

SECTION 13 CERTIFICATE

**IN TERMS OF SECTION 13 OF THE FINANCIAL ADVISORY AND
INTERMEDIARY SERVICES ACT, NO 37 OF 2002**

I, the undersigned, duly authorized to issue this certificate on behalf of
UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD, FSP 44437,
hereby certify that

Mali Pty Ltd

2023/179126/07

Represented by

Andre Christopher Kerdachi ID No: 6912025188087

is mandated by UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD as an authorized
representative in terms of a juristic agreement.

As the responsible license holder, UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD accepts
responsibility for services rendered by the Representative in the ordinary course and scope of the
Representative's duties and only in terms of the financial categories listed hereunder:

Long-Term Insurance: Category A

Advice and Intermediary Service

Long-Term Insurance: Category B 1

Advice and Intermediary Service



Andre Christopher Kerdachi

Date: Sep 2024



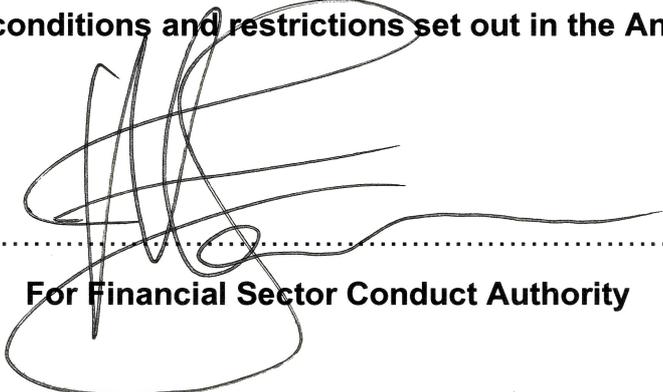
FINANCIAL SECTOR CONDUCT AUTHORITY

LICENCE No. 44437

It is hereby certified that with effect from 11 June 2013

UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD

**is licensed as a financial services provider
in terms of section 8 of the Financial Advisory and Intermediary Services
Act, 2002 (Act No. 37 of 2002) ,
subject to the conditions and restrictions set out in the Annexure**



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For Financial Sector Conduct Authority





AU & KGA
CLAIMS MANUAL
(V1.5 Aug 2024)



This claims manual was created to provide all personnel with the information on how to submit a claim.

It covers as much information on the process as possible. Each case is dealt with individually on its own merit and there might be cases that fall beyond the scope of this manual.

Notifications

Each claim type has a specific notification timeframe in which the insurer must be notified of a potential claim. As soon as the credit provider or policy holder becomes aware of a potential claim, they must inform our claims department immediately.

When notifying UIA, we require as much information as possible as well as any documentation that you have in your possession.

The below table indicates the timeframes allowed under the policy for notifications as well as the time frames for submitting the required supporting documentation.

Event	Notification	Provide Evidence
Death	Within 12 months of the date of passing	A maximum period of 24 months from the date of death is permitted to submit all death claim requirements
Temporary Disability	Within 3 calendar months from the date of the claim event	A maximum period of 12 months from the date of disability is permitted to submit the full claims package
Permanent Disability	Within 6 months of contracting the injury or illness	A maximum period of 12 months from the date of disability is permitted to submit the full claims package
Retrenchment	Within 6 months period immediately following the effective date of Loss of Employment	A maximum period of 12 months from the date of retrenchment is permitted to submit the full claims package
Beneficiary Plan	Within 12 months of the date of passing	A Maximum period of 24 months from the date of death is permitted to submit all death claim requirements.
Funeral Plan	Only claims submitted within 3 months of the date of death will be considered for payment.	

Documentation

To determine that the incident being claimed for, falls within the criteria of the policy, the insurer requires supporting documentation to be submitted.

As a registered Juristic Representative of UIA, we require the Credit Provider to assist with gathering of the documentation as well as submitting it to UIA for processing. This will assist with expediting the process and claims are finalized faster.

All claim forms as well as medical form can be located at the end of this manual.

Please note that the below documentation is the standard documents required for each claim.

The insurer reserves the right to change the documentation requirements from time to time or to request additional documentation where necessary on a case by case basis.

