conflict of Interest policy in place and can be accessed via the internet on www.my-fin.co.za There are no conflicts in terms of the FAIS Act identified at present in any of the following areas of our operations

The "4me" brand, products and services are governed by Myfin Financial Services

LEGAL 4ME HAS THE FOLLOWING NON INSURANCE VALUE ADDED PRODUCTS AND SERVICES

A. EMERGENCY EVACUATION AND TRAUMA ASSIST

The Company shall pay benefits for Covered Expenses incurred up to R10,000, if any covered Injury or Illness commencing during the Period of Coverage results in the Medically Necessary Emergency Medical Evacuation or Repatriation of the Member. The Emergency Medical Evacuation or Repatriation must be ordered by the Assistance Company in consultation with the Members local attending Physician.

Emergency Medical Evacuation or Repatriation means: a) the Members medical condition warrants immediate transportation from the place where the Member is located to the nearest adequate medical facility where medical treatment can be obtained; or b) after being treated at a local medical facility as a result of a Emergency Medical Evacuation, the Members medical condition warrants transportation with a qualified medical attendant to his/her Home Country to obtain further medical treatment or to recover; or c) both a) and b) above. All transportation arrangements must be by the most direct and economical route and be performed by the Administrator.

B. REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred up to R7,500 to return the Members remains to his/her Home Country, if he or she dies. Covered Expenses include, but are not limited to, expenses for embalming, [a minimally necessary container appropriate for transportation, shipping costs, and the necessary government authorizations.] All transportation arrangements must be performed by the Administrator.

C. ACCIDENT EXPERT FROM ROAD COVER – www.roadcover.co.za

To ensure that victims of motor vehicle accidents have immediate access to an effective Road Accident Fund (RAF) and Compensation of Occupational Injuries & Diseases (COID) claims management system - with NO additional costs to the Policyholder.

ACCIDENT EXPERT strives to assist its Policyholders with all the necessary administrative support from a claims management and claim preparation perspective, for submission to the RAF and COID by:

- Managing the Policyholder's claims with the RAF & COID.
- Having qualified and registered attorneys interact on behalf of the Policyholder, with the doctors who treated the Policyholder, the hospital where the Policyholder was treated or admitted.

Services include:

· COID Assistance:

COID remuneration is based on the degree of disablement or illness sustained on duty.

Policyholders will be helped to:

- Avoid penalties by submitting their annual Return of Earnings to COID in time
- Avoid the payment of excessive fees
- Reduce the claims waiting period for the payment

Road Accident Fund (RAF) Assistance:

The RAF is a public entity set up by the South African government aimed at making compensation payments to people injured, or dependants killed, in road accidents within

South Africa as a result of third party negligence.

For the duration of the claim, the Policyholder receives:

- Legal representation
- Administration and claims management
- Required medico-legal reports
- Required loss of support reports
- Required actuarial reports for loss of earnings
- Accident Reconstruction



Legal Assistance (RAF & COID)

The Legal Assistance Helpline manned by qualified and registered attorneys, 365 days a year Provide assistance in respect of uninsured losses/damages which were caused by the negligence of a third party, including obtaining compensation in respect of excess payments, claims less than excess, car hire charges, damages to clothing and personal effects such as glasses, jewellery and even accommodation expenses, should an accident occur far from home

If the motor vehicle is insured under third party cover only, ACCIDENT EXPERT will assist in recovering the costs of repairing the vehicle and any storage charges. Recovery for the insurer on claims pd out based on a risk and reward model in addition to the above.

D. 4me Lifestyle Mall – www.4melifestyle.co.za. The 4me lifestyle mall is a complimentary loyalty and lifestyle mall.

Randgo is making its presence felt as one of the top benefits and rewards businesses in South Africa. This highly skilled technology, travel, concierge, loyalty and online rewards company offers your employees/customers benefits like discounts, preferential treatment and unbeatable stock offering from leading global and local brands.

How does Randgo work?

The Randgo team uses equal portions of passion and professionalism to ensure that all stakeholders benefit from our platforms and programs and knows that by creating these win-win associations, that long value and relationships will flow.

Service with a smile

We are focussed on providing the highest levels of service, an extremely important aspect of our business.

Cutting edge technology

The latest technology and infrastructure housed at Internet Solutions powers our sophisticated in house developed platforms. We create technology that is market-leading, reliable and easy to use.

Mobile access

The entire platform has a mobile component to allow for the issuing and redemption of vouchers in real-time from any location.

Growing and improving

The platforms are continually growing with new features and improved functionality to ensure the highest levels of stickiness, usability and user value.

It's all clear

Randgo is completely transparent in its dealings and statistics. All clients, vendors and partners have complete access and knowledge of Randgo's statistics and revenue streams.
