



TOTALRISKADMINISTRATORS

AN AUTHORISED FINANCIAL SERVICES PROVIDER
FSP NO 40815



REACHOUT



TRA's Policy Referral Process

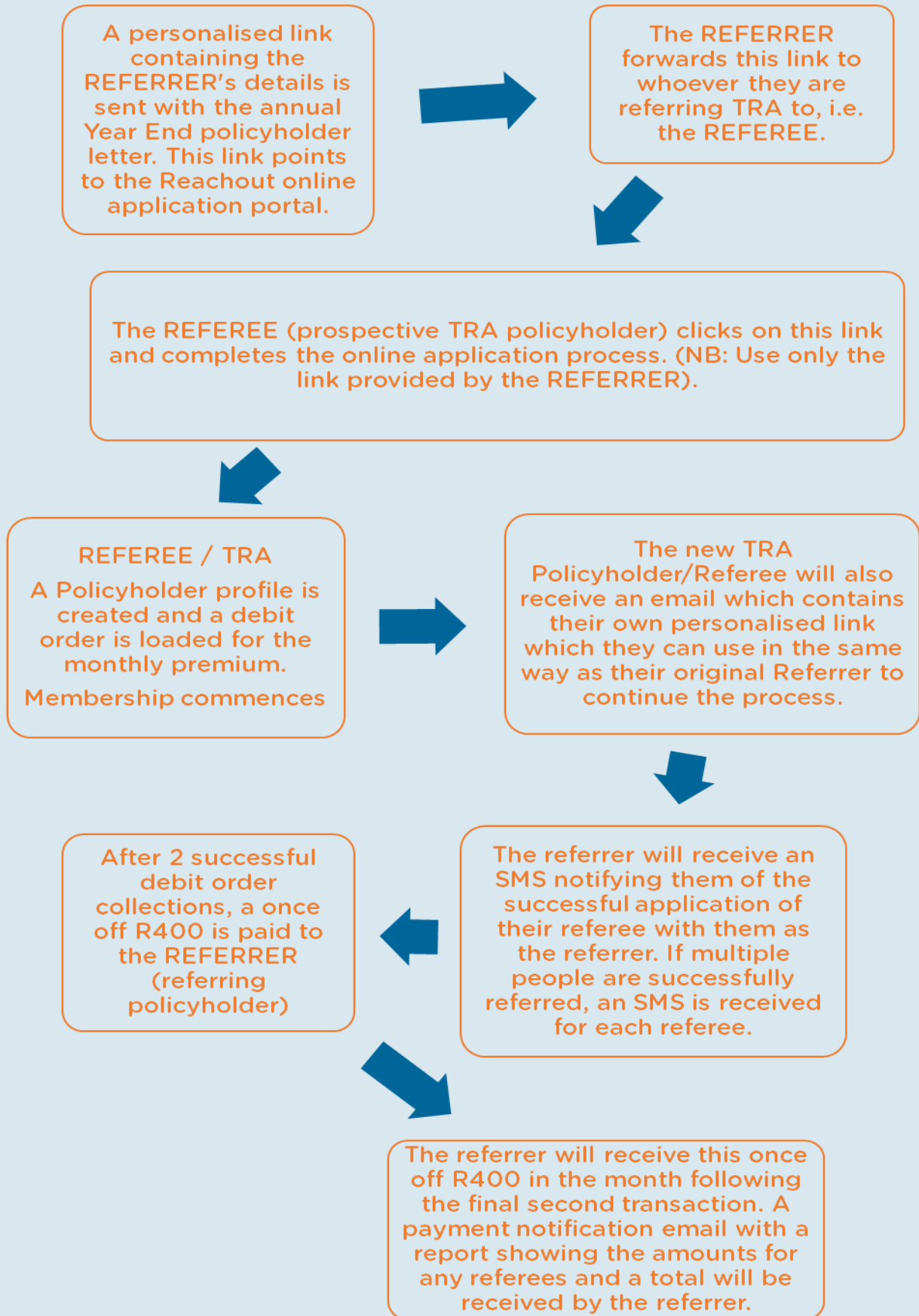
Reach Out to family and friends
They take out a TRA Gap Cover Policy
You get paid R400 per referral.

