



Vooma

POLICY DOCUMENT

FOR THE LIFE INSURED:

JOHN DOE

POLICY NUMBER:
TP20-0180367

www.vooma.co.za

Your Policy

Policy Number:	TP20-0180367
Policy Holder:	JOHN DOE ID No. 8001025000084
Product Name:	Voooma Gold
Total Premium:	R 91.00
Purchase Date:	16-11-2020
Date of Journey:	16-11-2020
Departing Location:	Johannesburg, South Africa
Arrival Location:	Cape Town, South Africa

Cancellation

If this product does not live up to your expectations you can cancel your policy at any time. If your trip is cancelled within three days of your scheduled travel date, you will need to provide evidence in writing confirming this, and then we will refund your premium to you. This policy has no surrender value.

Claims

Please note that, in the event of you (or your beneficiary) needing to claim, the following contact details will be useful:

- Tel: 010 020 4366
- Email: voooma-claims@differentlife.co.za
- Web: www.voooma.co.za/terms

We will provide details of all the required information for the specific claim. This will ensure that Different Life can process the claim quickly and efficiently.

The claim may not be paid if Different Life is not notified within three months of the event that gave rise to the claim.

Policy Details and Descriptions

Who is Covered?

Life Assured	ID Number / Date of Birth
Main Traveller - John Doe	8001025000084
Additional Traveller - Jane Doe	1988-01-01
Under 18 Traveller - Jacqueline Doe	2009-09-09

Voooma Journey Cover

Accident Benefits	Benefit Amounts	U18 Benefit
Hospitalisation Cash Benefit	R500 per day	R250 per day
Temporary Disability Benefit	R10,000 per month	R2,500 per month
Life Cover	R100,000	R10,000
EMS	EuropAssist	EuropAssist

Nominated Beneficiaries

Name	Relationship	Percentage
Miriam Doe	spouse	100,00

When can I claim?

Voooma Journey Cover will pay out if you die, are hospitalised or are disabled as a result of a journey-related accident as a non-professional driver or passenger.

When can I not claim?

Any cause other than a journey-related accident as defined herein including suicide, attempted suicide and post traumatic stress disorder. If you are a Professional Long-distance Distance Driver as defined under Cover Definitions and the driver on the insured journey, you cannot claim.

The payouts include:

Voooma Accidental Death Benefit will pay for R100,000 if you die as a result of a journey-related accident where death occurs independently of any other causes and within fourteen (14) days of such trauma, proved to the satisfaction of the insurer.

Voooma Accidental Disability Benefit will pay R10,000 per month if you are disabled in a journey-related accident where disability occurs independently of any other causes and proved to the satisfaction of the insurer.

This benefit will pay a monthly amount up until recovery or a maximum of 6 months, whichever period is shorter, for the following injuries stemming from the specified journey:

- Head injuries, including traumatic brain injuries
- Fractured bones
- Severed limb(s), finger(s) or toe(s)
- Neck injuries
- Spinal cord injuries
- Burns
- Facial lacerations

provided that the required treatment is certified by a medical practitioner to last for a minimum of 14 days.

Any complications of these injuries as a result of PTSD are excluded from the calculation of the 14 days treatment requirement.

Voooma Daily Hospital Benefit will pay R500 per day if you are hospitalised for at least 3 days (with payment then made from day 1) as a result of a journey-related accident. Payment will be for a maximum of 5 days. This is non-medical cover.

Emergency Medical Services Benefit

This benefit offers you access to the 24 hour medical evacuation and transportation service ("Emergency Medical Services") of Europ Assistance. OMART will cover the cost of Europ Assistance providing the Emergency Medical Services Benefit to you. You are free to make use of any other service provider, but in that case you will not be covered under this benefit. The policy benefit therefore ONLY covers the Emergency Medical Services benefit if rendered by Europ Assistance.

You cannot hold OMART or Different Life responsible for any negligence on the part of Europ Assistance in delivering this benefit to you.

You cannot hold OMART or Different Life responsible for any inability on your part, for whatever reason, to make contact with Europ Assistance in the event of an accident related emergency. It is important that you for example keep the Europ Assistance emergency contact number 0860 211 112 available throughout the journey and ensure that you have sufficient airtime to make the emergency call if required.

The Voooma payouts are standalone, meaning that you can claim under multiple benefits.

When does this benefit expire?

Voooma Journey Cover expires when you have reached your destination, or three days after your stated journey date.

Cover Definitions

Your policy pays out only in the occurrence of an insured event as a result of a journey-related incident, resulting in injury or death, independently of any other cause. There is no investment component, no cash back and no cash value if cancelled.

The policy is valid for the duration of the travel between the stated Departure Location and Arrival Location (including travel within a 25km radius as part of the overall journey) and on the stated day of travel (with an allowance of 3 days before or after to accommodate variations in travel plans).

For the purposes of Voooma Journey Cover, an “accident” or “accidental” specifically relates to an accident involving the motor vehicle, train, bus or domestic flight in which you are undertaking the insured journey.

A Journey is defined as an irregular trip taken between provinces or cities within South Africa via a motor vehicle, train, bus or domestic flight that is more than 100km in distance.

Different Life Proprietary Limited

Different Life is authorised to provide intermediary services relating to the supply of long term insurance, product categories A, B1 and B2.

