

User Guide & Contract



GetUp Income Protection

Frictionless protection as you navigate your career

METROPOLITAN



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About the GetUp Income Protection Plan.

The GetUp Income Protection Plan is designed for people like you who want to ensure that the critical expenses that your income covers are protected against life's unexpected problems. The Metropolitan GetUp Income Protection Plan will help you and your loved ones with an immediate payout to cover you for the first few months due to incapacity or death.

Remember, your income is your most valuable asset. Truth is, no one wants to be caught unprepared by losing their constant source of income. A solid plan can provide protection no matter how unforeseen these life events are. With this, you get to focus on other important aspects of your life knowing that your income is well protected.

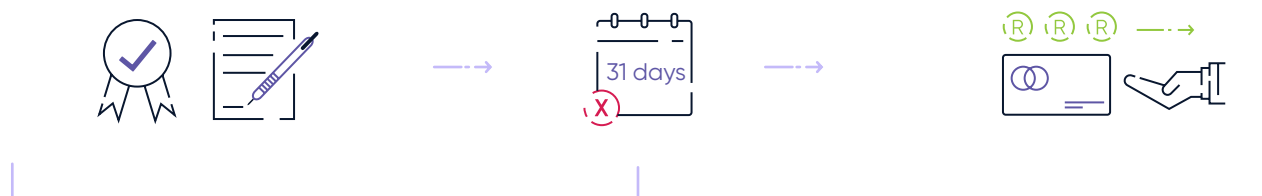
The Metropolitan GetUp Income Protection Plan is a flexible plan that adapts with you as your career progresses and changes.

Underwritten by Guardrisk Life Limited (FSP No 76)



Cooling-off period?

Should you decide after applying for the Metropolitan GetUp Income Protection Plan that it does not serve its purpose, you have the right to cancel this Policy within 31 (thirty-one) days from the date of receipt of your Policy document, or from the date it can be determined you received the Policy document or from the Commencement Date of the Policy.



Any premium paid will be refunded in full provided no Claim Event has arisen or any benefit paid.

Who is covered?

The GetUp Income Protection Plan covers a single individual only (the Plan Owner). No other people are covered on this Policy. You must be:

	_____	_____		_____
	18 years or older			Younger than 50 years
	_____			_____
	Living in South Africa			Employed

*includes self-employed, contract and part-time employees

———— The plan covers the life insured or plan owner, up to the retirement age of 60 years. ————

Operative Clause

This product is brought to you by Metropolitan GetUp and is underwritten by Guardrisk. Metropolitan GetUp and Guardrisk are both part of the Momentum Metropolitan Group. In return for the timeous and prior payments of the required monthly premium by the Plan Owner and receipt thereof by Guardrisk and subject to the terms and conditions of this Policy, on the occurrence of a Claim Event, the benefits will become payable, subject to the Exclusions or any Waiting Period that may be applicable.

Definitions.



Administrator

Means Metropolitan with Registered Credit Provider Number NCRCP 173 and FSP No 44673.

Accident

Means the sudden, unforeseen and uncertain event, which could not reasonably be expected to occur, which is caused by violent, external, physical and visible means at an identifiable time and place, resulting directly and independently of any other cause, in Bodily Injury.

Accidental Death

Means Bodily Injury which (directly and independently of all other causes) results within 31 (thirty-one) Days, in the death of the Life Insured and shall exclude Natural Death.

Application

Means the on-line application for this Policy comprising a selection of benefits, and a monthly premium, which application is accepted by the Administrator and the Policy issued based on the accuracy and truthfulness of all answers to the questions asked.

Application Date

Means the date on which the application for this Policy took place and is the date prior to the payment of the first monthly premium.

Bodily Injury

Means physical bodily injury to the Life Insured caused by an Accident. Bodily Injury shall be deemed to include death by starvation, thirst and/or exposure to the elements.

Claim

Means, unless the context indicates otherwise, a demand for benefits under this Policy by a Claimant, irrespective of whether or not the Claimants' demand is valid, made by submitting a Claim to the Administrator with supporting information and/or documentation.

Claim Event

Means the risk insured, occurring during the currency of this Policy, being the Death or Incapacity of the Life Insured.

Claimant

Means the person who makes a Claim in relation to this Policy.

Day

Means a 24 (twenty-four) hour period, and Days has a corresponding meaning.

Death

Means the Accidental Death or Natural Death of the Life Insured.

Exclusions

Means the losses or risk events not covered under this Policy.

Free Cover

Means the period from the Policy Inception Date until the date the first premium is paid, which provides free cover for Accidental Death and Incapacity due to an Accident only.

Incapacity

Means the Life Insured has become physically or mentally impaired, whether partially, temporarily or permanently, based on objective medical confirmation by a doctor or specialist, as a result of illness or disease or an Accident and which prevents the Life Insured from earning his/her normal income by following his/her occupation for a period in excess of 31 (thirty-one) consecutive Days.

Insurer

Means a registered long-term insurer, namely Guardrisk Life Limited, with Registration Number 1999/013922/06 and FSP Number 76, who underwrites this Policy.

Life Insured

Means the person who is over the age of 18 (eighteen) but not yet 60 (sixty) years of age, residing and working in South Africa, who has successfully applied for this Policy, whose Application has been accepted and who is the payer of the required monthly premium. 'Policy Owner' shall have a corresponding meaning.

Misrepresentation

Means the conscious decision to provide inaccurate or incorrect information in relation to any of your employment details, the terms of your fixed term employment, personal details or to change the true facts to mislead an interested party. This shall also mean the failure to disclose material information at the date of Application that had the Insurer been aware of, would have resulted in this Policy not being issued.

Natural Death

Means death that is not Accidental Death and relates to any death resulting from an illness, disease, degenerative condition and any natural causes.

Nominated Beneficiary

Means the person nominated by the Policy Owner as the person to whom Guardrisk should pay the Death Benefit. All other benefits will be payable to the Life Insured.

Period of Insurance

Means the period for which the monthly premium remains paid and the Policy remains in force.

Personal Information

Means personal information as defined in the Protection of Personal Information Act 4 of 2013.

Policy

Means this Policy, the terms and conditions, and any endorsements thereto.

Policy Inception Date

Means the date this Policy starts and is effective, being the 1st of the month in which the first premium is paid during that month.

Policy Owner

Means the Life Insured.

Repudiate

Means, in relation to a Claim, any act by which the Insurer rejects or refuses to pay a Claim, or any part of a Claim, for any reason, and includes instances where a Claimant lodges a Claim: in respect of a loss event or risk not covered under this Policy and in respect of a loss event or risk covered under this Policy, but the premium or premiums payable in respect of this Policy are not paid and Repudiation shall have a corresponding meaning.

Transitioning Benefit

Means the benefit that will provide cover for up to a 3 (three) month period when a Life Insured's employment terminates and he/she commences new employment. If the Life Insured's employment terminates and new employment does not commence by the expiry of this 3 (three) month period, the benefits will automatically cease. Resumption of cover is dependent on a new Policy being applied for with details of the new employer.

Unclaimed Benefit

Means there are monies due to a person that remain unpaid in line with legislation.

Variation

Means any act that results in a change to:

- The premium
- Any terms
- Any condition
- Any Policy benefit
- Any Exclusion
- The duration of this Policy
- [Vary](#) and [Variations](#) have corresponding meanings

Waiting Period

Means a period of time during which the Life Insured is not covered and during which no benefit is payable, starting from the Policy Inception Date and which is applicable for Natural Death or Incapacity as a result of an illness. There is no waiting period for Accidental Death or Accidental Incapacity.



