



LIFESHIELD
FINANCIAL SERVICES



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Lifeshield Financial Services Quote Disclaimer

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Document Owner: Lifeshield Financial Services (Pty) Ltd

Authorised Financial Services Provider

FSP No. 48680

 (010) 020 0069

 info@lifeshield.co.za

 www.lifeshield.co.za

 Registration Number: 2014/276799/07





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1. PURPOSE

This Quote Disclaimer explains the basis upon which quotations issued by Lifeshield Financial Services (Pty) Ltd are provided.

All quotations are subject to verification, underwriting and insurer acceptance.

2. INDICATIVE QUOTATIONS

Unless expressly confirmed otherwise, every quotation:

- is indicative only;
- is based on the information supplied by the customer;
- is subject to change;
- does not constitute acceptance of risk.

3. UNDERWRITING

All quotations remain subject to:

- Underwriting assessment
- Verification of information
- Applicable insurer rules
- Product availability
- Risk acceptance

The insurer reserves the right to amend or decline any quotation following underwriting.

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4. CUSTOMER DISCLOSURE

Customers must provide complete, accurate and truthful information. Failure to disclose material information may affect:

- Premiums
- Cover
- Claims
- Policy validity

5. NO INSURANCE COVER

Receiving a quotation does not mean that insurance cover has commenced.

Insurance cover only begins once:

- the application has been accepted;
- underwriting has been completed where applicable;
- the insurer has confirmed acceptance; and
- all applicable policy requirements have been met.

6. PREMIUMS

Premiums quoted may change if:

- customer information changes;
- risk information changes;
- underwriting requirements change;
- insurer pricing changes prior to policy inception.

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7. PRODUCT INFORMATION

Product information contained within quotations should be read together with:

- Policy wording
- Terms and Conditions
- Product disclosures
- Applicable exclusions

Where inconsistencies exist, the official policy documentation prevails.

8. LIMITATION OF LIABILITY

Lifeshield accepts no liability for decisions made solely on the basis of an indicative quotation. Customers are encouraged to review all documentation carefully before accepting any insurance product.

9. CHANGES TO THIS POLICY

This policy may be updated from time to time to reflect:

- Legislative changes
- Technology updates
- Business requirements

The latest version will always be published on our website.

10. CONTACT US

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