DEATH CLAIMS

- DCP1 claim form
- Copy of Policy Holder's (Deceased) I.D. Document or Birth Certificate
- Official Home Affairs Death Certificate stamped and signed by Home Affairs
- In the event of an unnatural cause of death – Police Report / Accident Report / Post mortem Report / Notice of Death A&B forms
- Loan contract/s
- UIA Policy Schedule/s
- Client Loan Statement (only if you cannot register a claim on your administration system)
- Settlement Quote – PLEASE SELECT **"USE SETTLEMENT DATE BALANCE"** SETTLEMENT DATE MUST BE **DATE OF DEATH** (only if you cannot register a claim on your administration system)

DEATH - BENEFICIARY PLAN CLAIM:

- DCP2 claim form
- Death Certificate
- Copy of Deceased ID
- In the event of unnatural cause of death – Police Report / Accident Report / Post mortem Report / Notice of Death A&B forms
- Copy of beneficiary's I.D.
- Proof of bank details for beneficiary
- UNI PLUS – CASH PLAN Policy Schedule/s (where applicable)

RETRENCHMENT

- RCP1 claim form
- I.D. copy of Policy Holder
- Retrenchment Letter addressed to the employee (No Certificate of Service Letters are accepted) – Reason for Retrenchment to be specified on the letter
- Section 189 Labour Law process from employer on company letterhead (If the process was not followed, a confirmation letter from the employer is required)
- UI-19 Employer Declaration Form
- Loan contract/s
- UIA Policy Schedule/s
- Audit Trail Report of last 6 months loans (Export to Excel) or a Client History Statement

- Client Loan Statement
- Settlement Quote – PLEASE SELECT **“USE SETTLEMENT DATE BALANCE”** SETTLEMENT DATE MUST BE **DATE OF Retrenchment** (only if you cannot register a claim on your administration system)

DISABILITY

- CPD claim form
- I.D. copy of Policy Holder
- Termination of Employment letter from employer
- Medical Practitioner Letter confirmation of disability
- UI-19 Employer Declaration Form
- Loan contract/s
- UIA Policy Schedule/s
- Audit Trail Report of last 12 months loans
- Client Loan Statement (only if you cannot register a claim on your administration system)
- Settlement Quote – PLEASE SELECT **“USE SETTLEMENT DATE BALANCE”** SETTLEMENT DATE MUST BE **DATE OF DEATH** (only if you cannot register a claim on your administration system)

FUNERAL

- Funeral claim form
- Copy of Deceased ID
- Copy of beneficiary's I.D.
- Proof of bank details for beneficiary
- Funeral Policy Schedule
- Death Certificate

All documentation to be sent to email address claims@universalchoices.co.za and **MUST** be in a PDF format.

General & Specific 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:

DEATH & DISABILITY BENEFITS

- Pre-Existing condition there consumer was aware of in the 12 (twelve) months preceding the commencement of this policy
- Suicide or self-inflicted injury within 12 (twelve) months preceding the commencement of this policy
- Participating in hazardous activities such as mountain climbing, bungee jumping, speed racing
- Abuse of alcohol, drugs, narcotics except as prescribed by a licensed medical practitioner, who is not the insured
- Taking or absorbing accidentally or otherwise any kind of poison
- Participation in a criminal / unlawful activity
- Health epidemic or pandemic / decease

UNEMPLOYMENT OR INABILITY TO EARN AN INCOME BENEFITS

- Termination of employment within the first 3 (three) months after the commencement of cover under the credit life policy, on where the terms of the credit agreement is more than 6 months
- Lawful dismissal included but not limited to willful misconduct or participating in a unprotected strike
- Voluntary forfeiture of wages / income
- Voluntary retrenchment or termination of employment
- Retrenchment of which the consumer was aware or received notice of during the 3 months preceding the date on which the cover under the credit life policy commenced
- Resignation and/or Retirement

Sourcing of documentation

DEATH CERTIFICATE

If you have been made aware of the passing of your client and you are unable to reach the family to provide you with a death certificate, we are able to assist with sourcing a death certificate through a third party at a fee. This fee is for the account of the Credit Provider requesting the death certificate. If you want to make use of this service, please contact us for an application form. Once the form is received, we will provide you with an invoice for payment of the fee. Once payment has been received, we will put in the request for the documentation.

REGISTRATION OF CLAIMS

Delter clients must register the claims on the Delfn administration system. Each loan, claiming for must be registered separately as each loan is processed on its own merit. UIA will not accept any liability if a loan wanting to claim for is not registered. You only need to complete ONE claim form for all loans and indicate on the claim form which loans are claimed for. All claims can be registered on the UIA Online Portal system

CLAIM TURNAROUND TIMES

If all required documentation has been received and the claim falls within the policy requirement your claim should be approved within 6 - 48 hours. This is only a guideline and times can vary due to several circumstances. Our team will however keep you informed of any potential delays in the process.

CLAIM PAYMENTS

Payments are made on a daily basis as the claim is approved and the payments are made directly to the Credit Provider account on our system and Beneficiary payments are made directly to the nominated beneficiary account. Once payment has been made by UIA you will receive a remittance & proof of payment/s via email.

To make a payment receipt on your Delfn system:

- Choose Receipt payment
- METHOD - Bank Transfer
- DISCRIPTION- UIA Insurance Claim.