Plan Basics.



In order to purchase this policy, you must be:

- Employed
- A South African Citizen
- At least 18 years of age and not older than 50

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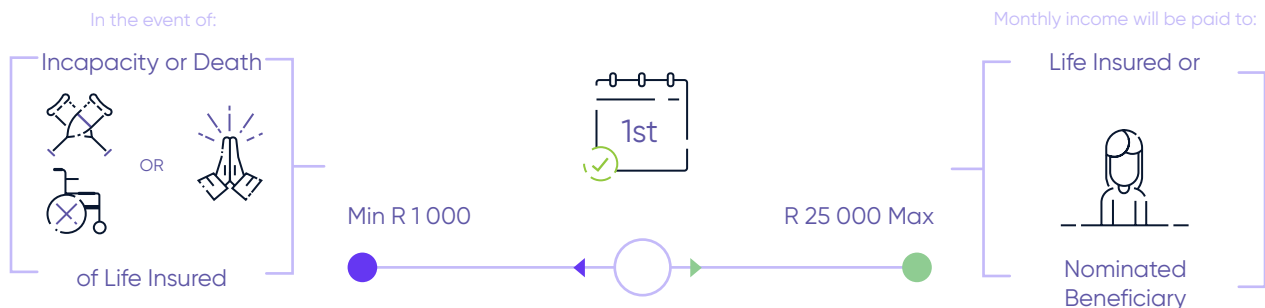
Benefit amount

The GetUp Income Protection Plan will pay a monthly income to cover your critical expenses for the period of the cover if, while employed, you cannot do your work due to Incapacity (partial, temporary or permanent) or you are deceased.

On the Death of the Life Insured, whilst employed, the monthly installments will be paid to the Nominated Beneficiary for the period of the cover. On the Incapacity of the Life Insured, whilst employed, the monthly installments will be paid to the Life Insured for the period of the cover.

You can choose a cover of:

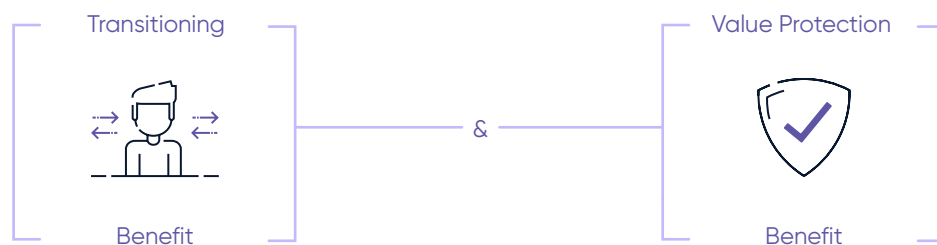
- A minimum of R1 000 monthly income
- A maximum of R25 000 monthly income



- The cover amount can increase annually by CPI or by a chosen percentage increase (see Value Protection Benefit section). CPI stands for the Consumer Price Index. It is the official measure of inflation in South Africa.

The income you require to replace critical expenses includes after tax income from your employer and/or any sideline business you might have that is used for paying critical expenses. The amount you specify is the monthly benefit that you (or your beneficiary) will receive in your (or your beneficiary's) bank account on the agreed payment dates.

In addition, this plan offers 2 (two) additional benefits that ensures you get the best value from it, namely:



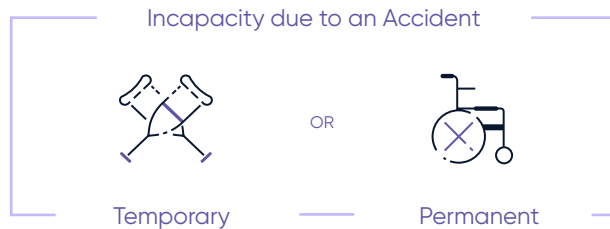
When will your policy start?

Your Policy start date is also known as your Policy Inception Date. This is the date when your cover commences. The Policy Inception Date is set to the 1st of the specific calendar month in which you pay your first premium.



Free Cover will be allowed between the Policy Inception Date and the date when your first premium is paid. The Free Cover applies to the following benefits:

FREE COVER



FREE COVER

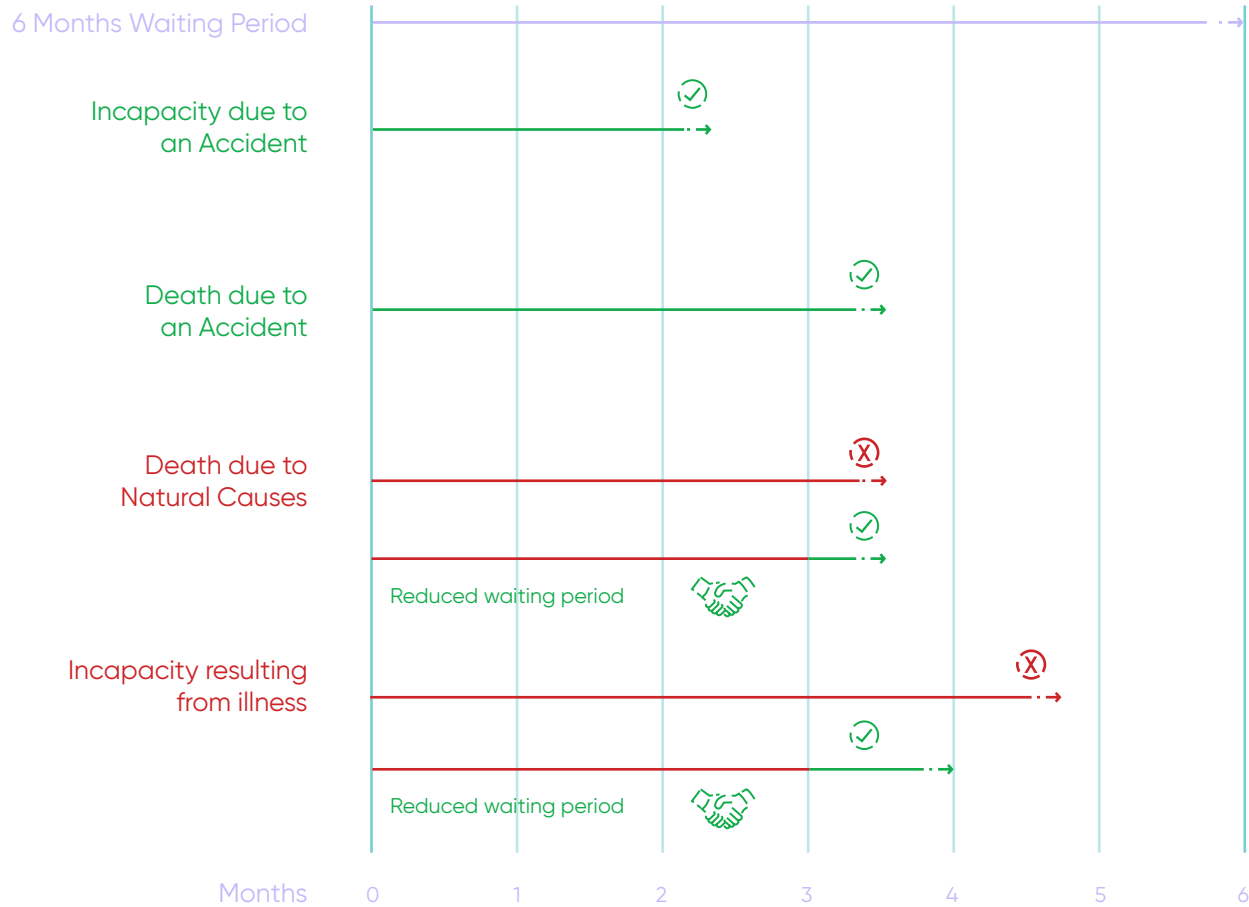


The first premium will be collected at the billing date closest to the Policy Inception Date. The Waiting Period begins on the Policy Inception Date.

