



Holland.

Cell C is a Juristic Representative of Worldwide Advisory Services (Pty) Ltd, an authorised Financial Services Provider.

Underwritten by The Holland Insurance Company Ltd an authorised Financial Service Provider.

### CELL C EXCESS ASSIST COVER APPLICATION FORM

I wish to apply for Cell C Excess Assist cover.

#### CUSTOMER DETAILS

Full Name

ID Number

Full Residential Address


Contact Numbers

Home		Cellular	
------	--	----------	--

E-mail address

#### UNDERLYING INSURANCE COMPANY DETAIL

Underlying Insurer (Full name)

Underlying Insurer Policy Name

Underlying Insurer Policy Number

Cell C Subscriber Agreement Number

**Do you have any insurance policies which may already cover this risk?**

Yes (tick)		No (tick)	
------------	--	-----------	--

If there is Insurance in force which covers the same loss, Hollard will be liable to make good only such portion of the loss not recoverable from any other insurance because of the application of any excess or the exhaustion of any limit of liability or the application of any average condition.

**C SURANCE DETAIL**

I confirm that I have authorized Cell C to enroll me for the Excess Assist cover as selected below:

Cover Options	Underlying Insurance type	Excess Assist Benefit Limits	Monthly Premium (Incl.VAT)	Tick selected cover
Vehicle Assist-2 000	Vehicle Only	Up to R 2 000	R 45.00	
Vehicle Assist-5 000	Vehicle Only	Up to R 5 000	R 75.00	
Vehicle Assist-10 000	Vehicle Only	Up to R 10 000	R 95.00	
Home Contents Assist - 2 000	Home Contents Only	Up to R 2 000	R 25.00	
Home Contents Assist - 5 000	Home Contents Only	Up to R 5 000	R 45.00	
Home Contents Assist - 10 000	Home Contents Only	Up to R 10 000	R 75.00	
Windscreen Assist -1 000	Windscreen Only	Up to R 1 000	R 20.00	
Windscreen Assist -2 000	Windscreen Only	Up to R 2 000	R 30.00	
Geyser Assist - 1 000	Geyser Only	Up to R 1 000	R 20.00	
Geyser Assist – 2 000	Geyser Only	Up to R 2 000	R 30.00	
Platinum Assist Bundle	Vehicle/Home Contents/Windscreen/Geyser	Up to R 2 000 per product type	R 99.00	

**Please be sure you fully understand this information, as well as the content of your policy wording.**

**1. Important Information**

Your insurance company is the Hollard Insurance Company Limited.

Cell C Ltd is an authorised Juristic Representative of Worldwide Advisory Services, which is a Licensed Financial Services Provider (FSP 12 964). Cell C collects the premium on behalf of your insurer.

Worldwide Advisory Services (Pty) Ltd is the Binder Holder of this scheme duly appointed by Hollard to enter into, vary and renew your policy, determine premiums and settle your claims, and has Professional Indemnity Insurance and Fidelity Guarantee cover. Call centre telephone number 084 157 0007.

Anyone helping you in-store is not authorised to give you any recommendation, guidance or advice about whether you should take out the policy. They will give you factual details about the policy and answer any routine questions you may have. If you want financial advice they will give you time to consult your own broker or call the Worldwide Advisory Services call centre number above so that you can obtain advice about the financial aspects of the product and its suitability for you. As such, you acknowledge that Cell C

shall not be liable for any liability, loss(es) and/or damage and/or cost or expense whether direct, indirect and/or of a consequential nature relating directly or indirectly to the insurance.

You do not have to take out Cell C Excess Assist. You are free to choose alternative cover of your own choice.

Please read the particulars below about your policy benefits and what is excluded from the insurance.

### **1. Policy Benefits**

This policy covers you for the excess you have to pay to the Underlying Insurer on the acceptance of a claim for your vehicle, home contents, windscreen or geyser, up to a maximum of the cover option limit that you have chosen.

Hollard will provide cover for a maximum of two claims within any 12-month period.

We provide you with 30 days from the date of commencement to review your policy to ensure it meets your specific needs and expectations. You may cancel your cover with effect from the cover start date. You must tell us within 30 days from the cover start date and we will pay back all the premiums you have paid for the cancelled cover.

### **2. Conditions for cover:**

You must be a resident of South Africa.

Cover will only be in place for the period for which your full Cell C debit order has been paid.

Your premiums must be paid in full before Hollard will consider a claim.

You must provide proof that the Underlying Insurer has accepted and settled your claim under the Underlying Insurance Policy.

You must provide proof of the excess amount payable by you to the Underlying Insurer.

You must comply with the terms and conditions of this policy.

Dependent on the cover option you chose above and as shown on your schedule of insurance, Hollard will cover your underlying excess up to the limit as set out in the table above.

