

1st for women

# Terms & Conditions

## PET HEALTHCARE



0861 20 13 13

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# Terms and Conditions

## Pet Healthcare

Thank you for choosing **1st for Women** to take care of your family. This policy document contains the details you need to know about your Pet Insurance Policy, so please carefully read it. It is important to take note of each section, its cover, limitations, waiting periods and excesses payable to ensure you fully understand the cover provided under each section. This policy wording is generic and must be read in conjunction with your policy schedule, as not all cover may apply to the plan or option you have selected. Please contact us if you have any questions regarding your cover and periodically review your cover to ensure it is appropriate for your needs.

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## **We want to make understanding this document as easy as possible, so we have explained the insurance words and expressions used in your policy**

In this document, the following words and expressions have been used. We have given a short description of what these terms mean, so that you have a better understanding.

### **Administrator**

The administrator is Oneplan Underwriting Managers (Pty) Ltd, an authorised Insurer and Financial Services Provider FSP (43628).

### **Admission**

This is the admittance of your pet to a veterinary facility for medically justifiable treatment related to an illness or injury.

### **Accident**

This is a sudden, unforeseen, unintended event that leads to the injury of your pet that requires immediate medical attention. Injury due to an underlying degenerative disorder or trauma that occurs over time is not considered accidental. E.g., the action of another animal like a snake bite or dog fight, or a fall resulting in a broken bone will be covered, but not a wound caused by obsessive licking. Veterinary treatment must be administered within 48 hours of the accident for cover to be in place.

### **Authenticated collections**

This is a mandated type of debit order that allows a user to confirm the details of a contract with their bank before the debit order is processed.

### **Behavioural conditions**

This is any change to the insured pet's normal behaviour resulting from a mental or emotional disorder as diagnosed by a vet (not covered under this policy), e.g., aggression.

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## **Clinical signs/symptoms**

This means any changes to your pet's normal healthy state, behaviour, or bodily functions. These could be associated with an illness and may be regarded as evidence of the existence of that illness, e.g., diarrhoea, limping, eating/ drinking more or less than usual.

## **Post surgery care**

This is alternative treatment including, but not limited to, physiotherapy, hydrotherapy, homeopathy, acupuncture, chiropractic, and rehabilitation therapy. This must be linked to a valid surgery claim and treatment administered by a registered Vet or Veterinary Physiotherapist.

## **Congenital**

This is an illness or physical abnormality existing at birth or manifesting within the first month of life, e.g., a heart defect or cleft lip.

## **Excess**

This is the first amount that you must pay once your claim has been approved and settled. The amount depends on the claim type and is indicated in your schedule and deducted from the benefit paid out to you in case of a claim.

## **Exclusions**

This refers to any conditions or illnesses that are excluded for a period, as detailed in this document and your schedule.

## **Hereditary**

This means a condition that has been passed down from your pet's parents, which may present with symptoms during any stage of their life. It may be due to their breed being predisposed to that specific condition, e.g., hip or elbow dysplasia in large dogs, breathing difficulties in flat-faced dogs or back problems in dachshunds.

## **Illness**

This is any unforeseen sickness or disease, which is not caused by injury, e.g., diabetes, gastroenteritis or cancer.

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## **Inception date**

This is the date on which your policy first becomes active.

This will always fall on the first day of a calendar month and commences from the first successful collection of the debit order.

## **Injury**

This is any physical injury caused to your pet by an unforeseen event or accident, e.g., a broken bone, cuts, burns, bites or stings.

## **Insured pet owner**

This is the natural person who has applied to insure a pet and who has been accepted by the insurer and whose policy premiums are paid and up to date. The insured pet owner must be older than 18 years of age.

## **Month**

For this contract, a month means one full calendar month commencing on the first day of each month.

## **Pet**

This is a domestic dog or cat for which the pet's owner has applied to be insured, and whose name and description is reflected on the policy schedule. Please see Insured Pet Age.

## **Pre-existing condition**

This is a medical condition or injury that was diagnosed or presented clinical signs prior to this policy's inception date, or during the waiting period whether it was known or unknown to the insured pet owner.

