

LegalWise Botswana

Statutory Disclosure Notice to short-term insurance Members in terms of the NBFIRA Policy Holder Protection Rules

Important - Please read carefully (this notice does not form part of the insurance contract or any other document)
As a short-term insurance Member, or prospective Member, you have the right to the following information:



1. About the Insurer and the Broker:

(a) **Details and legal status of the Insurer and Broker:** The Broker: Legal Expenses Insurance Botswana (Pty) Limited (Reg. No. C02008/8650 Cert. No. 2/9/170) (herein after referred to as LegalWise Botswana) is underwritten by the **Hollard Insurance Company of Botswana Proprietary Limited**.

LegalWise Botswana is a registered as an Insurance Broker at the Non-Bank Financial Institutions Regulatory Authority (NBFIRA).

The Insurer: Hollard Botswana is a duly registered short-term insurer. Reg. No. 2005/654.

Postal address: P O Box 45029, Gaborone.

Physical address: Plot 70667, 2nd Floor, Building 2 (Tower), Sections 14A 14B 14C 14D Fairscape Precinct, Fairgrounds, Gaborone.

Tel: +267 395 8023. Fax: +267 395 8024.

(Hollard Botswana is an authorised General Insurance Provider).

You will be informed of any material changes to the information above.

(b) **Contact details of the Insurer's compliance function:** The Hollard Compliance Officer: Era Stix Maseko. Contact number: Tel: +267 395 8023. Email: eram@hollardins.co.bw

(c) **Type of policy:** Hollard provides a short-term personal legal expenses insurance policy.

(d) **How to institute a claim:** Details on how to institute a claim and your responsibilities are set out in the policy document which can be viewed on our website at www.legalwise.co.bw

(e) **Complaints resolution procedure:** 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: +2711 670 4500 or e-mail – customercare@legalwise.co.za. Your complaint should be in writing and include full details and all relevant documentation.

(f) **Conflict of Interest Policy:** LegalWise Botswana has adopted a policy to avoid and mitigate any potential conflicts of interest. The conflict of interest policy is available at www.legalwise.co.za.

(g) **The nature and extent of commission which may become payable by LegalWise Botswana:** Independent Contractors earn an acquisition fee of P200-00 for every policy application completed, if a policy is subsequently issued by the Insurer.

(h) **Professional Indemnity Insurance:** LegalWise Botswana has professional indemnity insurance in place to a limit of P1 000 000.

2. Other matters of importance:

(a) Collection of personal information. The collection of relevant personal information is required to render an efficient service to you. The information collected will relate directly to the rendering of legal services and processing of claims, and will be processed lawfully. Failure by yourself to provide us with the mandatory information may result in a delay or repudiation of your legal expenses insurance. LegalWise Botswana will retain the information as is reasonably necessary and it will not deny you your rights to access information or object to the processing of information on lawful grounds.

(b) The period of indemnity commences three months from the date that the policy is issued.

(c) If you are a paid up member of any other legal expenses insurer, we will waive the 3 month waiting period. We may ask you to provide proof of such.

(d) You have 90 days from the date of first issue of the policy to peruse the policy terms and conditions. Should you feel that the policy is not suitable for your requirements, you may cancel and request a refund in writing within 30 days of the expiry of the 90 days.

(e) You remain responsible for the accuracy and completeness of all answers / information provided by you.

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

(g) It is important that you, as a Member, are aware of your premium obligations. You may elect to pay your premium either by means of debit order, stop order, or cash payments. Premiums are payable in advance on the 1st of each month and must be paid by the 15th of each month. The due date of the premiums and the consequences of non-payment of premiums are important. This information is indicated in the policy document.

(h) If a premium is paid by debit order:

(l) it may only be in favour of one person and may not be transferred without your approval; and

(2) LegalWise Botswana must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

(3) You will be provided with written notification of any claim that is rejected or any decision taken in respect of any quantum in dispute. Should you disagree with the rejection of the claim / decision taken in respect of quantum, you may make representations to us, within 90 days from date of rejection / decision regarding quantum.

(i) LegalWise Botswana will not cancel your policy without first giving you 30 days written notice of intention to cancel the policy. Any variations to your existing policy will be advised to you in writing.

(j) 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 contained in the Policy Holder Protection Rules.

(k) You are entitled to a full copy of the policy. If you have not received a copy within 30 days please contact us without delay.

(l) This statutory disclosure notice has been issued for information purposes only. For complete terms and conditions please refer to all documents in the fulfilment pack.

(m) Particulars of the Non-Bank Financial Institutions Regulatory Authority (NBFIRA) who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurer:

Non-Bank Financial Institutions Regulatory Authority (NBFIRA)

Exponential Building, Plot 54351 New CBD, Off PG Matante Road, Gaborone, Botswana. Private Bag 00314, Gaborone, Botswana. Tel: +267 310 2595.