Terms and Conditions Apply. Errors and Omissions Excepted

DEFINITIONS

REFERRER	An existing TRA Gap Cover Policyholder, who has been issued with a policy number, who wants to reach out to their friends and family and let them know about the awesome benefits and service they are experiencing.
REFEREE	A person who hears about TRA Gap Cover from a family member, friend or colleague who is a current TRA policyholder and decides to take out a Policy for themselves.
REFERRAL FEE	A once-off amount of R400 which is paid to a REFERRER once a REFEREE takes out a policy with TRA and 2 successful debit order collections / premium payments are collected / made.
TRA	Total Risk Administrators (Pty) Ltd. An authorised financial services provider. FSP No 40815. The administrator of the TRA Gap Cover product and the REACHOUT referral business programme.
REFERRAL AGREEMENT	The agreement that comes into existence when a current TRA policyholder (REFERRER) forwards a personalised link to a REFEREE, with the express intention for the REFEREE to become a TRA Gap Cover Policyholder. This agreement ends when the REFERRAL FEE is paid to the REFERRER.
AUTO AND GENERAL	Auto & General Insurance Company Limited, an Authorised Insurer & Financial Services Provider. Reg No 1973/016880/06. The Underwriter of the TRA Gap Cover product.
TRA GAP COVER	A medical shortfall insurance policy designed to cover the difference between medical aid scheme rates and private service provider rates, and also medical aid imposed co-payments and sub-limit shortfalls.
REACHOUT	The referral business programme administered by TRA and which is governed by, and conducted under, the REFERRAL AGREEMENT.

HOW DOES IT WORK?



For further information or any questions around this process, please contact TRA:
Tel 011 372 1540 or Email membership@totalrisksa.co.za

TERMS AND CONDITIONS – The following terms and conditions apply to all business conducted under the REACHOUT programme:

1) ELIGIBILITY – Only current TRA main Policyholders (who are individuals not belonging to an employer group paying on their behalf, and who do not have a registered broker for their TRA membership registered on our system) may enter into this agreement. Current TRA policyholders, who are also registered FAIS brokers and intermediaries may not enter into this agreement.

2) ADVICE, INTERMEDIARY SERVICES, INDUCEMENT DISCLAIMER

- The FAIS Act states that a person who is not an authorised Financial Services Provider (FSP), accredited or is not a mandated representative of a FSP, is not permitted to give advice on financial products or provide any financial intermediary services to any other person. No REFERRER may give advice or intermediary services in respect of a Gap Cover product to prospective policyholders.
- Insurance legislation prohibits inducement and therefore no REFERRER may offer a REFEREE any incentive to take out a policy with TRA or create an impression that they are obliged in any way to take out a Policy with TRA.
- A REFERRER must always act in accordance with the terms and conditions herein contained. AUTO AND GENERAL and TRA will not be liable for any illegal or unlawful actions or misrepresentations made by the REFERRER to the REFEREE in respect of this REACHOUT referral business programme or any TRA product.
- The REFERRER is not mandated to act as a representative, agent or authorised to incur any obligations or liabilities on behalf of AUTO AND GENERAL and TRA, or to give any warranties, representations or undertakings of any nature on behalf of AUTO AND GENERAL and TRA.

3) PAYMENT PROCESS: The referral person can only receive their R400 per referee once the referee has made two successful payments for their full premium. The R400 is a once-off fee only which under no circumstance can be paid again. TRA is not liable for this R400 if the referee cannot pay their premiums. Two transactions made by the referee, whether via debit order or an EFT made directly to TRA, must be made, regardless of the start date of the referee's Policy. Payments will be made into the bank account we have stipulated for claims payments on the system for the referrer at the time of the payment run. If these banking details have changed and we have not been notified, TRA is not liable for this non-payment of the referral fee.