## **Schedule**

This is the document that lists the details of the insured pet and their cover details.



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## **Vet**

Any veterinarian or specialist veterinarian who is registered with the South African Veterinary Council (SAVC).

## **Veterinary facility**

An institution providing veterinary treatment that is registered with the South African Veterinary Council (SAVC).

## **Veterinary treatment**

Any treatment done by a vet, on your pet, where the treatment is medically justifiable and due to an unforeseen accident or illness event, e.g., consultations, diagnostic testing, prescription or giving of medication, procedures, surgery or administering of anesthetics.

## **Waiting period**

The stipulated period from your inception date during which you are not entitled to any policy benefits. Any waiting period noted may be waived if you are able to provide proof that the insured pet was covered by another valid pet insurance policy (with similar benefits), without any break in cover, prior to the inception of this policy. The previous policy must have been in force for at least the same period, or longer, than the waiting periods imposed under this policy. The waiver does not alter any other exclusions under this policy. Only the 1 month waiting period for Illness and Wellness claims will be waived on the comprehensive plans.

## **We, us, ours**

This is your insurer (the company providing you with cover), or any service provider appointed by the insurer.

## **You, your, yourself**

This refers to:

- The policyholder (in other words, the person to whom this policy belongs).
- The policyholder's spouse or life partner.
- Members of the policyholder's family, e.g., parents, children, grandparents, aunts, uncles, etc.
- Anyone who is financially dependent on the policyholder.

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- Anyone acting on the policyholder's behalf.
- The policyholder's employees.

## What makes up your insurance policy?

These terms and conditions, the policy schedule, together with any correspondence (emails and letters) sent to you, as well as any verbal agreements made (such as recorded telephone calls), will form part of your insurance policy. Make sure that you are familiar with the contents of all the documents and that all the details noted on your policy schedule are correct.

## How do we indemnify you?

If you have a valid claim, we will reimburse the pet owner for the claimed amount up to the maximum amount, as specified in the schedule, minus any excesses payable.

## Policy changes and cancellation

Any change or cancellation can be made by notifying us at least one calendar month in advance of your next payment. If you cancel your policy during an insured month, the premium paid for the rest of that month will not be refunded to you. You will, however, be covered for the remainder of that month.

Cancellation requests may be sent in writing to **[petcancel@firstforwomen.co.za](mailto:petcancel@firstforwomen.co.za)** or you may call **0861 20 13 13**.

We may change or cancel your policy by giving you 1 month's notice. We may send the notice of cancellation by email or post to the address stated on your policy schedule.

## Policy review

Your benefits will be renewed each year in the month that your policy originally started. Any changes made to your policy before the review date will also be part of that review. Premiums are risk profile dependent and subject to annual reviews.

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## Payments

Your policy is a monthly policy and you must pay the premium in advance. Your debit order for the fixed premium will be deducted on the agreed date.

We reserve the right to deduct the premium on an alternative date to ensure you are covered. If your deduction date falls on a Sunday or public holiday, your premium may be deducted on an earlier date.

## Payment not received

If we do not receive the monthly premium on the deduction date(s) as stated on your policy schedule, you will not have any cover for the period in which you did not pay.

From the second month of inception, should your monthly debit order be unsuccessful, we will allow a 15-day grace period for payment to be made to keep you covered.

When your cover is stopped because we did not receive your premium, we have the right to debit your account again the following month to reinstate your cover. You must make a payment for your cover to start again.

If payment is not received for two months in a row, your policy will be canceled immediately.

## Authenticated collections

We reserve the right to collect any failed or rejected premium through Authenticated Collections or by double debiting the nominated bank account. This may incur additional charges for which we are not responsible. Authenticated Collections may run at any time from the date of notification by the collection agent of the failed/returned debit order and, therefore, will not be collected on the nominated debit order date.

## Premium refunds

No premium refunds will be completed unless the requirements of the administrator have been met. No refund of premiums will be authorised in the event of cancellation of the policy due to unsuccessful claims.

