

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

Important - Please read this notice carefully, this does not form part of the insurance contract or any other document and has been issued for information purposes only. For complete terms and conditions please refer to the LegalWise Botswana Membership Agreement, contained in Your welcome pack or refer to Our website at www.legalwise.co.bw

As a short-term insurance Policyholder, or prospective Policyholder, You have the right to the following information:

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1. About the Insurer:

a. Full business name, full trade name, registration number, physical address, postal address, telephone number and compliance function:

The LegalWise Botswana Membership Agreement is underwritten by Legal Expense Insurance Company Proprietary Limited, (UIN BW00000622146) (Cert No 2/9/235) hereinafter referred to as Leza LegalWise Botswana. Legal Expense Insurance Company is a licensed Insurer at the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). Physical address: The Fields Precinct, Plot 54349, Office Block B, First Floor, Left Wing, Corner of Molepolole Rd and Western Commercial Rd, Central Business District, Gaborone. Private Bag 00489, Gaborone. Tel +267 395 1560/395 1578, Fax +267 395 1627.

Contact details of the Leza LegalWise Botswana Principal Officer: Bilkiss Moorad, The Fields Precinct, Plot 54349, Office Block B, First Floor, Left Wing, Corner of Molepolole Rd and Western Commercial Rd, Central Business District, Gaborone. Private Bag 00489, Gaborone. Tel +267 3951560/3951578, Fax +267 395 1627. Email: bilkissm@legalwise.co.bw
You will be informed of any material changes to the information above.

b. Type of policy:

Leza LegalWise Botswana provides a short-term personal legal expenses insurance policy.

c. How to institute a claim:

Details on how to institute a claim and Your responsibilities are set out in the LegalWise Botswana Membership Agreement which can be viewed on our website at www.legalwise.co.bw

d. Complaints resolution procedure:

We strive to treat our customers fairly. If you feel that You have not been treated fairly or should You wish to lodge a complaint regarding the service rendered to You, You may address Your complaint to the consultants in our LegalWise Customer Care Department on Tel: 0800 563 070 or e-mail – customercare@legalwise.co.bw

Your complaint should be in writing and include full details and all relevant documentation. The following steps may be followed:

Step 1: Contact the LegalWise Customer Care Department on Tel: 0800 563 070 or You can email customercare@legalwise.co.bw
It is important to provide enough details regarding the complaint and who You dealt with in order for Us to investigate and assist them as quickly as possible. A copy of all relevant documentation should accompany all complaints.
Please refer to Section 14 of the LegalWise Botswana Membership Agreement if the complaint relates to a rejection by Us of a claim.

Step 2: Contact the Insurer Leza LegalWise Botswana and/or the Insurer's Complaints Officer acting on behalf of our Insurer.
Tel +267 3951560/3951578.

Step 3: If Your complaint is not resolved to Your satisfaction, You may proceed to lodge a complaint with NBFIRA who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurer.
Postal address: Private Bag 00314, Gaborone, Botswana.
Physical address: 3rd floor, Exponential Building, Plot 54351 New CBD, (Off PG Matante Road), Gaborone, Botswana. Tel+267 310 2595.

Step 4: For insurance fraud reporting/whistle blowing: Please refer to www.legalwise.co.bw

e. Professional Indemnity Insurance:

Leza LegalWise Botswana has professional indemnity cover in place.

f. Conflict of Interest Policy:

Leza LegalWise Botswana has adopted a policy to avoid and mitigate any potential conflicts of interest. www.legalwise.co.bw

g. Independent Contractors:

Please note that the Independent Contractor is not authorised to give financial or legal advice, or perform an affordability assessment, or compare any LegalWise products or other Insurer products in order to recommend the most suitable product, or substitute an existing product.
Note further that the Independent Contractor is only authorised to introduce and provide factual information about the products.

The nature and extent of commission which may become payable by LegalWise Botswana: Independent Contractors earn an acquisition fee of P328-00 for every policy application completed, if a policy is subsequently issued by the Insurer.

