



LIFESHIELD
FINANCIAL SERVICES



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Lifeshield Financial Services Website 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





1. PURPOSE

This Website Disclaimer governs the use of the Lifeshield Financial Services website ("Website").

By accessing or using this Website, you acknowledge that you have read, understood and accepted the terms contained in this Disclaimer.

If you do not agree with this Disclaimer, you should discontinue use of the Website immediately.

2. GENERAL INFORMATION

The information published on this Website is provided for general informational purposes only.

While Lifeshield Financial Services (Pty) Ltd ("Lifeshield") makes every reasonable effort to ensure that information is accurate and current, no warranty or representation is made regarding the completeness, reliability, suitability or accuracy of the information provided.

Information may change without notice.

3. NO FINANCIAL ADVICE

Unless expressly stated otherwise, information available on this Website:

- does not constitute financial advice;
- should not be regarded as financial planning;
- should not be interpreted as a recommendation to purchase any financial product;
- should not replace professional financial advice.

Financial advice is only provided by appropriately authorised representatives where applicable and after consideration of the customer's circumstances.

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4. PRODUCT INFORMATION

Product descriptions, benefits, premiums and features displayed on this Website are provided as general information only.

Actual policy terms, conditions, exclusions, waiting periods, limitations and underwriting requirements are contained in the relevant policy documentation issued by the applicable insurer.

In the event of any inconsistency, the official policy documentation shall prevail.

5. QUOTATIONS

Any quotation generated through this Website:

- is indicative only;
- is based on the information supplied;
- may change following verification;
- remains subject to underwriting;
- remains subject to insurer acceptance.

A quotation does not constitute an offer of insurance or confirmation of cover.

Insurance cover only commences once accepted by the insurer and confirmed in accordance with applicable procedures.

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6. CLAIMS

Submission of a claim through the Website or any electronic platform does not constitute acceptance of liability or guarantee payment.

Claims remain subject to:

- policy terms;
- underwriting;
- validation;
- supporting documentation;
- insurer assessment.

7. THIRD-PARTY PRODUCTS

Certain products and services promoted on this Website are provided by third-party insurers, underwriters or service providers.

Lifeshield acts within the authority granted by those product providers.

Third-party products remain subject to the respective provider's terms, conditions and underwriting requirements.

8. EXTERNAL LINKS

This Website may contain links to external websites for convenience.

Lifeshield:

- does not control external websites;
- does not endorse external content unless expressly stated;
- accepts no responsibility for third-party information;
- is not responsible for third-party privacy practices.

Users access third-party websites entirely at their own risk.

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9. WEBSITE AVAILABILITY

Lifeshield does not guarantee uninterrupted access to this Website.

The Website may be unavailable due to:

- scheduled maintenance;
- system upgrades;
- technical failures;
- telecommunications interruptions;
- force majeure events;
- cyber incidents.

Reasonable efforts will be made to restore services as quickly as possible.

10. CYBER SECURITY

Although reasonable security measures are implemented, Lifeshield cannot guarantee that this Website will always be free from:

- viruses;
- malware;
- malicious code;
- cyber attacks;
- unauthorised access.

Users are responsible for ensuring that appropriate security measures are implemented on their own devices.

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11. LIMITATION OF LIABILITY

To the fullest extent permitted by South African law, Lifeshield shall not be liable for any direct, indirect, incidental, consequential or special damages arising from:

- use of this Website;
- inability to access the Website;
- reliance on Website information;
- website interruptions;
- technical failures;
- internet outages;
- third-party systems;
- cyber incidents beyond our reasonable control.

Nothing contained in this Disclaimer excludes liability where such exclusion would be unlawful.

12. NO WARRANTIES

This Website is provided on an "as is" and "as available" basis.

Lifeshield makes no warranties, whether express or implied, regarding:

- availability;
- reliability;
- completeness;
- suitability;
- uninterrupted access;
- fitness for a particular purpose.

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13. INTELLECTUAL PROPERTY

All Website content including:

- logos;
- branding;
- graphics;
- layouts;
- documents;
- software;
- text;
- images;
- icons;

remain the intellectual property of Lifeshield Financial Services or its licensors unless otherwise indicated.

Unauthorised reproduction or distribution is prohibited.

14. PRIVACY

Personal information submitted through this Website is processed in accordance with:

- Protection of Personal Information Act (POPIA)
- Privacy Policy
- Cookie Policy
- PAIA Manual

Users are encouraged to review these documents before submitting personal information.

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15. REGULATORY STATUS

Lifeshield Financial Services (Pty) Ltd is an authorised Financial Services Provider.

Registration Number: 2014/276799/07
FSP Number: 48680

Customers may verify our authorisation directly with the Financial Sector Conduct Authority (FSCA).

16. GOVERNING LAW

This Disclaimer shall be governed by the laws of the Republic of South Africa. Any disputes relating to the Website shall be subject to the jurisdiction of the South African courts.

17. 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.

18. CONTACT US

Lifeshield Financial Services (Pty) Ltd, An Authorised Financial Services Provider FSP No. 48680

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