NB: The Benefit for Retrenchment and Temporary Disability is payable for a maximum period of 12 months, OR for the remaining repayment period of the credit agreement OR until the insured finds employment OR is able to earn an income WHICHEVER IS THE SHORTEST PERIOD. Confirmation of unemployment will be requested before monthly payment will be made.

REJECTIONS

Claims submitted to the insurer that does not fall within the policy requirements or was submitted outside of the notification timeframe may be rejected by the insurers. You will be informed of the rejection via email and a letter from the insurer stating the reason for the rejection will be included for your records.

About Us

We safeguard our clients from risks associated with life and death

In 2007, UIA started offering solutions to provide peace of mind and protect the future of the Micro Finance Industry. We are the sector's preferred choice as a Level 2 B-BBEE Company and have the edge over our competitors with our IT solutions, compliance driven structure, market-leading services and risk products. At UIA, we've focused on forming long-lasting partnerships and invest in expanding our extensive national network of over 250 credit provider partners.

What we do

Extending credit in the financial industry has become extremely costly and risk adverse. Fortunately, we do not succumb to these common industry shortcomings. UIA strives to safeguard our clients from risks associated with life and death by offering unique products that will protect their business as well as add to their income. Since 2007, we have successfully processed and settled more than 20 000 claims, re-assuring our clients and policy holders of our commitment to them.



“Achieve the exceptional with tailored insurance solutions”

DISCLOSURE AND OTHER LEGAL REQUIREMENTS ARE IMPORTANT - PLEASE READ CAREFULLY

(This Notice does not form part of the Insurance Contract nor any other document) As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information

Your Intermediary

- Company name: Universal Insurance Administrators (Pty) Ltd, FSP 44437
- Physical Address: Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, 3650
- Telephone Number: 012 021 0111 • Facsimile Number: 086 212 7681
- Professional Indemnity Insurance Cover in force.
- **Compliance Officer:** National Compliance CC, Practice no. 1307. Tel: 0860104194

Your Underwriting Manager (Only Applicable to Credit Life Insurance)

- Company name: Universal Underwriting Managers (Pty) Ltd, FSP 51312
- Physical Address: Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, 3650
- Telephone Number: 031-854 0404
- Professional Indemnity Insurance Cover in force.
- **Compliance Officer:** National Compliance CC, Practice no. 1307. Tel: 0860104194

Details About the Insurers

- Company Name: **African Unity Life Limited**
- Physical Address: 109 Jip de Jager Drive, Springfield Office Park, Cape Town 7530
- Postal Address: PO Box 4061, Bellville, 7500
- African Unity Life Ltd. (2003/016142/06) is a licensed life insurer and an authorised Financial Services Provider - FSP 8447
- **Compliance Officer:** compliance@africanunity.co.za, Tel 086 123 4555
- Type of Policy: **Credit Life Insurance**
- Company Name: **KGA Life Limited**
- Physical Address: Unit 109, First floor, Bosman's Crossing Square, 2 Distillery Road, Stellenbosch
- KGA Life Limited is a licensed insurer and authorised Financial Services Provider - FSP No: 15980
- **Compliance Officer:** Rudi Kotze. Email: compliance@kga.co.za
- Type of Policy: **Funeral Cover, Assistance Policy**

POPI Requirements

- The FSP respects the rights to privacy and confidentiality of our potential and existing clients' personal information
- You give consent that we may process, transfer and disclose your personal information for the purposes of providing you with insurance products and services and complying with your instructions
- This may necessitate us sharing information with third parties to give effect to your insurance requirements.
- A copy of the POPI Policy and Privacy Policy is available on our website or upon request

Other Matters of Importance

- This disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period of up to 1 calendar month within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
- If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombudsman of Long-Term Insurance.
- You will always be given a reason for the repudiation of your claim.

Particulars of the National Financial Ombud Scheme of South Africa (NFO)

National Financial Ombud Scheme of South Africa Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, 2198, Cape Town: Clarendon Central Building, 6th Floor, 6 Vineyard Rd, Clarendon, 7700 Telephone: +27 (0) 860 800 900 / +27 (0) 66 473 0157, Email: info@ombud.co.za, Web: www.nfosa.co.za

Particulars of FAIS Ombud

The FAIS Ombud, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010, Postal address: P O Box 41, Menlyn Park, 0063, Tel: +27 (0) 12 762 5000, Sharecall: +27 (0) 86 066 3274, Email: info@faisombud.co.za, Web: www.faisombud.co.za

Particulars of the Financial Sector Conduct Authority

Financial Sector Conduct Authority, Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081, Postal Address: PO Box 35655, Menlo Park, 0102, Telephone Number: +27 (0) 12 428 8000, Facsimile Number: +27 (0) 12 346 6941, Email: info@fscsa.co.za

Information Regulator

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001, Postal Address: P O Box 31533, Braamfontein, Johannesburg, 2017 Telephone: 010 023 5200, Fax: 086 500 3351, E-mail: enquiries@info regulator.org.za

If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the above.