Waiting Periods

A Waiting Period is the period during which a Policy Owner is not entitled to Policy benefits. The Waiting Period starts from the Policy Inception Date. A Waiting Period of 6 (six) months for Death due to Natural Causes, or Incapacity resulting from an illness applies to this Policy.

If a Claim Event arises during the Waiting Period, the Claim will not be successful. It will remain unsuccessful even after the expiry of the Waiting Period. In order to be covered, the Claim Event must arise for the first time in the period after the Waiting Period has expired.

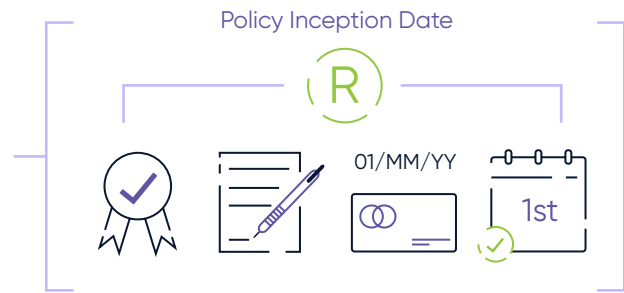


A reduced Waiting Period of 3 (three) months will apply to Policy Owners who work for companies that have a relationship with Metropolitan GetUp. The Policy Owner can remove benefits at any time with no impact on any Waiting Period.

Waiting Periods are applicable in the following instances:

1

When you take out the Policy



2

When you voluntarily increase cover, a new Waiting Period will apply only to the increased benefit. If a Claim is admitted during this new Waiting Period, only the initial benefit will be payable and the increased benefit will not be valid.



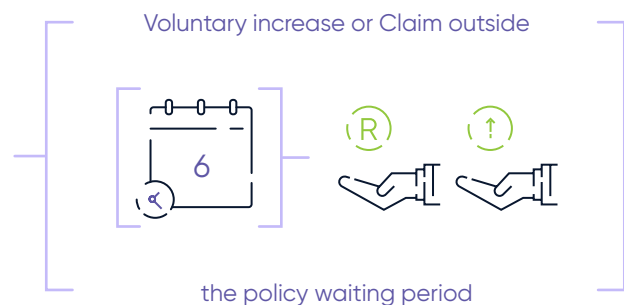
3

When you add an additional benefit voluntarily, outside the Waiting Period, the Waiting Period applicable to that benefit will be applied but the existing benefit will not be impacted.



4

If the Life Insured voluntarily increase the cover amount and/or Claim payout period, outside the policy Waiting Period, the standard Metropolitan GetUp Waiting Period will apply from the first day of the month in which we received your increased premium.





Benefits Explained.



The main benefits that the GetUp Income Protection Plan offers are the Death Benefit, Incapacity Benefit, Transitioning Benefit and the Value Protection Benefit. You may also opt in to participate in our Life Hacks programme, in which you can earn rebates on your annual premiums.

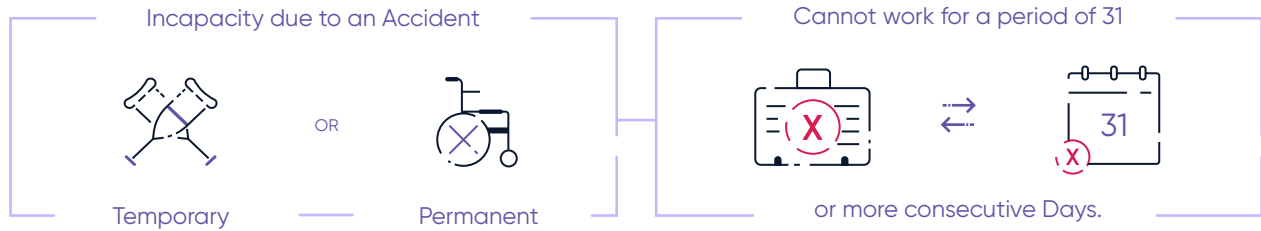
Metropolitan GetUp Income protection benefits are independent to each other and are run concurrently, meaning each benefit has its own premium, payout period, and payout amount. In the case where you Claim for the Incapacity benefit, the premiums for the other benefits must still be paid for them to remain active.

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Incapacity Benefit

Incapacity refers to an instance when you become physically or mentally impaired, whether partially, temporarily or permanently, to a point where you can no longer work for a period of 31 (thirty-one) or more consecutive Days.



When will this Benefit be paid?

If you are medically certified as incapacitated for a period in excess of 31 (thirty-one) consecutive Days, the Incapacity Benefit will be paid to you in equal monthly installments for the incapacitated period in the medical certificate plus 1 (one) additional month if the incapacitate period is:

- Less than Life Insured's chosen cover period; or
- For a maximum period of 12 (twelve) months (whichever is the shorter period)



If you are Medically certified as incapacitated for 31 consecutive Days the Incapacity benefit will be paid.

You won't be able to Claim from this Benefit if you have already done so for a maximum of 12 (twelve) cumulative months in any 3 (three) year cycle.



When will we not pay this Benefit?



Taking any medicine that was not prescribed.



Taking more than the prescribed dosage of medicine



Self-inflicted injury



Refusing medical treatment



Directly or indirectly participating in war



Willfully and deliberately breaking any criminal law.



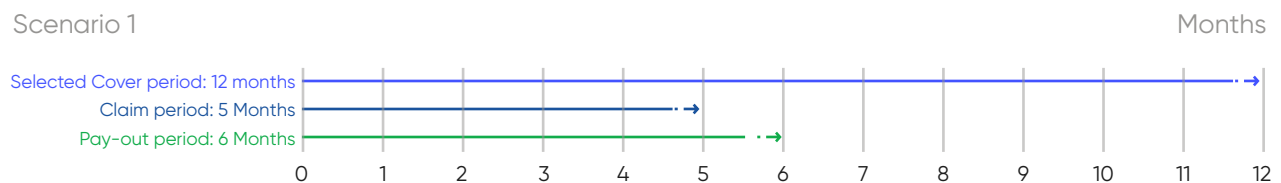
Directly or indirectly participating in any nuclear event

For example, if you are disabled in a car accident and you are found to have been driving under the influence of alcohol above the legal limit, your Claim will not be paid.

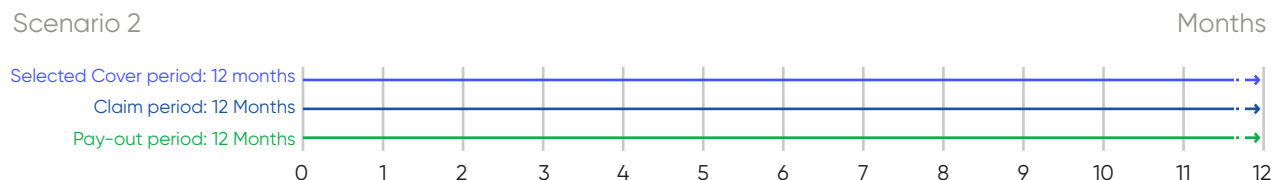
Bonus Payment

For payment on any Incapacity Claim, we pay one month extra just to ensure you have enough time to recover, provided your Claim period is less than your selected cover period.