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Should the insured pet owner cancel the policy during the seven (7)-day cooling-off period, from inception of the policy, any premiums that have been debited will be refunded to the nominated bank account, given that no benefits have been provided.

## Pet ownership

You must be the owner of each pet shown on the pet schedule. If the pet owner dies, becomes unable to care for any insured pet, or passes the ownership of any insured pet, the coverage will continue without interruption, if approved in writing by us, subject to all other terms and conditions of this policy.



## Territorial limits

A pet is covered under this policy only while the pet is within the borders of South Africa.

## Veterinary history

We might request a full veterinary history for a maximum of 24 months, or since your pet has been in your care. This needs to be sent to [petclaims@firstforwomen.co.za](mailto:petclaims@firstforwomen.co.za) once requested.

## Transfer of coverage

This coverage is not transferable to other pets in the case of your pet passing away. All new pets are subject to a new application and your monthly payment may differ.

## Insured pet's age

Pets must be older than 8 weeks and small dogs younger than 11 years; medium dogs younger than 10 years; big dogs younger than 9 years and cats younger than 11 years. (except for the Fur Baby Basic where no age limit applies).

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## Plan upgrades and downgrades

A new application must be completed for an upgrade of a plan type, so that the insured pet's risk profile may be evaluated. The administrator reserves the right to increase the premiums accordingly.

A calendar month's notice must be given for the upgrade/downgrade of any plans. Please see insured pet age for upgrades to a higher plan. Waiting periods, as per cover type, will apply for any additional cover from the effective date of the upgrade.

After a downgrade, a six (6) month period must lapse before the insured pet may upgrade again.

## Pet identification

We prefer for pets to be identifiable via microchip and encourage you to microchip your pet. A microchip is injected under your pet's skin and can be read by a scanner to identify the pet. This microchip must be injected by a registered person, veterinarian or SPCA, and you must retain the evidence of such microchipping procedure. You may claim towards the cost of microchipping under the Wellness benefit, if available on your choice of plan.

In the event you do not wish to microchip your pet, you may email a clear photograph of your pet to **[petcare@firstforwomen.co.za](mailto:petcare@firstforwomen.co.za)**. Alternatively, we will accept a registered unique identifying mark or birthmark of your pet. You will be asked to occasionally upload a photo of your pet to confirm a claim.

## How to claim

### Pre-authorisation prior to surgery and hospitalisation claims

It is a prerequisite to request pre-authorisation for any hospital admission for surgery or procedures at least 48 hours prior to the event. Pre-authorisation can be obtained by submitting a claim form and detailed quotation to **[petpre-auths@firstforwomen.co.za](mailto:petpre-auths@firstforwomen.co.za)**. Once the authorisation has been provided, your pet may be admitted. We will settle the account directly with your vet if it has been requested.

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For emergencies, you may call **0861 20 13 13** during office hours for pre-authorisation and submit the documentation once your pet has been stabilised.

After treatment is complete, we will require:

- The finalised invoice.
- Proof of payment, if applicable.
- Vet history, if applicable.

## The claim process for Wellness, Minor care, and Dignified ending

For these claim types, you may claim for reimbursement once you have already visited the vet and settled your bill with them. We will require:

- A detailed invoice.
- Proof of payment.
- Vet history, if applicable.

This can be emailed to **petclaims@firstforwomen.co.za**, or you may call **0861 20 13 13** to log your claim.

We may request medical evidence and/or other information from your vet if needed.

You must notify us of a claim within 60 days of the treatment.

## Sharing of information

To provide you with our services, we are required to process your personal information, and will do so in accordance with our business requirements and legal obligations. You acknowledge that your personal information may be verified and/or processed for insurance, financial services and risk-management purposes, by the TIH Group of Companies, against any other reasonable and legitimate sources or databases. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

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We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing, and executing insurance and other financial services.
- Assessing financial and insurance risks.
- Assessing and processing claims and complaints.
- Developing and improving products and services.
- Credit referencing and/ or verifying personal information.
- Fraud prevention and detection.
- Market research and statistical analysis.
- Auditing and record keeping.
- Compliance with legal and regulatory requirements.
- Sharing of information with service providers and other third parties with whom we engage, or who render services to us, to process such information on our behalf.
- Sharing insurance and claims information with other insurers and industry bodies for legitimate reasons, such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa, if required, to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information, request us to correct any errors, or delete this information if there is no legitimate reason for us to maintain it. Please view our Privacy Policy and Access to Information Manual on our website for further information.

