

AGREEMENT

TERMS AND CONDITIONS FOR MULTISURE CORPORATION'S LEGAL ASSIST PLAN

1. This agreement is between Multisure Corporation (Pty) Ltd (herein after "Multisure") and the person on the reverse side hereof who applies for membership of the Multisure Legal Assist plan. Multisure is a registered Financial Services provider with FSP 21043 and registered with the Department of Trade & Industry reg no: 2005/044596/07.
2. Applicants must be older than 18 years to participate in this membership.
3. The member will pay the membership fee as set out on the reverse side hereto to Multisure. The receipt of the first membership fee and once-off administration fee will serve as the commencement date.
4. All monthly membership fees are payable in advance before the 1st of each month. Any new member's first payment made during a month shall be deemed to have been made in respect of the following month and it is the sole responsibility of the member to ensure that the membership fees in respect of the following months are paid regularly on or before the due date.
5. The monthly membership for the Multisure Legal Assist plan can be reduced or increased in the sole discretion of Multisure and by giving 30 days prior notice to its members.
6. Members who are not legally married but living together as a family can still enjoy family benefits provided that all the relevant particulars are declared on the application form.
7. Services in respect of children will include unmarried children up to but not including the age of 21. Benefits are extended up to the age of 25 if the child is an unmarried full-time student. Physically or mentally disabled children who are dependant on their parents will continue to be included under this plan, irrespective of age, provided membership fees are paid. Physically or mentally disabled children who receive a disability grant do not enjoy the benefits under the parents' membership and must have their own membership.
8. Members and their dependants will be subject to a three (3) calendar month waiting period for benefits which will only commence 3 calendar months after receipt of the first membership fee.
9. After one (1) calendar month's membership the member and his dependants will be entitled to telephonic legal advice and consultations plus a 30 minute consultation with an attorney in his/her area.
10. The onus will be on the member to ensure that monthly fees are paid promptly to Multisure. Benefits under this plan will cease on non-payment of any due fee.
11. Benefits under the scheme is provided on a month-to-month basis. No reserves are built up under the scheme.
12. Benefits and services will commence after the stipulated waiting period has expired.
13. This is not an insurance policy and no limits apply. Multisure may in its sole discretion limit the amount of services/ benefits to any member.
14. Legal advice will only be provided if the relevant facts affect or are caused by or performed by the main member or his/her dependant as an individual in a personal and private capacity and relating to the personal and private affairs of the main member or his/her dependant.
15. When paying membership fees in cash, the member must use his/her membership number as reference.
16. If a member's membership should cease and the member applies to rejoin the scheme at a later stage the same conditions as for a new membership will apply.
17. The membership will be cancelled after the policy holder has failed to pay 2 consecutive membership fees.
18. Any membership can be cancelled by Multisure or the member by giving 30 days written notice.
19. **Other benefits:**
- 19.1 **Home Assist**
A 24-hour helpline providing assistance for emergency household repairs which need to be carried out within 2 hours of the member calling and that could result in damage if not fixed. Service providers are dispatched in the event of electrical and plumbing problems, locksmiths, glaziers or if an essential appliance needs to be repaired.
- 19.2 **Personal Health Advisor**
- 19.3 A professional health assistance service that provides advice on health related matters 24 hours per day by trained nurses and doctors. This service will be especially useful in the case of a medical emergency.
- 19.4 **Take Me Home**
A designated service that will ensure that you always arrive home safely and do not end up on the wrong side of the law after a few drinks and needing to go home. Our drivers will collect you at your point of departure and drive you home in your car at a time convenient to you.
- 19.5 **Dial-a-discount**
We have a partnered with more than 300 leading brands and retailers across South Africa resulting in discounted deals available to our members on products and services. Call us if you would like to purchase virtually any product from household appliances, motor spares and equipment to bricks, pool and garden services, etc. We will assist you with the best deal possible and sms a discount voucher to you.
- 19.6 **Discounted Travel**
We will help you find the best possible travel deal within your budget and assist you with making the booking and other travel arrangements. Just tell us where you would like to travel to and what you are able to spend and we will advise on the best option available to you for accommodation at hotels, lodges, guesthouses and self-catering resorts, car hire, etc and even international travel packages.

(Exact details of the above additional benefits are provided in our membership document which will be sent to the member within 6 weeks of joining or on our website or in our product brochure.)

TERMS AND CONDITIONS FOR MULTISURE INDEPENDENT CONSULTANT (IC).

1. Only members of Multisure's Legal Assist or Funeral Cover death benefit plan are entitled to become a Multisure IC and market its products.
2. No fee is payable for becoming a Multisure IC and a member or policy holder shall become an IC and start earning a referral fee as soon as he/she recruits another individual as a member of Multisure's death benefit and/or legal assist plan and provided that he/she has made his/her first and all subsequent membership fee / policy premium payments.
3. A member of the Multisure Legal Assist plan shall also be entitled to market the Multisure Funeral Cover death benefit product and vice versa.
4. An IC shall operate his/her own business, is an independent contractor (for all purposes including tax and otherwise), and is not an employee, legal representative or agent of Multisure or any other Multisure IC.
5. An IC can terminate his association with Multisure at any time in writing.
6. An IC shall for a period of five (5) years after termination of this agreement hold in confidence any trade secrets, sales and distribution systems, formulas, literature and business information which the IC acquired during the term of this agreement and will not use such items directly or indirectly.
7. An IC who terminates or whose association with Multisure is terminated shall lose his/her status with Multisure and shall, if re-qualifying as an IC, be treated as a new IC.
8. To be entitled to the benefits and referral fees due to him/her, an IC shall ensure that his/her membership remains valid and shall ensure that all membership fees are paid on time. No referral fees or bonuses or any other benefits shall be payable to ICs whose membership fees are not paid by the due date.
9. Multisure shall not be held liable for any consequential or incidental damages caused by its breach, cancellation or suspension of this agreement, whether or not the possibility for such damages are known to Multisure .
10. An IC will operate his/her business in such a manner and at all times to enhance the reputation of Multisure and ensure that his/her conduct complies with the rules and policies of Multisure.
11. Multisure may, in its absolute discretion, immediately suspend and/or terminate a member's association by notice in writing to the IC in the event that Multisure has reasonable grounds for believing that the IC has breached any provisions of this agreement.
12. An IC shall become entitled to earn referral fees, bonuses and benefits when he/she recruits other individuals as Multisure members / policy holders and shall receive the said referral fees, bonuses and benefits and shall advance to higher referral fees, bonus and benefit levels as set out in the rules and policies document which is incorporated in this agreement.
13. Multisure may in its sole discretion and at any time alter the income levels, referral fees, bonuses, benefits and required qualifications as set out in the rules and policies document if Multisure deems such alterations to be in the interest of itself and/or its Members and/or its ICs.
14. Alternative benefits to those set out in the Multisure Legal Assist brochure may be introduced in the sole discretion of Multisure and in such cases the costs, referral fees, bonuses and other benefits shall be determined by Multisure in its sole discretion.

**NB. ALL COMPLETED APPLICATION FORMS MUST BE SUBMITTED TO MULTISURE CORPORATION (PTY) LTD, 94 17th Avenue, Walmer, Port Elizabeth or
P.O. Box 5010, Walmer, Port Elizabeth 6065 or may be handed in at any of our offices. Tel: 087 943 2502 Fax: 086 623 1822 or Email: admin@multisure.co.za**