Scenario 1



Scenario 2

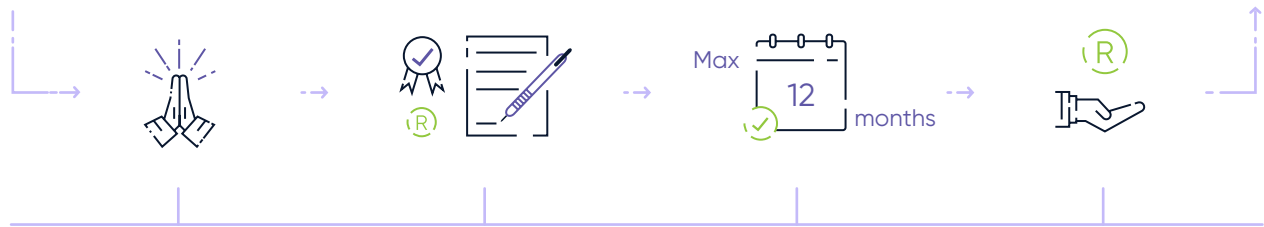


Your payout period cannot exceed your selected cover period.

Death Benefit

The Death Benefit provides your Nominated Beneficiary with income upon your Death. On your Death, the amount of cover you specified will be paid to your Nominated Beneficiary in equal monthly installments:

- For a maximum period of 12 (twelve) months; or
- The period that you selected - whichever is the shorter period.



The Death Benefit will pay your Nominated Beneficiary the amount of cover you selected, in equal monthly installments.

When will we not pay this Benefit?



If Death occurs due to Natural Causes during the Waiting Period



Direct or indirect participation in any illegal activity



Suicide or any self-inflicted injury, directly or indirectly



Directly or indirectly participating in war



Willfully and deliberately breaking any criminal law.



Directly or indirectly participating in any nuclear event

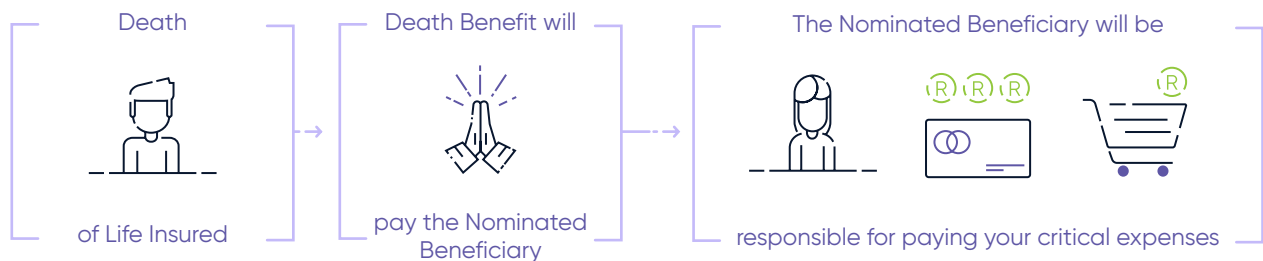
When happens to my benefit when i pass away?

As a Policy Owner, you choose who you would like to receive the benefit should you pass away. This person is called your Nominated Beneficiary.

Assigning your Nominated Beneficiary



When you pass away, we pay the benefit you selected and are covered for to your Nominated Beneficiary. The person you choose should be the person who will be responsible for paying your critical expenses when you are no longer able to do so.



Your Nominated Beneficiary must live in South Africa and must have a South African bank account. Your chosen Nominated Beneficiary must not be a minor.



Live in South Africa

&



South African bank account

&

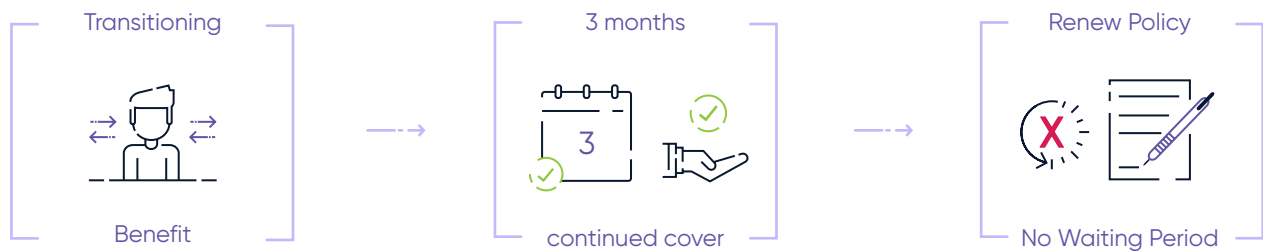


Must not be a minor

If and when you want to change your Nominated Beneficiary, do so. Make sure that you update the information whenever necessary. You may make these changes by logging in to your personal profile at www.metgetup.co.za or alternatively by contacting your Metropolitan GetUp coach.

Transitioning Benefit

When you leave your current employer, your Policy could remain active or in force for 3 (three) months, thereafter, it will automatically be terminated. During this 3 (three) months transitioning period your cover will allow you time to enjoy continued cover until you get a new Policy without the standard waiting period of the Metropolitan GetUp Income Protection Plan. If you are a contractor, you need to inform us within 3 months of starting a new contract who it is with, else your policy will lapse.



Your Policy could remain active or in force for 3 (three) months, thereafter, it will automatically be terminated.

If premiums are not paid during the 3 (three) months period until the renewal date (when you are re-employed), the missed premiums will be deducted from the next Claim made by you.

During the 3 months Transitioning period:

Claims for Death and Incapacity can be submitted within the 3 (three) month transition period.



Incapacity or Death due to an Accident

The Waiting Period will be waived if you renew the Policy within 3 (three) months of leaving your previous employer.



Renew policy with Waiting Period waived

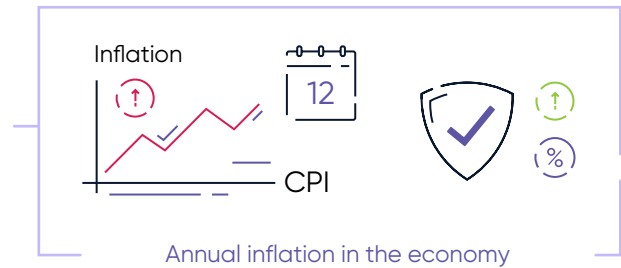
The Transitional Benefit is automatically included in your Policy.



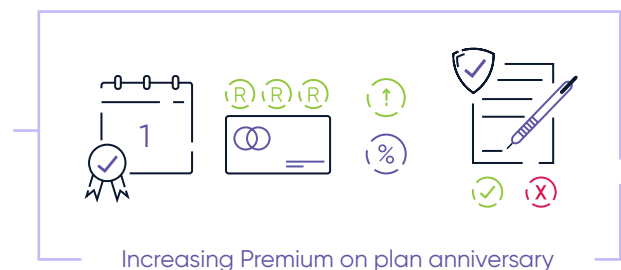
Transitioning Benefit

Value Protection Benefit

It doesn't matter how hard you have worked; your money simply becomes worth less as time goes by because of inflation. As the price of goods and services goes up, the value of your money will become less. The best thing to do to make sure you're able to keep covering your monthly income needed for critical expenses is to increase your monthly premium payments each year by at least the general inflation rate so that your cover can also increase by this same rate.