### **3. Specific Exclusions and Limits**

Hollard does not cover claims for any of the following:

1. Any additional or penalty excesses. Only the basic excess is covered.
2. The excess for loss or damage to vehicle sound equipment.
3. The excess for loss of keys relating to vehicles or home contents.
4. Claims during the first 30 calendar days after your cover start date.
5. Claims where the Underlying Insurer rejects your claim for any reason.

All these benefits and exclusions will be subject to the terms, conditions and exclusions in the policy wording that will be sent to you.

I have had the opportunity to consider the General Disclosure, Policy Benefits, Conditions of Cover and Specific Exclusions & Limits above, and have been made aware of the terms and conditions of the Cell C Excess Assist cover on the Cell C website, a copy of which will be mailed to me within the next thirty days.

I consent to Cell C and Hollard Insurance sharing my personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We will treat Your personal information with caution and have put reasonable security measures in place to protect it. I confirm that Cell C Ltd may charge the monthly premium selected above to my subscriber agreement. Cell C Excess Assist underwritten by The Hollard Insurance Company Limited, a licensed Financial Service Provider (FSP 17 698).

Customers Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**For office use only**

Cell C store name: \_\_\_\_\_ Cell C store number: \_\_\_\_\_

Salespersons name & number: \_\_\_\_\_

Subscriber Agreement number: \_\_\_\_\_ (Attach first page of Subscriber Agreement)

---

## DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

### IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product involves three companies performing different functions:	
The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.
The Binder Holder and/or the Administrator	This company “binds” and/or administers various aspects of your policy and potential claims on behalf of your insurer, within mandates (for example: going on risk, determining your premiums and settling your claims).

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INSURANCE BROKER		PARTICULARS OF THE BINDER HOLDER AND/OR ADMINISTRATOR	
Business Name	Worldwide Advisory Services (Pty) Ltd	Business Name	Worldwide Advisory Services (Pty) Ltd
Trade Name	Worldwide Advisory Services (Pty) Ltd	Trade Name	Worldwide Advisory Services (Pty) Ltd
Company Reg. Number	2001/030080/07	Company Reg. Number	2001/030080/07
Physical Address	266 Bryanston Drive Bryanston 2191	Physical Address	266 Bryanston Drive Bryanston 2191
Postal Address	PO Box 651250 Benmore Gauteng 2010	Postal Address	PO Box 651250 Benmore Gauteng 2010
Telephone Number	+27 11 565 2376	Telephone Number	+27 11 884 8343
Fax Number	+27 11 884 5781	Fax Number	+27 11 884 5781
Email Address	Info@wwas.co.za	Email Address	Info@wwas.co.za
Website	www.wwas.co.za	Website	www.wwas.co.za
Compliance Officer		Compliance Officer	
Name of Company	Key Comply	Name of Company	Key Comply
Telephone Number	+27 11 447 0747	Telephone Number	+27 11 447 0747

YOUR INSURANCE BROKER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS	
Licence Number	12 964
Specific Exemptions	None

THE BINDER HOLDER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS	
Licence Number	12 964
Specific Exemptions	None

YOUR INSURANCE BROKER HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS	
Professional Indemnity	Yes
Fidelity Guarantee	Yes
Intermediaries Guarantee Facility	Yes

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:
(a) Procedures for the submission of claims are detailed in the policy wording.
(b) You may contact the binder holder and/or administrator's claims department at the above address or by telephone on 084 157 0007 for assistance.