You have the right to complain to the Information Regulator if you feel we are unlawfully processing personal information. The Information Regulator's details can be found by visiting **<https://info regulator.org.za>**

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## Your obligations

If you do not fulfil any of the obligations listed below, your cover may be cancelled, or you may not have cover when you claim.

You must:

1. Give us true and complete information.
2. Comply with all our reasonable requests.
3. Inform us if any of the policy details or declarations are incorrect, or if any of these details or declarations change.
4. Take all reasonable steps to care for your pet, to maintain the health of your pet and prevent injury, illness or loss. This includes general responsibilities such as grooming, walking, playing, keeping up to date with vaccinations and adherence to prescribed treatments as recommended by your vet.
5. Disclose all health and/or behavioural risks your pet has, prior to the policy commencement.

## Important time limits

We will only indemnify you for a claim if you:

1. Give us full details of anything that has happened, which you may claim for, within 60 days of becoming aware of such an incident.
2. Provide us with any information, proof, documentation and cooperation that we ask for, within 14 days of our request.

## Proof

When you have a claim, you will be asked to submit proof of the value and the event claimed.

## Dual insurance

If any loss, damage or injury insured under this policy is also insured by another insurance product or insurer, we will only indemnify you for our portion of the loss.

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## What is included in your cover?

We will reimburse you for veterinary expenses up to the stated annual limits detailed in your schedule. This policy wording is generic and must be read in conjunction with your policy schedule as not all cover may apply to the plan or option you have selected. It is important to take note of each section, its cover, limitations, waiting periods and excesses payable to ensure you fully understand the detail in the cover of each section.

### Minor care

We will pay up to the maximum amount stated in the policy schedule if your pet requires veterinary treatment due to an unforeseen event and does not require admission to hospital. Minor care includes vet consultations and examinations, medication, and other minor procedures not requiring admission to hospital. Additionally, Routine Dental Cleaning may be claimed from the Minor care benefit, up to available limits.

You will also be covered for events that do not fulfil the definition of surgery or hospitalisation. For example, should your pet break a bone but no surgery or hospitalisation is required. A waiting period of one (1) calendar month applies for illness. Cover for accidents is effective as soon as the first premium is received.



### Wellness

We will pay towards treatments up to the maximum amount stated in the policy schedule for your pet's routine visits to the vet. This may be used in one visit or multiple visits throughout the policy year (12-month period from inception date). Visits may include annual vaccinations, deworming, tick and flea control, nail trims and anal gland expression, microchipping as well as voluntary sterilisation.

A waiting period of one calendar month applies.

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## **Surgery and hospitalisation**

We will pay up to the maximum amount stated in the policy schedule, if your pet is admitted to a veterinary hospital due to an accident or illness (Fur Baby Basic does not cover illness-related incidents). Surgical procedures include orthopedics, soft-tissue surgery and neurosurgery. You will also be covered for diagnostics and scans for a conclusive diagnosis. Diagnosis must be made within 48 hours of the time of an accident.

Should an illness or related condition reoccur within a six (6)-month period, it will be deemed to be part of the initial illness claim. Medical expenses related to an accident will be covered for up to six (6) months from the date of the accident. If the illness/accident event results in a consultation fee and diagnostics tests only, with no hospital admission, the event will be paid under minor care.

The surgical removal of a gastric foreign body (something your pet ate/swallowed by accident) is limited to one (1) event per pet per year.

Cruciate (knee) ligament repair surgery is limited to one (1) event per pet, per year, after a 12-month waiting period. MRI and CT diagnostic scans are limited to 1 per policy year.

Pre-authorisation is required prior to admittance.

A waiting period of one (1) calendar month applies for illness. Cover for accidents is effective as soon as the first premium is received.