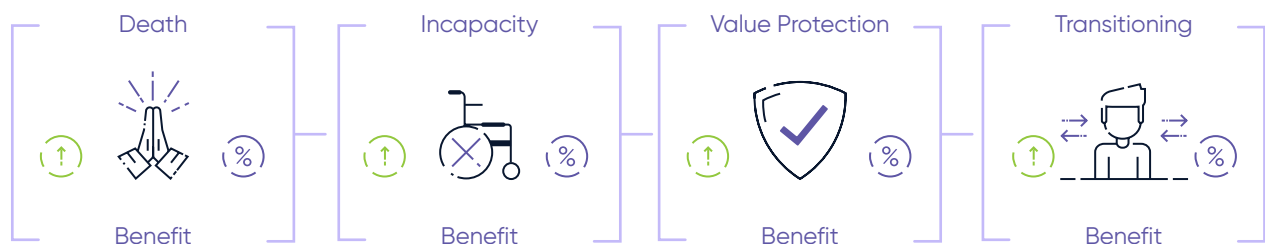


The Value Protection Benefit automatically increases your premium and cover once every year on your plan anniversary. Your first plan anniversary date is 12 (twelve) months from the beginning of the month in which you paid your first premium.



If you have chosen to add the Value Protection Benefit, the cover levels of all your benefits will automatically increase. This will help to protect your insurance cover against future inflationary increases. Your premium and cover will increase by CPI (Consumer Price Index) or your selected percentage increase.

To see the current CPI – visit www.metgetup.co.za

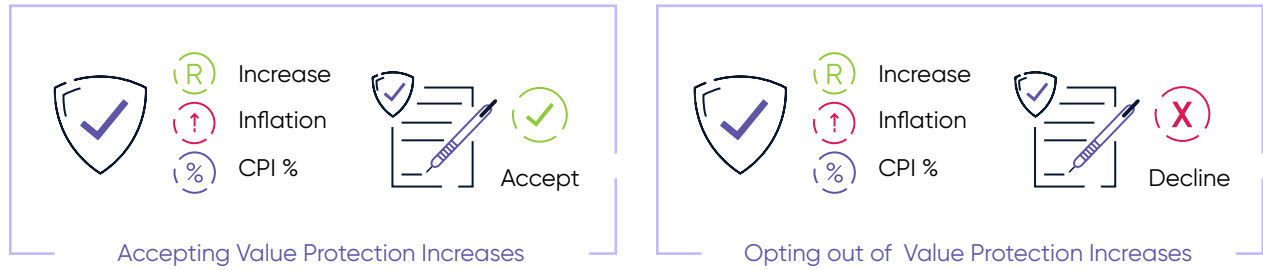


The Value Protection Benefit is an optional benefit. You may make the following changes:

- Add Value Protection at any time if you do not have it
- Cancel or deselect the Value Protection benefit if you do

— You may make these changes by logging in to your personal profile at www.metgetup.co.za or alternatively by contacting your Metropolitan GetUp coach. —

You can skip the Value Protection increases as many times as you want. If you skip an increase, there will be no increase to your monthly premium and cover for the next 12 (twelve) months period. You must deselect this Benefit if you want to skip Value Protection increases. This means you no longer have this Benefit and need to add it if you would like to benefit from it again.

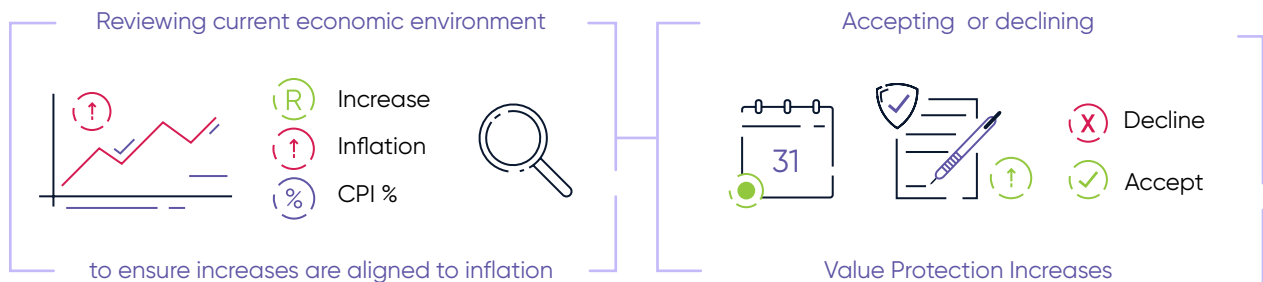


Metropolitan GetUp will remind you of your Value Protection Increase at least 31 (thirty-one) Days prior to the increase. This increase will however not take place if:

- You choose to cancel the Value Protection Benefit; or
- If you are paying via stop order and your stop order agency does not allow increases to the premium

Reviewing Value Protection Benefit

In the case where CPI is selected, we review the percentages by which the cover or premium will increase to ensure that it is aligned to inflation. In this review, we will look at the current economic environment and assess the appropriateness of the current rates for all GetUp Income Protection Plans in protecting you against inflation.



As a result of this review, the rates may increase at a lesser level. Metropolitan GetUp will give you at least 31 (thirty-one) Days' notice of any change to accept or decline. No additional Waiting Period will apply to the increases in cover from the Value Protection Benefit.

Life Hacks

Take co-accountability for your job and career with Metropolitan GetUp Life Hacks and earn rebates for completing them.

When you take out this Policy, during your Application, you have an option to consent to us sending you the Life Hacks that are relevant to you. You may opt-out of these Life Hacks by deselecting them at any time by logging in to your profile at www.metgetup.co.za or contacting your adviser.



During your Application you have the option to select your own personal Life Hacks that are relevant to you.

For more information about these Metropolitan GetUp Life Hacks, visit www.metgetup.co.za or log on to your personal profile.

Rebates

When do I earn Rebates?

You will earn rebates for each Life Hack that you opt in for and complete. You earn your Rebates once a year on your rebate anniversary. The rebate anniversary occurs once every year and is your Policy anniversary. The payout date for your rebate is at least 1 calendar month from the rebate anniversary.



Your Rebate anniversary falls on your Policy anniversary and is paid out at-least 1 calendar month from your Policy anniversary.

Earning Rebates

You can elect to receive your rebates paid in cash into your bank account.



Rebates paid directly into your bank account

We can pay your monthly payments from your rebates. We will do so until your rebates are exhausted and then start collecting the monthly payment from you again. If the rebate amount is not enough to cover your full monthly payment, it will be deducted from your monthly payment and only the difference will be collected from you.



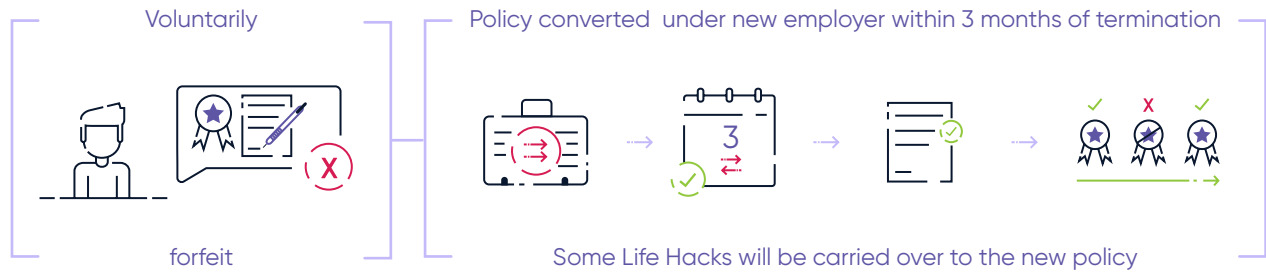
Paying Monthly payment from rebates



When rebates are exhausted, monthly payments will be collected from Policy holder

What happens if my plan terminates before my Rebate anniversary? _____

If it is voluntarily, you forfeit the rebate. If the Policy is terminated due to a change of employer, you forfeit the rebate unless the Policy is converted under the new terms with a new employer within 3 (three) months of termination, in which some of the Life Hack Rebates are carried over to the new policy to its next rebate anniversary or Policy Anniversary



If you convert your Policy, you carry over the rebates for the "being a boss with credit" and "skills development" Life Hacks. The "performance" Life Hack is tied to the employer and cannot be carried over.