Physical: Building A, Bryanston Corner, 18 Ealing Crescent, Bryanston, Johannesburg 2021
Postal: P O Box 3812, Dainfern, 2050
Telephone: 010 020 4366
Website: www.differentlife.co.za
Email: voooma-info@differentlife.co.za

Compliance Officer

Name: Mrs G M Beukes
Company: Sirius Lex Consulting
Email: germa@siriuslex.co.za
Telephone: 012 809 1180

Old Mutual Alternative Risk Transfer Limited (OMART)

OMART, the underwriter of this contract, company registration no. 1997/008994/06, is a licensed life insurer under the Insurance Act (IA).

Physical: Mutualpark, Jan Smuts Drive, Pinelands, Cape Town.
Postal: P O Box 455, Cape Town, 8000.
Telephone: 021 504 6423
Email: OMARTComplaints@oldmutual.com

OMART Compliance Officer

Physical: Mutualpark, Jan Smuts Drive, Pinelands, Cape Town.
Email: OMARTcompliance@oldmutual.com

Legal

South African Law

This contract is governed by South African law and any changes to the legislation affecting our contract with you may require a change. If a change is required we will give you 30 days written notice and clearly communicate any impact the change may have to our contract. An updated terms and conditions will be sent to you.

Product Supplier

OMART acts as underwriter, provides long-term insurance policies and is the product provider for the Voooma product. Different Life has entered into various agreements with OMART in terms of which:

- Different Life has been engaged by OMART to market and sell in respect of the product ranges authorised by OMART from time to time.
- Different Life provides binder and administration services for which pre-determined monthly fees are paid by OMART to Different Life.
- These binder and administration fees are reviewed at least annually with exact nature of services provided taken into account in assessing appropriateness.
- No function or activity relating to the policies in respect of which remuneration is payable, is remunerated again in terms of the binder and administration agreements.
- These services include, (1) Entering into, varying or renewing of policies on behalf of OMART; (2) Collection of premiums due under the policies on behalf of OMART; (3) Maintenance of an IT System for the administration of policies and (4) Claims management.

Voooma policies are sold through a cell captive structure that is provided (and underwritten) by OMART. Different Life, in its capacity as Cell Owner, shares in the profits of the cell captive and these profits are derived directly from policies that are marketed, distributed and serviced by Different Life in terms of the representative, binder and administration agreements.

Cooling-off Period

Insurance products allow a cooling-off period during which any payments to the insurer are refunded (less the cost of cover enjoyed) if you change your mind about the purchase within 31 days of receiving your policy documents and at least 3 days prior to your date of travel, any premium paid will be refunded. If your trip is cancelled within three days of your scheduled travel date, you will need to provide evidence in writing confirming this.

Professional Indemnity Cover

Different Life holds appropriate professional indemnity cover in line with terms and conditions of its FSP licence. Some of the Contact Centre consultants who interact with clients either via the traditional Call Centre or online communication means are working under supervision.

Dispute Resolution

Recordings of telephonic conversations with our consultants are available on request. If you are not satisfied with any aspects of your policy or services provided by Different Life on behalf of OMART per above-mentioned agreements, please allow us the opportunity to resolve the issue as quickly as possible. For us to give your concerns the attention they deserve and ensure a quick response please contact us on:

Postal: Box 3812, Dainfern, 2055

Email: vooma-complaints@differentlife.co.za

Telephone: 010 020 4366

If still not satisfied with how your complaint has been dealt with then you can contact the FAIS Ombud where this has to do with any of the intermediary services provided by Different Life:

Office of the FAIS Ombud

Postal: P.O. Box 74571, Lynnwood Ridge,

Telephone: 012 762 5000 / 012 470 9080

Email: info@faisombud.co.za

Fax: 012 348 3447

For unresolved complaints about the actual products and their respective features then please contact the Long-Term Insurance Ombud:

Ombudsman for Long-Term Insurance

Postal: Private Bag x45, Claremont, 7735

Telephone: 0860 103 236

Email: info@ombud.co.za

Fax: 021 674 0951

Disclosure

I agree to allow Different Life to store, process and share my information in line with the standard T&Cs.

- Voooma Journey Cover is underwritten by Old Mutual Alternative Risk Transfer Ltd, a licensed life insurer and distributed by Different Life (Pty) Ltd, an authorised FSP.
- For record keeping, OMART and Different Life will keep your information stored securely with no unauthorised access allowed. We need to store, process and share your personal information with partners where necessary to meet our obligations to you under this contract. We will always protect your information.
- You are not covered if you are a Professional Long-Distance Driver and you were the driver on the insured Journey. A Professional Long-distance Driver means a driver whose normal occupation includes driving or operating a vehicle over a Journey as defined under terms.
- By taking out this policy you consent that in the event of a claim, we may access your medical records and any other information that we consider relevant to the claim.
- You may cancel this policy at any time, up until 3 days before the scheduled travel date, and we will refund your premium to you. If your trip is cancelled within three days of your scheduled travel date, you will need to provide evidence in writing confirming this, and then we will refund your premium to you.
- You warrant that the information you have given is true and correct.
- Visit our website for our full T&Cs.

You give us permission to contact your beneficiary to confirm your safe arrival at your destination.

Return Date

Response

Accept *

Accept *

yes *

2020-11-21

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