## **Post-surgery care**

We will pay up to the maximum amount stated in the policy schedule for the medical and therapeutic services provided to a pet following a surgical event. This care is essential for ensuring the pet's recovery and overall well-being. Post-surgery care must be directly linked to a valid hospital claim, and administered by a vet, vet nurse or qualified veterinary physiotherapist.

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Post-surgery care includes, but is not limited to:

**Hydrotherapy:** Water-based therapy to aid in the recovery of muscles and joints.

**Physiotherapy:** Physical rehabilitation techniques to improve mobility and strength.

**Acupuncture:** Traditional Chinese medicine practice involving the insertion of needles to relieve pain and promote healing.

**Laser Treatment:** Use of laser technology to reduce inflammation and accelerate tissue repair.

These treatments are designed to support the pet's recovery process, alleviate pain, and enhance the overall healing experience. Coverage for these services is based on whether it is needed as part of the post-surgery recovery plan prescribed by the attending veterinarian.

## **Third-party liability**

The insurer will indemnify the insured pet owner, up to the maximum amount stated in the policy schedule, for:

- Loss of, or damage to, property of others.
- Death or bodily injury to a person caused by the insured pet during the period of insurance.

A waiting period of one (1) calendar month applies.

## **Dignified ending**

If your insured pet passes away, we will pay you up to the amount stated, as per the policy schedule for the costs of euthanasia (if applicable) and cremation or burial.

Cover includes death due to an accident or illness, medically justified euthanasia and death due to natural causes.

A waiting period of one (1) month will apply in the event of death due to illness and six (6) months in the event of death due to natural causes. Accidental death is covered as soon as the first premium is received.

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# What is excluded from your cover?

We will not cover you for costs relating to the following:

## **Congenital/hereditary conditions**

For the first 12 months of cover on the PetCare Essential, Hospital, Top to Tail Classic and Premium plans: hip dysplasia, elbow dysplasia, displacement of the patella (kneecap), entropion, ectropion, cherry eye, cruciate ligament rupture, Brachycephalic conditions in flat-faced breeds and Intervertebral Disc Disease (IVDD) in long-bodied breeds.

Total exclusion of Congenital/ Hereditary conditions on Fur Baby Basic Plan.

## **Pre-existing conditions**

Any pre-existing conditions are excluded.

## **Diseases preventable by vaccines.**

These include, but are not limited to:

For dogs – distemper, adenovirus infections, parvovirus, hepatitis, bordetella, parainfluenza and/or rabies.

For cats – infectious enteritis, feline herpesvirus, feline calicivirus, feline respiratory complex and/or rabies.

## **Conditions related to Obesity**

Costs incurred for the treatment of obesity.

## **Deliberate act**

Injury or illness due to any intentional, neglectful or preventable acts, including organised dog fighting by you, or a member of your household.

## **Elective and cosmetic procedures and diets**

Elective procedures and cosmetic procedures that have no medical justification are not covered. Special prescription diets, foods, vitamins and grooming are not covered.

Dental treatments are excluded, unless you have selected cover for minor care. Voluntary sterilisation is also excluded unless you have selected wellness cover.

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## **Complications**

Complications of excluded conditions are excluded from this policy. This includes diagnostic tests for any such condition.

## **Experimental treatment**

Experimental or investigational treatment or medicine.

## **Breeding**

Breeding or conditions relating to breeding. Eg. pregnancy, birth or complications.

## **Behavioural modification**

Training, therapy, medications, or other methods or forms of behavioural modification.

## **Non-SAVC-registered persons**

Service rendered by persons not registered with the South African Veterinarian Council.

## **Working pets**

For working pets, no cover shall apply to any condition resulting from high risk activities such as racing, breeding, law enforcement, guarding or for any commercial use.

## **Immunotherapy**

Costs related to immunotherapy (including allergen-specific immunotherapy) or cell-replacement therapies, including but not limited to stem-cell therapy.

## **Transportation**

Costs related to boarding or transport of an insured pet.

## **Imports and exports**

Any costs related to import or export of an insured pet.