Once the Policy is renewed with a new employer, a new rebate anniversary must be set and the performance rebate can be activated again.



Service.



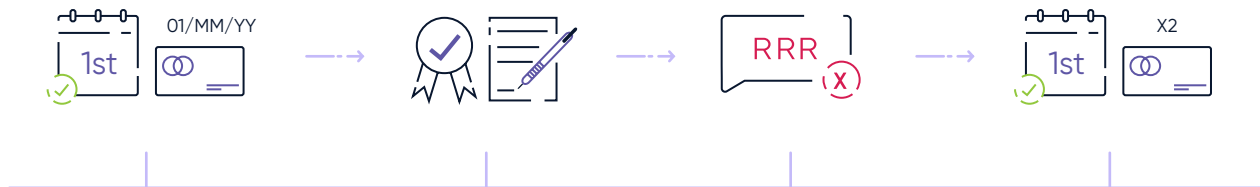
There are many ways in which you can maintain your Policy by; managing your monthly payments, choosing the best payments methods that suit you, alterations to your Nominated Beneficiary, changes that will affect premiums and what will happen when your Policy ends.

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Managing your monthly payments

Pay your premiums monthly – we will keep you informed when you miss a payment and what the options are to get back on track. If you pay by debit order and you miss a payment, we will try to collect the arrear premium before or on your next payment date.



Pay your monthly premiums. We will notify when a payment is missed and what the next steps are.

When you miss 3 (three) payments in a row, your Policy will be cancelled and no further cover will remain in place. In this case, the Policy can be recommenced or reinstated within 3 (three) months from the Policy cancellation date. If the Policy is recommenced, the arrears premiums are subtracted from the next Claim. All Claims between the policy termination and recommencement date is considered invalid.



A Policy cannot be recommenced if the arrears payments are greater than 25% of the cover amount.

If the Policy is reinstated, arrears premiums must be paid. All the Claims which occurred between the Policy termination date and reinstatement date are valid. Any arrear premiums at the date of the payment of a Claim will be deducted from the Claim payment.

— If you experience financial hardship, let your financial coach know, and we'll do our best to guide you through managing your payments. —

Choosing the best payment method

You have the option of paying via **Stop Order** or **Debit Order**.

If you pay through **Stop Order**, payments are taken off before your salary is paid into your bank account. We arrange this with your payroll and may reduce your monthly payment if you select this payment method. Paying by **Stop Order** means that you never have to worry about having enough money in your account for your monthly payments.

STOP ORDER



When you pay through Stop Orders your payments are deducted before your salary is paid into your bank account

If you pay through **Debit Order**, payments will be deducted from your bank account on the date that you specified after your salary has been paid into your account. It is your responsibility to ensure that you have enough money in your account for the debit order to go off successfully. If you don't you might incur additional bank charges.

DEBIT ORDER



When you pay through Debit Orders your payments are deducted from your bank account on the date you specified

— If you select bank Debit Order as your payment option you may at any stage change your payment option to Stop Order or vice versa. —

Making changes to your Policy

It's wise to review your Policy at least once a year. You may need to make changes to it to make sure that it still meets your needs when/and if your situation changes.



Change your Personal Information



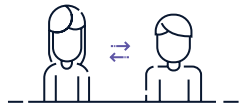
Add or remove a Nominated Beneficiary



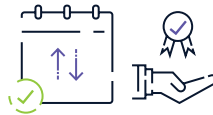
Add a benefit at any time



Change the cover amount to a higher or lower amount



Change your Nominated Beneficiary or the details of such person at any time



Increase or reduce the maximum number of months that you will receive the benefit payments



Remove benefits at any time (also during the Waiting Period)

Which changes will affect my premium?



Your marital status



Occupation (even with the same employer)



Industry (even with the same employer)



Cover Amount



Your gender



Benefit term



Access to medical aid



Your income



Highest level of qualification



Value Protection benefit

Some of these changes may affect your premium, your benefits or both.



Policy Variation

The Insurer reserves the right to Vary this Policy by giving the Administrator written notice (by post, email or SMS) of such intention at least 31 (thirty-one) Days before any premium rate adjustment and 31 (thirty-one) Days notice before any other Policy Variation, unless the Variation is to increase the Policy benefits without increasing the premium, in which case no advance notice will be required.

The Administrator must inform the Policy Owner of any material Variation of the terms and conditions. Any Variation will be binding on the Insurer, the Administrator and the Policy Owner and can be applied at any time to the existing terms and conditions after written communication of these changes has been sent to the Policy Owner.



Fraud

If any Claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Life Insured or anyone acting on his/her behalf, or by the Claimant, to obtain any benefits under this Policy, all benefits including premiums paid under this Policy will be forfeited.



Indulgence, Leniency or Extension

No indulgence, leniency or extension of time which the Administrator or the Insurer may grant or show to the Life Insured shall in any way prejudice the Administrator or the Insurer, or preclude the Administrator of the Insurer from exercising any of their rights in the future.



No rights to Other Parties

Unless otherwise expressly provided for in this Policy, nothing in this Policy shall give any rights to any person than the Policy Owner. Payment to the Life Insured or the Claimant shall in every case be a full discharge of liability to the Insurer.



Condition Precedent

Strict compliance by the Policy Owner with all the provisions, conditions and terms of this Policy shall be a condition precedent for liability on the part of the Insurer hereunder.



Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, misdescription or non-disclosure by or on behalf of the Life Insured of any particular which is material to the Insurer's assessment of the risk, in which event any and all premiums so paid shall be refunded in full and all benefits canceled.

It is the responsibility of the Life Insured to let the Administrator know if any of his/her circumstances change and where this could affect the outcome of a potential Claim and/or invalidate this Policy and its benefits.



What law applies to my Policy? _____

South African law applies to your Policy.



What currency are my premiums and Claims paid in? — —

Premiums can only be paid in South African Rands and Claims will only be paid into a South African Bank in South African Rands.



Can Surrender or cede my Policy? _____

This Policy acquires no surrender, paid-up or loan values. There is no cumulative effect of Premiums paid and each monthly premium is used to cover the risk for that specific month. Each month a Premium is to be paid to renew the cover.

You can't cede (give up) your rights to this Policy or use it as security (guarantee to borrow money).



Are premiums guaranteed? _____

Premium rates are guaranteed for the first 12 (twelve) months and will be reviewed by Metropolitan Get Up annually thereafter. We will inform you of any changes to your premium three months prior to the change.



What you may not do with your Policy _____

- You cannot borrow any money on this Policy.
- You cannot sell your Policy to Metropolitan or anyone else for cash.
- You may not transfer this Policy to another person.

For example, you cannot take out a loan or credit at a bank and use this Policy as security.

Alteration of your or your Nominated Beneficiary information

The Plan Owner is also the Life Insured. The Plan Owner can make alterations to his/her other Personal Information. These alterations can include changes to:



Your marital status



Qualification



Medical aid



Payment method



Gender




Nominated Beneficiary

If any of the changed information impacts the monthly payment for insurance, a new monthly payment will be calculated and the Plan Owner will be required to either accept or reject the revised payment.



