

**Name of the Umbrella Product** Titan Life Product Plan  
**Umbrella Product Code** MS3093

This document provides a summary of the most important terms and conditions of the product selected. A full copy of the Product Specifications can be requested from the Insurance Company, the Administrator and/or the Intermediary (contact details are on your Policy Schedule).

This document provides additional information to ensure you understand the key terms and conditions applicable to the product. Please read the information carefully and should you have any further questions, do not hesitate to contact us or your intermediary (contact details are on your Policy Schedule).

We want to continuously serve you and make sure that you enjoy your policy benefits. To make this possible we want to encourage you to make sure your monthly premium is up to date. Kindly ensure that you familiarise yourself with the payment method selected on your policy. We also include the following information as an easy reference guide:

Policy enquiries and policy amendments can be submitted to Titan Development Consultants by sending an email to:	help@titanessential.co.za
Claims can be submitted to Titan Development Consultants by sending an email to:	claims@titanessential.co.za
We look forward to being of service to you.	

## Detail about Benefits included in this Policy

This policy includes the following benefits:

Description	Benefits payable in the following events	Limits applicable to benefits	Description of Benefit
<b>Primary Benefits</b>			
FAMILY LIFE 18-59 years	Natural & Unnatural (including Accidental) Death as well as Suicide	R100 000	Life Cover payable in cash to the nominated beneficiary on the death of Principal Insured as per the trigger events specified in the Terms and Conditions

All benefits will only be payable within the borders of the Republic of South Africa.

## Age and Member restrictions:

Minimum entry age for Principal insured	18 years	Max number of Dependants, incl Spouse	6
Max entry age for Principal insured	59 years	Max number of Extended Family Members	N/A
Max entry age for Spouses	59 years	Max age of Children (Normal)	20 years
Max entry age for Extended Family Members	N/A	Max age of Children (Full-time student)	25 years
Cessation Age	N/A	Max age of Children (Disabled)	65 years
Max number of spouses	1	Number of weeks of pregnancy after which a stillborn death is included as a Dependant	26 weeks or more

## Waiting Periods applicable before a claim can be submitted

Trigger Events	Waiting period from inception	Waiting period from reinstatement if more than 2 months of non-payment		
Accidental death	0 months	0 months		
Suicide	12 months	12 months		
Natural death	6 months	6 months		
Unnatural death (other than Accidental/Suicide)	6 months	6 months		
Do we allow waiving of waiting periods if a policyholder can proof continuous insurance with another insurer for the same benefit value and terms and conditions in case of an individual transfer?		Yes	In such a case, we would require proof of continuous insurance for:	6 calendar months
In case of an individual transfer or any amendments where the policy benefits are increased, waiting periods will apply to the increased benefit values.				

## Increases in premiums and/or benefits

There are no increases in premiums or benefits applicable to this product and or its benefits.

## The benefits of this policy will terminate in the following events:

Type of benefit	Conditions which will lead to termination of benefits
Death benefits	The death of the Principal Insured, unless the option is available to transfer the Policy to an eligible member.
Benefits which apply to members with maximum age restrictions	On the birthday of the member when the age restrictions are exceeded.
All benefits	<ol style="list-style-type: none"> <li>1. When the premiums of the policy are not paid and the policy has lapsed.</li> <li>2. The policyholder or the insurer cancels the policy and given notice according to the requirements of this policy.</li> <li>3. The member is no longer an affiliated member of a participating group or scheme in terms of a Group policy.</li> <li>4. A term policy has expired and is not renewed.</li> </ol>

## Implications of a failure to pay premiums

Should the number of consecutive premium payments or total premium payments during the life of the policy (or any Member within a Group as defined in the Insurance Act) be missed as specified in the Policy Schedule, the Policy will automatically lapse subject to Rule 15A of the Policy Protection Rules.

Where a Policy has been cancelled by the Principal Insured, or lapsed due to non-payment of premiums, a request to reinstate benefits will be considered by the Insurer. The Insurer reserves the right to either accept or decline reinstatement of the Principal Insured or any other Insured. If a reinstatement has been approved, the Insurer will do so on at least the same terms as the policy that has lapsed and will not impose a new waiting period under the reinstated policy, provided that all outstanding premiums are paid and no claims are submitted during this period.

Lapsing of policies (allocating premiums to the oldest outstanding balance)	2 Consecutive premiums outstanding, thereafter the policy will terminate.
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## Exclusions

### General Exclusions

No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:

- an act of war (whether war is declared or not);
- military action;
- riot or unlawful strike
- insurrection;
- civil commotion;
- usurpation of power;
- martial law;
- terrorism; and
- any usage of nuclear, chemical and biological weapons, device or agent.

A disease, epidemic or a pandemic;

An Act of Government;

Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;

Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion.