4) MONITORING OF INFORMATION - TRA may monitor and record communications or traffic on the REACHOUT programme in order to maintain the proper functioning of this service, to detect any unauthorised use, or when the law requires us to do so.

5) AMENDMENT OF AGREEMENT

- TRA have the right to amend or add new terms and conditions for the use of the REACHOUT programme at any time.
- Whenever TRA changes this agreement, TRA will electronically update this agreement, the Privacy Policy, the Disclaimer and the other annexures that are applicable. TRA will notify you of the updated version.
- If you do not agree with the amendments and fail to notify us of your intention to end the agreement within the 7(seven) day period, it shall be assumed that you have accepted the amended or new terms and conditions.

Save as expressly provided to the contrary in this agreement, the amended version of the agreement shall supersede and replace all previous versions thereof.

6) TERMINATION OF AGREEMENT

TRA can terminate your right to provide referrals at any time, upon providing you with reasonable notice. This will not affect referrals currently being processed and have not yet reached the end of the agreement. In instances where TRA establish that the REFERRER commits fraud or miscommunicates any information in respect of advice, TRA reserve the right to cancel the agreement with immediate effect and the REFERRAL FEE will not be payable.

TRA reserve the right to terminate your right to submit referrals should any one or more of the following events occur:

- You commit fraud or TRA suspect that you have done so.
- Where TRA are under the impression that your behaviour was inappropriate or constitutes misconduct.
- If you breach this agreement.
- If the law requires us to do so.

In the case of fraud made by the referrer or referee, the referral fees paid by TRA may have to be refunded by the referrer or referee. This decision will be made at the discretion of the TRA Management Committee.

7) USE OF PERSONAL INFORMATION:

By making use of this REACHOUT referral program, you will be giving TRA your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). TRA will take all reasonable steps to protect your personal information.

You authorise us to process your personal information to:

- Communicate information to you that you ask us for.
- Provide you with insurance services.
- Verify the information you have given us against any source or database.
- Compile non-personal statistical information about you.
- Transmit your personal information to any affiliate, subsidiary or re-insurer so that TRA can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- Transmit your personal information to any third-party service provider that TRA may appoint to perform functions relating to your policy on your behalf.
- Transmit your personal information where legally obliged to:
 - When any regulatory authority for the various financial sectors requests same.
 - To comply with any regulation passed under relevant legislation, or any legal process.
 - To enforce and protect our rights and property (including intellectual property).
 - When you have expressly authorised us to do so.
 - When required by law to do so to satisfy an order and/or a subpoena issued by a court of competent jurisdiction.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

8) CONSENT REQUIRED FROM REFEREE

By providing the REFERRER's details, a REFEREE provides consent for their access to the following information relevant to them:

- The date that the application has been processed/finalised with them as the REFERRER and,
- When they have received or will receive the REFERRAL FEE due to referring.
- Reasons for non-payment of the REFERRAL FEE due to a debit order being rejected or non-payment by the referee (ONLY if this is directly enquired about). No notification will be sent to them and any notification for a debit order rejection will only be sent to the referee).

No other details regarding the Policy will be disclosed to the referral person at any point.

9) CONSENT FROM THE REFERRER:

By providing the personalised link to a referee to click on, a referrer consents to providing the details as per the application form i.e. their full names, ID number and TRA Policy Number for reference purposes. These are already details which TRA will have stipulated on the system for the referral person/current TRA Policyholder. Personal Information is protected as per point 7 above. If details were provided without the verbal consent of the referrer to the referee, TRA will not be held liable.

If any details provided are inaccurate, the referee has 48 hours in which to provide accurate details, or the referral person will not be in effect and they will not receive their once off R400.