 Decline

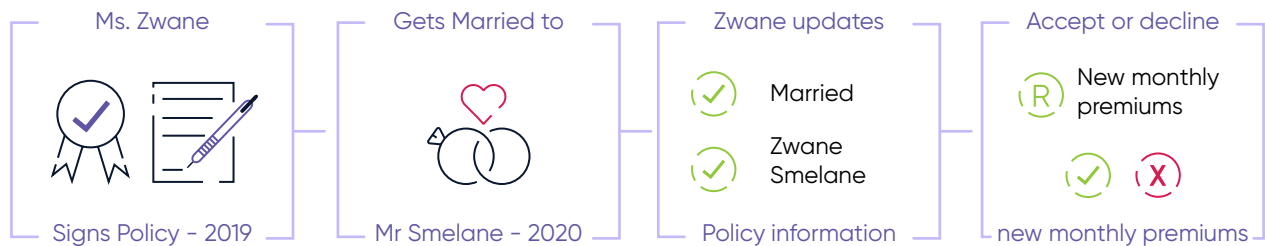
 Accept

Any changes that are made, may affect your premiums

In a case where the Plan Owner does not agree with the new monthly payment, the Plan can be cancelled and there will be no refunds for payments already made. Nominated Beneficiary information can be changed any time and the changes are effective immediately.

Example

Ms. Zwane takes a Metropolitan GetUp Income Protection Plan in June 2019 and in 2021 gets married to Mr. Smelane. She will then have to change her marital status from single to married and also change her surname from Zwane to Smelane. These changes will affect her monthly payment.



A new monthly payment will be sent to her and she will have to either accept or reject it. If she accepts, she will pay the new monthly payment at the next deduction day. However, should she reject it, the Policy will be cancelled.

When does your Policy end?



You tell us to cancel it by giving 1 (one) calendar months' notice.



Your plan lapses (if you have missed 3 consecutive premium payments).



When we cancel it giving you 31 (thirty-one) Days' notice for whatsoever reason



You turn 61



You leave your current employer



You pass away

The Insurer may immediately cancel this Policy or place it on hold, refuse any transaction or instructions, or take any other action considered necessary in order to comply with the law and prevent or stop any undesirable or criminal activity.



When your Policy ends, all cover and Benefits will come to an end.

Your Policy can be reinstated within 3 (three) months from the date of termination due to non-payment without a new Waiting Period being applied. If your Policy is reinstated, you need to pay for all the missed premiums. If your Policy is reinstated and you do not pay all the missed premiums, it will be deducted from the Claim payment that falls due when the next Claim arises.



A Policy cannot be recommenced if the arrears payments are greater than 25% of the cover amount.



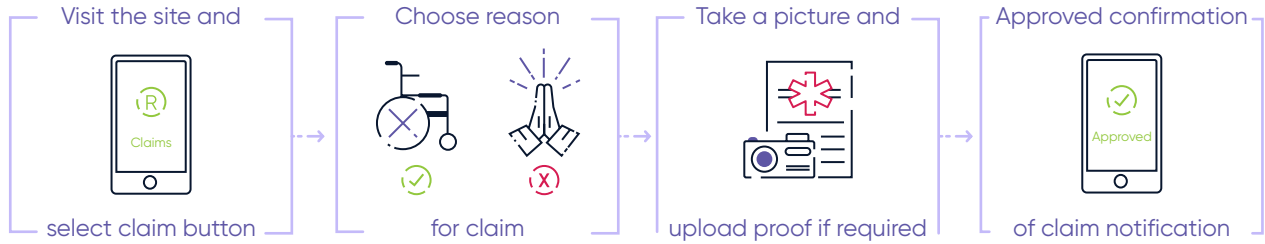
Claims.



Please notify us of your Claim. Claims submission is a quick and hassle-free experience on our website www.metgetup.co.za. You can submit your Claim by yourself, via your financial coach or by sending us an email to info@metgetup.co.za to support you with processing your Claim.

Claiming your Benefits

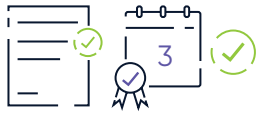
Submit your Claim online through an easy step by step process. You can do this anytime, anywhere.



You will be notified of any additional requirements, if any, after which the Claim will be assessed. The outcome of the Claim will be communicated directly to you and benefits will be paid as per your instruction.

When will the Benefit be paid?

In return for the payment of a monthly premium, a benefit will be paid based on the following;



That you have provided us with true and correct information at the time of Application.



That you provide us with all the relevant proof that we may require. .



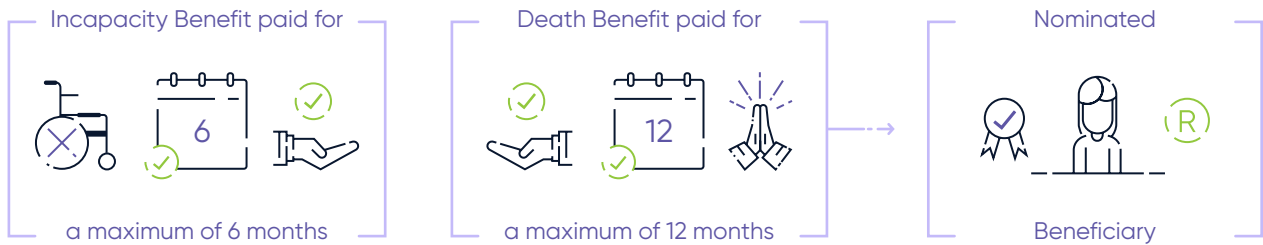
That the Claim is reported and submitted to us within the prescribed period of 6 months.



That a Claim Event occurs within the period of insurance and you are covered for this event in terms of the Policy.

To whom will the Benefit be paid?

In the event of your Death, the Benefit will be paid to your Nominated Beneficiary to pay your expenses, monthly, for the period that you are covered up to a maximum of 12 (twelve) months or in the event of Incapacity, the Benefit will be paid to you, for the period that you are covered up to a maximum of 6 (six) months.

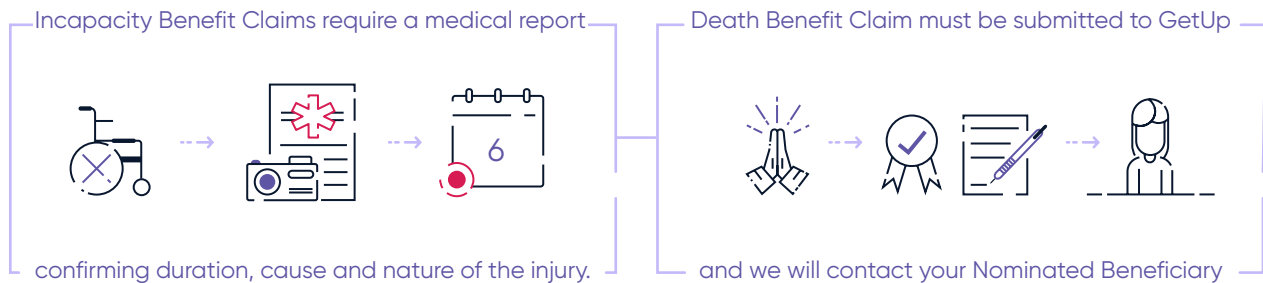


We will not accept a minor as a Nominated Beneficiary

What proof is required to initiate a Benefit Claim?

In the event of the Incapacity Benefit, we require the following; A copy of a medical report from the treating Doctor confirming duration, cause and nature of the Incapacity.