Get in touch

+27 (0) 12 0210 111  www.universalchoices.co.za  info@universalchoices.co.za

 Unit 10, Gillitts Office Park, 2 Rodger Place, Gillitts, Durban, 3610

Universal Insurance Administrators (Pty) Ltd is an authorised financial service provider.
FSP No: 44437 | Level 2 B-BBEE

UNIVERSAL

Insurance Administrators

We've got you covered





Uni Plus

One product with 2 benefits

Credit Life

Underwritten by African Unity Life Limited
African Unity Life Ltd. (2003/016142/06) is a licensed life insurer and authorised Financial Services Provider – FSP 8447



- ✓ During the loan period, loans are covered in the event of the borrowers:
 - Death and Permanent Disability (settlement of the loan balance)
 - Temporary Disability and Unemployment (payment of loan instalments)
- ✓ Cover expires when the loan is settled or the original loan period has expired, whichever occurs first.
- ✓ Maximum Age Limit:
 - 99 years for Death Cover
 - 65 years for Disability Cover (Permanent & Temporary)
 - 65 years for Unemployment or the inability to earn an Income
- ✓ The Cover amount for Death and Permanent Disability is based on the settlement amount of the loan as calculated at the incident date. Retrenchment and Temporary disability payable to a maximum of 12 months instalments.
- ✓ Maximum Cover amount up to R100 000 per policy holder.
- ✓ The product complies with the National Credit Act.

Beneficiary Plan

Underwritten by KGA Life
KGA Life Limited is a licensed insurer and an authorised Financial Service Provider, FSP No. 15980

- ✓ Covers the life of the borrower in the event of death.
- ✓ Cover amount equal to the amount indicated on policy schedule.
- ✓ This is a term policy; the cover period is shown on your policy schedule.
- ✓ Maximum cover up to R30 000 per policy and up to R60 000 per policy holder.



General and Specific Exclusions

What Universal Insurance Administrators will not pay for

Death & Disability Benefits

- ✓ Pre-Existing condition the consumer was aware of in the 12 (twelve) months preceding the commencement of this policy
- ✓ Suicide or self-inflicted injury within 12 (twelve) months preceding the commencement of this policy
- ✓ Participating in hazardous activities such as mountain climbing, bungee jumping, speed racing
- ✓ Abuse of alcohol, drugs, narcotics except as prescribed by a licensed medical practitioner, who is not the insured
- ✓ Taking or absorbing accidentally or otherwise any kind of poison
- ✓ Participation in a criminal / unlawful activity
- ✓ Health epidemic or pandemic / disease

Unemployment or Inability to earn an Income Benefits

- ✓ Termination of employment within the first 3 (three) months after the commencement of cover under the credit life policy, on where the term of the credit agreement is more than 6 months
- ✓ Retrenchment of which the consumer was aware or received notice of during the 3 months preceding the date on which the cover under that credit life policy commences.
- ✓ Lawful dismissal included but not limited to wilful misconduct or participating in a unprotected strike
- ✓ Voluntary retrenchment or termination of employment
- ✓ Voluntary forfeiture of wages / income
- ✓ Resignation and/or Retirement

In the event of a claim

Contact your loan provider to assist in the claims process.

On settlement of the claim UIA will not be held accountable for any further liability.

For Credit Life:

Event	Notification	Provide Evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death.
Temporary Disability	Within 3 months of the date of disability.	A maximum period of 12 months from the date of disability.
Permanent Disability	Within 6 months of the event.	A maximum period of 12 months from the date of disability.
Retrenchment	Within 6 months immediately following the effective date of loss of employment	A maximum period of 12 months from the date of retrenchment.

For Beneficiary Plan:

Event	Notification	Provide Evidence
Death	Within 12 months of the date of passing.	A maximum period of 24 months from the date of death is permitted to submit all death claim requirements.

In the event of an unsuccessful premium collection, a grace period of 15 days will be allowed, after which your policy and benefits will be terminated per Rule 15A of the PPR's.

Please note:

1. This policy is in accordance with the laws of the Republic of South Africa.
2. If the insurer declines your claim you have 90 days from that date to challenge the decision. If the decision is not reversed then you have 180 days to challenge the outcome, otherwise you forfeit this claim and we shall have no further liability in terms of this claim.
3. The full terms, conditions, waiting periods and exclusions of cover are contained in the comprehensive policy wording. This brochure is for promotional purposes only.