COMPLAINTS
<b>If you would like to lodge a complaint with your insurance broker, please write to or call:</b>
Worldwide Advisory Services (Pty)Ltd Complaints Officer/Responsible Manager Mr. Tyrone Waterston Tel: +27 11 565 2376 Email: Tyrone@wwas.co.za
<b>If you would like to lodge a complaint with the binder holder and/or administrator, please write to or call:</b>
Worldwide Advisory Services (Pty) Ltd Complaints Officer/Responsible Manager Mr. T Purves Tel: +27 11 884 8343 Email: complaints@wwas.co.za Website: www.wwas.co.za
<b>Should you have any complaints with respect to the product and service and you would like to escalate the complaint to us, please write to:</b>
The Hollard Insurance Company Hollard Insure Complaints Email: <a href="mailto:hollardinsurecomplaints@hollard.co.za">hollardinsurecomplaints@hollard.co.za</a> Website: <a href="http://www.hollard.co.za">www.hollard.co.za</a> (click on the "Contact us" button at the top of the page)
If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical Address	Sussex Office Park Ground Floor – Block B 473 Lynnwood Rd Cnr. Lynnwood Rd and Sussex Ave Lynnwood, 0081
Postal Address	PO Box 32334, Braamfontein, 2017	Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Telephone Number	(0860) 726-890/ (011) 726-8900	Telephone Number	(012) 762-5000/ (012) 470-9080
Fax Number	(011) 726-5501	Fax Number	086 764 1422/ (012) 348-3447
Email Address	<a href="mailto:info@osti.co.za">info@osti.co.za</a>	Email Address	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
Website	<a href="http://www.osti.co.za">www.osti.co.za</a>	Website	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>
FINANCIAL SECTOR CONDUCT AUTHORITY			
Physical Address	<a href="#">41 Matroosberg Road</a> <a href="#">Ashlea Gardens, Pretoria, 0002</a>		
Postal Address	<a href="#">PO Box 35655,</a> <a href="#">Menlo Park, 0102</a>		
Telephone Number	<a href="#">0800 20 37 22</a>		
Fax Number	<a href="#">(012) 346-6941</a>		
Email Address	<a href="mailto:info@fsca.co.za">info@fsca.co.za</a>		
Website	<a href="http://www.fsca.co.za">www.fsca.co.za</a>		
YOUR INSURER			
Name	The Hollard Insurance Company Limited		
FSP Number	17 698		
Physical Address	22 Oxford Road, Parktown, Johannesburg, 2193		
Postal Address	PO Box 87419, Houghton, 2041		
Telephone Number	(011) 351-5000		
Fax Number	(011) 351-0691		
Website	<a href="http://www.hollard.co.za">www.hollard.co.za</a>		
Compliance Department	(011) 351-5000, and ask for the Group Compliance department; or email <a href="mailto:compliance@hollard.co.za">compliance@hollard.co.za</a>		

COMMISSION, BINDER, ADMINISTRATION AND CONFLICT OF INTEREST DISCLOSURE
Your insurance broker receives a commission of up to 20% of gross written premium from your insurer. The levels of commission vary depending upon the product type. The exact amounts are disclosed in your policy schedule. In addition, your broker may charge you a broker/policy fee which will also be shown on your policy schedule. You must explicitly agree to this fee in writing.
The binder holder is paid a binder fee which is calculated to be 9% of the gross written premium it places with your insurer for performing functions on behalf of the insurer, as outlined below.
Your insurance broker and the binder holder are the same company.
BINDER DISCLOSURE
Worldwide Advisory Services (Pty) Ltd acts as a binder holder for The Hollard Insurance Company Limited and has a signed binder agreement to this effect. In terms of this agreement, the binder holder may:

- 1) enter into, vary and renew policies
  - 2) settle all valid claims.
- The binder holder may not reject claims, nor may it cancel policies. This may only be done by the insurer.

#### **OTHER KEY CONFLICT OF INTEREST DISCLOSURES**

##### **Relating to your insurance broker:**

Does your broker have a direct or indirect shareholding in any insurer?	No	
Does your broker receive more than 30% of their income from any insurer?	Yes	Hollard Insurance
Does your broker have a relationship with any insurer that provides a financial interest other than ownership?	No	
Does your broker have a relationship with any other broker that provides an ownership or financial interest?	No	
Does your broker have a relationship with any distribution channel that provides an ownership, financial interest or support service?	No	
Does your broker have a relationship with any other person that provides an ownership or financial interest?	No	

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

##### **A full copy of your broker's Conflict of Interest management policy can be obtained from:**

i) Your broker's offices upon written request to [info@wwas.co.za](mailto:info@wwas.co.za).

ii) Your broker's website [www.wwas.co.za](http://www.wwas.co.za)

##### **Relating to the binder holder and/or administrator:**

Does the binder holder and/or administrator have a direct or indirect shareholding in any insurer?	No	
Does the binder holder and/or administrator receive more than 30% of their income from any insurer?	No	
Does the binder holder and/or administrator have a relationship with any insurer that provides a financial interest other than ownership?	No	
Does the binder holder and/or administrator have a relationship with any other broker or binder holder that provides an ownership or financial interest?	No	
Does the binder holder and/or administrator have a relationship with any distribution channel that provides an ownership, financial interest or support service?	No	
Does the binder holder and/or administrator have a relationship with any other person that provides an ownership or financial interest?	No	

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

##### **A full copy of the binder holder and/or administrator's Conflict of Interest management policy can be obtained from:**

i) The binder holder and/or administrator's offices upon written request to [info@wwas.co.za](mailto:info@wwas.co.za)

ii) The binder holder's website [www.wwas.co.za](http://www.wwas.co.za)

#### **DISCLOSURE OF PREMIUMS AND FEES**

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule. Binder and outsource administration fees are disclosed above in this document.



#### MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

#### POLICY INFORMATION

Please refer to your policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

#### OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- (c) A polygraph or any lie-detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- (m) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (n) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- (o) You have the right to request recordings of any disclosures provided telephonically.
- (p) Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at **Hollard@tip-offs.com**