

## **TERMS AND CONDITIONS**

By using Resolution Life's online services, you agree to be bound to these Terms and Conditions, as well as our Privacy Policy Statement.

### **Online Application Process**

To subscribe to a Resolution Life policy through its online services ("transaction"), you must complete the online application.

By using Resolution Life's online services, you agree to and acknowledge that you have the opportunity to have this agreement, as well as any of Resolution Life's online services for the subscription of a Resolution Life policy, reviewed by an independent person representing you before the formation, conclusion and or finalisation of the transaction.

Resolution Life may, within its sole discretion, take any such steps it deems necessary to electronically evaluate your application, and verify the completeness, accurateness and authenticity of information supplied by yourself during the online application process, including your banking details.

The application process will be completed and the transaction concluded and finalised when you select the "submit" button displayed at the end of the online application process. You will be given the opportunity to review and or amend the application, to prevent and or correct any error made during the online application process, or to withdraw the application in its entirety before you conclude and finalise the transaction.

By selecting the said "submit" button by clicking on it, you agree and acknowledge that such selection complies with the requirements for "writing". (As referred to and more fully contained in section 12 of the Electronic Communications and Transactions Act 2002)

You may access and maintain your online account within 24 hours.

A policy document will be dispatched within 24 hours. The policy will be send to you through the use of the South African Postal Services.

### **Premiums and Costs**

The price of each product is displayed on the website after you have entered the information required to calculate the said price during the application process. In the event of a special offer by Resolution Life, the discounted price attached to such offer is displayed on the website after you have entered the information required to calculate the said price during the application process.

No Value Added Tax (VAT) is levied on the Life and Critical Illness products as these products are exempt in terms of section 12 of the Value-Added Tax Act No.89 of 1991.

The total price displayed as above includes a policy administration fee of R12,50.

### **Payment**

You agree to pay Resolution Life the fees stipulated on the policy schedule as the monthly premium for the insurance policy in force and effect.

You hereby authorise Resolution Life to debit your bank account, on a monthly basis, as payment for your policy, using the bank account information provided in your Application Form, effective from the date of inception of your policy, for so long as your policy remains in force and effect.

You hereby agree that Resolution Life will not be obliged to refund any payment made by you in this manner, nor shall you be entitled to reverse such payment, for any reason whatsoever.

A cooling-off period of thirty (30) days will apply in which the initially quoted premium less any administration costs incurred by Resolution Life, will be refunded to you.

### **Termination of Cover**

The cover contained in the policy will terminate at the earliest of one of the following occurring: the payment of the cover value; the termination of the policy; or when the benefit cease date is reached.

The maximum duration of the policy is twenty (20) years.

### **Electronic Communications**

By concluding and finalising a transaction, or by sending email to Resolution Life, any of Resolution Life's employees or listed e-mail boxes, you agree and consent thereto that Resolution Life may transmit information to you in respect of Resolution Life's online services, your transaction and policy, other Resolution Life products and or services, and other Resolution Life co-branded products and or services, either telephonically, by email, facsimile or SMS, using the contact information you provided in the during the application process, provided that you will be given the opportunity to cancel your subscription to Resolution Life's mailing list at any time upon providing Resolution Life with written notification to that effect.

By concluding and finalising a transaction, or by sending email to Resolution Life, any of Resolution Life's employees or listed email boxes, you further agree and acknowledge that all notices, disclosures, agreements and other communications sent by Resolution Life complies with the requirements of the Electronic Communications and Transactions Act 2002, and also specifically the requirements for "writing" referred to and more fully contained in section 12 thereof.

### **Copyright and Intellectual Property Rights**

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### **Updating of these Terms and Conditions**

Resolution Life reserves the right to amend these Terms and Conditions at its sole discretion, at any time and without any prior notice, as a result of either legal or business requirements. All amendments will comply with all relevant legislative requirements. All amendments will be posted on the Website. Unless otherwise stated, the latest version shall always supersede and replace all previous versions.

### **Governing Law**

This site is hosted, operated, updated and controlled within the Republic of South Africa and therefore it is governed by South African law.