2. Other matters of importance:

a. Leza LegalWise Botswana and its employees and Independent Contractors are committed to protecting Your privacy. By signing the application form, You consent to Your information being collected by Leza LegalWise Botswana in order to gain access to Our products and services. Your information will be used properly, lawfully, securely and transparently for the purpose for which it is intended, namely, the administration and further maintenance of Your insurance product/s. Leza LegalWise

Botswana has implemented appropriate technical and organisational information security measures to help keep your information secure, accurate and current. You are also consenting that Leza LegalWise Botswana may use Your information to contact You regarding changes or updates about Your insurance product/s and that Leza LegalWise Botswana may use Your information in improving our product offering. If You do not want to receive any future product or service offerings from Leza LegalWise Botswana, then inform Us by contacting Member Administration on +267 3951560.

b. Leza LegalWise Botswana will within 31 days of you joining, send You written confirmation and you accept that we can notify you in any reasonable manner at our discretion of terms and conditions in Your welcome pack - which consists of Your membership card, schedule of insurance and your LegalWise Botswana Membership Agreement. Kindly ensure that all Your contact details such as telephone and email are accurate at all times as this may affect the delivery of Your welcome pack. Please contact us on +267 3951560 if You have not received Your pack.

c. The period of indemnity commences three months from the date that the policy is issued.

d. If you are a paid-up Member of any other legal expenses insurer, we will waive the 3 month waiting period and We may ask you to provide proof of such.

e. You remain responsible for the accuracy and completeness of all answers/information provided by You. Should you withhold/omit or provide false and misleading information (any material misrepresentation of information) in respect of this application or your insurance claim or Case, LEZA LegalWise Botswana has the right to cancel your policy and existing claim and or deny your prospective claim as well as proceed criminally against you.

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

g. All cancellations must be in writing or telephonic.

> If You pay by cash You can simply stop paying the premium or ask Your bank or employer to cancel Your direct debit or stop order deduction,

> You may also cancel Your Membership by providing LegalWise Botswana with Your request for cancellation in writing,

> The Insurer Leza LegalWise Botswana can cancel Your Membership without notice to You, if they do not receive a premium by 24:00 hours on the last day of the month in which it is due (31 days grace period),

> If the Insurer Leza LegalWise Botswana do not cancel, You agree that they may collect the number of unpaid premiums shown in Your Schedule of Insurance, and any increases that may have occurred subsequent to Your Schedule of Insurance having being issued:

- If they collect unpaid premiums, You will be treated as if You paid all your premiums on due date.

- If they failed to collect unpaid premiums, Your Membership will be cancelled with effect from the 1st of the month that the premium was not collected.

- If the Insurer has cancelled as above and collects or receives a premium at any time after that, it amounts to entering into a new agreement.

h. The premium payable depends on the LegalWise Botswana Membership option You have chosen. Premiums are payable monthly. Premium increases will be communicated to the You in advance. It is very important that You pay Your premium monthly to ensure that Your Membership stays in-force. For more information, refer to Your LegalWise Botswana Membership Agreement.

i. 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.

j. You are entitled to a full copy of the LegalWise Botswana Membership Agreement within 31 days of LegalWise Botswana issuing the Membership.

k. Leza LegalWise Botswana will not cancel Your Membership without first giving you 31 days written notice of its intention. Any variations to the existing LegalWise Botswana Membership Agreement will be communicated to You in writing. When we change a term or increase the premium, you accept that we can notify you in any reasonable manner at our discretion. Should Leza LegalWise Botswana cancel Your Membership on 31 days' notice to You, for any other reason at Our discretion and if We inadvertently collect or receive a premium after such a cancellation, it does not amount to entering into a new Agreement and We will refund that premium.

l. You have 3 months from the date of the first issue of the LegalWise Botswana Membership to peruse the Membership terms and conditions. Should You feel that the Membership is not suitable for Your needs, You may cancel and request a refund in writing within 31 days of the expiry of the 3 months. If You cancel Your Membership during the Waiting Period and request a refund in writing, We will refund the premiums You have paid only if You have not received any assistance under the Membership Agreement.