### Specific Exclusions

None

## Correctness of statements made to the insurer

The Insurer relies on the truth, completeness and correctness of all statements submitted. If the benefits granted have been obtained through any misrepresentation or concealment, the Policy shall be void and monies paid in respect thereof shall be forfeited. Should any benefits have been paid out on the basis of the information provided by the Principal Insured to the Insurer and such information subsequently proves to be incorrect in any material respect, the Insurer shall have the right to take such steps as may be required to put it in the position it would have been in if the correct information had been provided in the first instance.

## Fraud

Any Policy shall be void as from the Entry Date if:

- Any claim is in any respect fraudulent; or
- Any fraudulent means or devices are used or employed by the Principal Insured or anyone acting on the Principal Insured's behalf, to obtain any benefit under this Policy; or
- Any event is occasioned by the wilful act of the Principal Insured, or with the Principal Insured's support.

## Tax considerations of this policy

This policy will have no material impact on the personal tax of a policyholder or beneficiary.

## Right to request additional information

The Policyholder has the right to request additional information from the Insurer, including but not limited to the voice recordings where applicable if the policy was sold via a call centre or the full Policy Terms and Conditions.

## Complaints - Advice or Service

If you have not received enough information, or have complaints about the advice or service you have received, please contact AUL's Compliance Officer at:  
**Complaints@africanunity.co.za**

**Complaints@africanunity.co.za**

<p>If you are unsatisfied with the complaints handling process of AUL's Compliance Officer, contact the Ombudsman for Long-term Insurance:</p>	<p>If your complaint is about the intermediary/broker who provided advice, you can contact the FAIS Ombud:</p>
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Postal Address	Physical address	Postal Address	Physical address
Private Bag X45	Sunclare Building	Financial Services	Kasteel Park Office
Claremont	3rd Floor	Board	Park
7735	21 Dreyer Street	PO Box 74571	Orange Building, 2nd
	Claremont	Lynwood Ridge	Floor
	Cape Town	0040	546 Jochemus Street
	7700		Erasmus Kloof
Website			Pretoria
www.ombud.co.za			0048
	E-mail	Website	
	info@ombud.co.za	www.faisombud.co.za	
			E-mail
			info@faisombud.co.za
	Telephone		Telephone
	021 657 5000		012 762 5000
	0860 662 837		012 470 9080
	Fax		Fax
	021 674 0951		012 348 3447
			012 470 9097
			086 764 1422

Postal Address	Physical address	Postal Address	Physical address
Private Bag X45	Sunclare Building	Financial Services	Kasteel Park Office
Claremont	3rd Floor	Board	Park
7735	21 Dreyer Street	PO Box 74571	Orange Building, 2nd
	Claremont	Lynwood Ridge	Floor
	Cape Town	0040	546 Jochemus Street
	7700		Erasmus Kloof
Website			Pretoria
www.ombud.co.za			0048
	E-mail	Website	
	info@ombud.co.za	www.faisombud.co.za	
			E-mail
			info@faisombud.co.za
	Telephone		Telephone
	021 657 5000		012 762 5000
	0860 662 837		012 470 9080
	Fax		Fax
	021 674 0951		012 348 3447
			012 470 9097
			086 764 1422

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## Your Rights

- to be notified that personal information is being collected or that your personal information has been accessed or acquired by unauthorised persons;
- to request access to your personal information held by any Responsible Party;
- to request the correction, destruction or deletion of your personal information;
- to **object** to the processing of your personal information; ***(please note that your application cannot proceed should you object to the collection and processing of your personal information for the reasonable Purpose as set out)***
- not to have your personal information processed for purposes of direct marketing by means of unsolicited electronic communication unless you have provided consent;
- not to be subject to a decision solely based on the basis of automated processing of your personal information;
- to submit a **complaint** to African Unity's Complaints Department, should you not be satisfied with the outcome you are entitled to submit your complaint to the Information Regulator;
- to institute civil proceedings regarding the alleged interference with the protection of your personal information.

## Purpose

Your personal information is collected, processed and will be recorded and stored for purposes of facilitating the conclusion of the application for insurance you have applied for as well as maintaining and risk managing your insurance.

## Information Sharing

African Unity Life Ltd. will not share your information with any third party unless it is for purposes of facilitating the conclusion of this application for insurance and managing your insurance portfolio.

African Unity may therefore with your permission, disclose your information to any of our legitimate business partners should it be necessary and complementary to the purpose of maintaining your insurance.

## Complaints:

African Unity is committed to safeguarding your privacy and the confidentiality of your personal information and is bound by the Protection of Personal Information Act, 4 of 2013 "If you are unsatisfied on the handling of your personal information, contact our **complaints department**

**Contact Number: 0861 234 555**

**Email Address:** [complaintpopi@africanunity.co.za](mailto:complaintpopi@africanunity.co.za)

Should African Unity be unable to resolve your complaint to your satisfaction, you are entitled to complain to the Information Regulator.

**Information Regulator:** Ms Mmamoroke Mphelo

**Physical Address:** SALU Building, 316 Thabo Sehume Street,  
Pretoria

**Email Address:** [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)

**Website:** <http://www.justice.gov.za/inforeg/index.html>