In the event of the Death Benefit, the Claim must be submitted to Metropolitan GetUp without any further information. We will contact the Nominated Beneficiary for further arrangements. It is therefore important to always keep your beneficiary nomination details correct and updated.



How many times can I Claim?

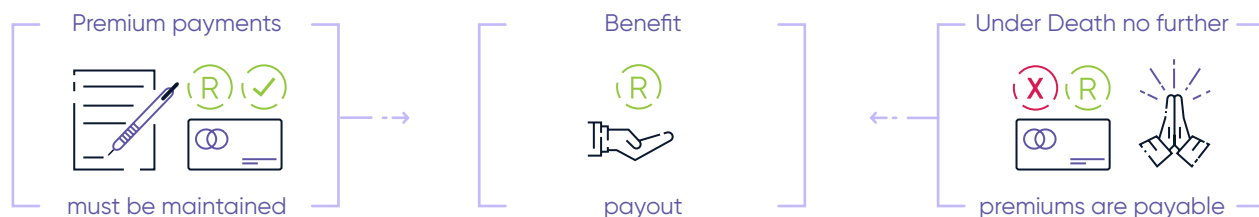
You may Claim multiple times for Incapacity but the maximum number of payments are capped at 12 (twelve) cumulative months (or the shorter period you selected) in any 3 (three) year period.



Where the Life Insured or the Claimant disputes a Repudiation of his/her Claim (which the Administrator communicates on behalf of the Insurer), or the quantum of any paid benefit, the Life Insured/Claimant has 90 (ninety) Days from the date of receipt of the Repudiation letter to appeal this decision in writing to the Insurer. If the appeal is not successful or the dispute is not resolved at the end of this 90 (ninety) Days period then the Life Insured/Claimant has an additional 6 (six) months to institute legal action against Guardrisk by serving summons on it, failing which Guardrisk will no longer be liable in respect of the Claim and such legal action will no longer be possible.

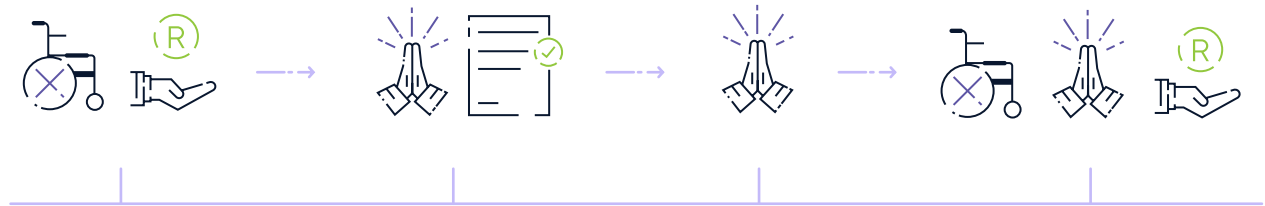
Do I pay premiums during benefit payout?

While income is being paid to you as part of a Claim, premium payments must be maintained but will be deducted from the Claim payment. The exception to this rule is if the Claim payment is under the Death Benefit in which case no further premiums are payable.



What happens if I pass away while my Incapacity Benefit is being paid out? — —

If you pass away while the Incapacity Benefit is being paid out, a new Claim can be submitted for Death. The Death Claim will be paid as well as the additional Claims submitted for Incapacity.



The Death Claim will be paid as well as the additional Claims submitted for Incapacity.

What happens if payment cannot be made to you or your Nominated Beneficiary?—

If a Claim is approved, but payment cannot be made to you or your Nominated Beneficiary due to us being unable to contact you, and any tracing activity has yielded no results to make contact with you, the benefits payable will be referred to as an Unclaimed Benefit. In the event of an Unclaimed Benefit, we will invest the amount as we see fit until such time, someone makes a Claim. The growth of the amount invested is to the benefit of the Nominated Beneficiary.



Please note that should there be any cost incurred while trying to find you or your Nominated Beneficiary, they will be deducted from the Benefit payable.

— Any arrear premiums at the date of the payment of a Claim will be deducted from the Claim payment. —

Your privacy is of utmost importance to Metropolitan/Guardrisk. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner. You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that your Personal Information collected by Metropolitan/Guardrisk may be used for the following reasons:

- To establish and verify your identity in terms of the Applicable Laws;
- To enable Metropolitan/Guardrisk to fulfill its obligations in terms of this Policy;
- To enable Metropolitan/Guardrisk to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- Reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

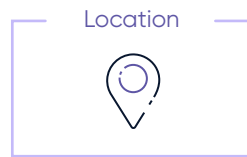
You acknowledge that any Personal Information supplied to Metropolitan/Guardrisk in terms of this Policy is provided according to the Applicable Laws. By accepting this Policy, you further acknowledge that such conduct constitutes an unconditional, specific and voluntary consent to the processing of your information by Metropolitan/Guardrisk under the Applicable Laws in the manner contemplated above, which consent shall, in the absence of any written objection issued by yourself, be indefinite and/or for the period otherwise required in terms of any Applicable Laws.

Unless consented to by yourself, Metropolitan/Guardrisk will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Metropolitan/Guardrisk from any unintentional disclosures of such information to unauthorized persons.

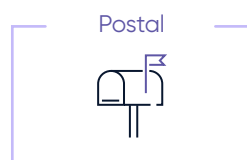
You understand that if Metropolitan/Guardrisk has utilized your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should Guardrisk not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the Information Regulator once established.

Contact us

We are available 24/7, 365 days a year on-line and during specified hours via our contact person below.



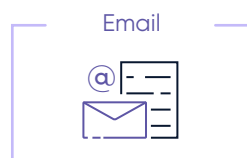
Building 6.2, Parc du Cap, Mispel Road, Bellville, 7530



PO Box 2212, Bellville, 7535



www.metgetup.co.za for self-service, claims and on-line support.



info@metgetup.co.za



011 043 5300. Save our WhatsApp number as Metropolitan GetUp to your contacts and start interacting by saying "hello".

Please note that this number is not a telephone number but exclusively for WhatsApp chat interaction.

Complaints and compliance regarding intermediary services and advice — — —

If you have contacted us on the above-mentioned contact options and you received inadequate information or unsatisfactory service, you can complain in writing to Metropolitans Complaints Resolution Office or the compliance department at:



Tel: 021 940 4682



Fax: 021 940 4934



complaints@metropolitan.co.za



PO Box 2212, Bellville, 7535

Particulars of the FAIS Ombud — — —

The FAIS Ombud assists clients with complaints on advice or intermediary services. The Ombud provides a free service to you.



Tel: 012 470 9080



Fax: 012 348 3447



(0860 FAISOM)

Share call: 0860 324 766



info@faisombud.co.za



PO Box 74571, Lynwood Ridge, 0040

Complaints and compliance regarding the product

If you have product complaints, you can complain in writing to the Guardrisk Complaints Resolution Office or the compliance department at:



Tel: 0860 333 361 (complaints)



Tel: 011 669 1104 (compliance)



complaints@guardrisk.co.za



compliance@guardrisk.co.za

Particulars of the Long-Term Insurance Ombud

The Long-Term Insurance Ombud assists clients with complaints about insurance. The Ombud provides a free service to you.



Tel: 021 657 5000



Fax: 021 674 0951



Share call: 0860 103 236



info@ombud.co.za



Private Bag X45, Claremont, 7735



Metropolitan GetUp is part of Momentum Metropolitan Life Limited, an authorized financial service (FSP 44673)
and registered credit provider (NCRCP173)