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## **Riots, wars, political acts, public disorder, terrorism or any attempted such acts**

- Civil commotion, labour disturbances, riot, strike, lock-out or public disorder, or any act or activity that is calculated or directed to cause any of the above.
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.
- Mutiny, military rising or usurped power, martial law or state of siege, or any other event or cause that determines the proclamation or maintenance of martial law or state of siege, insurrection, rebellion or revolution.
- Any attempt or act (whether on behalf of an organisation, body, person or group of persons) calculated or directed to overthrow or influence any state or government, or any provincial, local or tribal authority with force or by means of fear, terrorism or violence.
- Any attempt or act that is calculated or directed to bring about loss or damage to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof.
- The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in any of the clauses above.

### **Deliberate act**

If you deliberately and intentionally cause loss, damage or injury.

### **Inflation, dishonesty or fraud**

If you submit a claim or provide information or documentation relating to a claim, that is in any way fraudulent, dishonest, inflated, exaggerated or misleading, we will reject the entire claim and may retrospectively cancel your policy from the date of the incident. We reserve the right to take further action against you and/or the relevant third party.

If we pay a claim and then discover that the claim was based on any of the reasons above, you must pay back the amount that we previously settled or paid out.

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## **Nuclear substances**

Nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste, or from the combustion of nuclear fuel that includes any self-sustaining process of nuclear fission.

## **Illegal activities**

Any loss or damage caused, using the insured pet for, or in connection with, any illegal activity and/or the commission of any crime.

# **Complaints Handling Procedure**

## **Products and sales services**

If you have a complaint regarding the person who sold you the policy or the product that you have purchased you can do so by contacting our Internal Complaints Handling Department on:

**Email:** [disputeresolution@firstforwomen.co.za](mailto:disputeresolution@firstforwomen.co.za)

**Telephone Number:** 0860 10 90 59

## **Administration and claims**

If you have a complaint regarding the administration of your policy or a claim that you have submitted, you can do so by contacting the Complaints Department on:

**Email:** [petcare@firstforwomen.co.za](mailto:petcare@firstforwomen.co.za) (administration)  
or [petclaims@firstforwomen.co.za](mailto:petclaims@firstforwomen.co.za) (claims)

**Telephone Number:** 0861 11 56 74

## **Compliance department**

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all legislation-related complaints.

**Email:** [compliance@tihsa.co.za](mailto:compliance@tihsa.co.za)

**Telephone Number:** 0860 99 99 54

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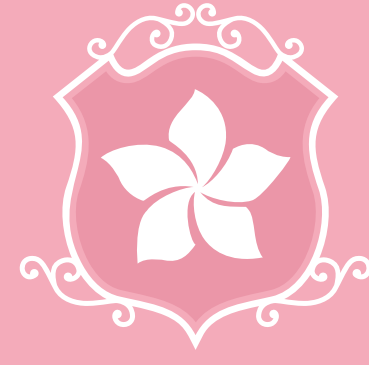
## **FAIS Ombudsman**

We are committed to ensuring a fair and transparent complaints-handling process and are dedicated to a review process of the highest standard. Should we not be able to resolve the matter to your satisfaction, you will have an additional six months to begin legal proceedings or contact the relevant National Financial Ombud Scheme South Africa ([www.nfosa.co.za](http://www.nfosa.co.za)). For any compliance/non-compliance matters relating to FAIS or the financial services rendered, you may contact the FAIS Ombudsman ([www.faisombud.co.za](http://www.faisombud.co.za)). If you do not go ahead with this, all benefits under this policy, in respect of any such claim, will be lost.

## **Jurisdiction**

This policy is subject to the laws and statutes that apply in the Republic of South Africa. We will only abide by judgments first delivered by, or obtained from a court of competent jurisdiction in the Republic of South Africa. We are not liable for any legal costs and expenses that are incurred outside of the Republic of South Africa.

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# Administration & Claims



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First for Women Insurance Company Limited is a licensed non-life insurer and financial services provider. Administered by Oneplan Underwriting Managers (Pty) Ltd an authorised financial services provider.