



This policy consists of two parts – a Policy Schedule and policy Terms and Conditions. The policy will become valid only once we have accepted the application and have received the first Premium. This document contains the Terms and Conditions of the policy. It contains important details about this product and the cover provided. The Policy Schedule details the particular values that apply to your Policy where these can vary due to your choices. In this policy, unless clearly stated otherwise:

- words importing only one gender shall include the other gender;
- the singular shall include the plural and vice versa.

## 1 Definitions

<b>Accident</b>	An accident is a sudden external, violent, unexpected event, which results in injury to the insured person or death. Death must occur within 14 days of the accident. This does not include if the Life Assured's death was due to suicide.
<b>Personal Information</b>	includes but is not limited to information relating to: race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history and as more specifically defined in the Data Protection and Privacy Act 2019.
<b>Process</b>	means any operation or activity, whether automated or not, concerning personal information, including collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information.
<b>Processing</b>	will have a similar meaning.
<b>Policy Anniversary</b>	The annual anniversary of the Issue Date of the policy.
<b>Accidental Death</b>	Traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other cause and within 14 days of such trauma. This does not include suicide.
<b>Premium</b>	The total Premium as stated in the Policy Schedule
<b>Benefit Amount</b>	The amount the Life Assured is insured for under a particular benefit of the policy, as stated in the Policy Schedule.
<b>Policyholder</b>	The person who is the owner of the policy, is the Principal Life Assured and Premium Payer on this Policy.
<b>Beneficiary</b>	The person nominated to receive the death benefits on the death of the Life Assured.
<b>Premium Payer</b>	The person, as stated in the Policy Schedule, who pays the Premiums due under this policy.
<b>Life Assured</b>	Any of the lives insured under a particular benefit of the policy. All Lives Assured will be stated in the Policy Schedule.
<b>Principal Life</b>	The Principal Life Assured refers to the Assured Policyholder and he/she is also insured on the policy.

<b>Spouse</b>	The person you are legally married to either by civil, tribal or customary law. This may also include a second or third Spouse if the Policyholder / Principal Life Assured has more than one Spouse.
<b>Child or Children</b>	Child is defined as a person who is under the age of 25 and must be unmarried. This can be the Policyholder's: <ul style="list-style-type: none"> <li>• Biological or legally adopted child;</li> <li>• Spouse's biological or legally adopted child;</li> <li>• Common law child (those children whose deceased parents may or may not be related to you, and if you are such children's permanent, primary caregiver and they have been dependent on you for the last 12 months or longer before the start of the policy);</li> <li>• Stillborn Child;</li> <li>• A mentally or physically disabled Child who is fully dependent on the Policyholder</li> </ul>
<b>Stillborn Child</b>	A baby who is dead when it is born or surgically removed from the womb, after the 28th week of pregnancy.
<b>Extended Family</b>	Extended Family member(s) may comprise of the following: <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Any Child above the maximum number allowed to be covered under the Family Benefit;</li> <li>• A blood relative of the Policyholder that is financially dependent on the Policyholder; and</li> <li>• Additional Spouses as permissible in law and in addition to the Spouse elected in the Family Benefit.</li> </ul> <p>This includes the Policyholder's Parent or Parent-in-law, Child, Nephew or Niece, Uncle or Aunt, Cousin, Grandparent, Grandchild, Brother or Brother-in-law, Sister or Sister-in-law.</p> <p><b>Cousin:</b> The Child of the Policyholder's Uncle/Aunt.</p> <p><b>Grandchild:</b> The Child of the Policyholder's son or daughter.</p> <p><b>Grandparent:</b> The mother or father of the Policyholder's or Spouse's Parent.</p> <p><b>Nephew/Niece:</b> The son/daughter of the Policyholder's or Spouse's brother or sister.</p> <p><b>Uncle/Aunt:</b> The brother/sister of the Policyholder's mother or father.</p> <p>Parents and The Policyholder's or Spouse's natural or Parents-in-law stepparents or the parents who legally adopted the Policyholder or Spouse.</p> <p>Domestic Worker, the persons who are employed by the Policyholder as Gardener/nanny/cleaner</p>

<b>Waiting Period</b>	A period where no benefits will be paid, except for accidental death. Premiums need to be paid during the Waiting Period. The Waiting Period applies from: <ul style="list-style-type: none"> <li>the Commencement date;</li> <li>the date a new Life Assured is added to the policy; or</li> <li>the date when cover is increased (applicable to the increased amount only and does not apply to increases due to Automatic Benefit Increases).</li> </ul>
<b>Stanbic Bank Uganda</b>	Stanbic Bank Uganda distributes and administers the Flexi Protect Plan on behalf of Liberty, through a Platform only provider.
<b>Liberty</b>	Liberty Life Assurance Uganda Limited ("Liberty") is the insurer of the Flexi Protect Plan.
<b>We/us</b>	The terms "we" or "us" refers to

## 2 Plan Description

This Flexi Protect Plan is available to all Stanbic Bank Uganda customers and provides a maximum lump sum benefit and other optional and additional Benefits as selected, on death of the Life Assured to aid in covering funeral related expenses. The Plan provides cover for the Principal Life, family cover for up to 3 spouses, and 6 children per policy, 4 parents / parents-in-law, 8 Extended Family members, who will have to be nominated at policy inception or added as part of a servicing request.

## 3 Cover Commencement Date

The commencement date for natural death and accidental death will be on acceptance of the completed application forms and receipt of the first premium by Stanbic Bank Uganda. The waiting period for natural death will also commence on this date.

## 4 Premium Payer

The premium Payer must hold an active Stanbic Bank Uganda account and be the Policyholder and the Principal Life Assured on this Policy. The Premium Payer must have an insurable interest in the Life Assureds on the Policy.

## 5 Third Party Policies

This policy allows an individual to take out cover for pre-specified eligible lives and not to cover themselves.

A Policy issued in the name of the Premium Payer/Policyholder and monthly premiums are paid by the Premium Payer. Third party policies are limited to a maximum of five (5) policies debited from the premium payers Stanbic Bank Uganda account. The relationship of the Life Assured to the Premium Payer/Policyholder must be established at claims stage, failing which the claim will be declined. Only the following defined relationships, provable by either blood relation, law or other appropriate methods, will be allowed for third-Party Policies:

Spouse	Sister-in-law	Daughter-in-law
child	Brother-in-law	Son-in-law
Parent (mother/father)	Aunt	Cousin
Parent-in-law (mother-in-law / Father-in-law)	Uncle	Niece
Sister	Grandparent	Nephew
Brother	Grandchild	Domestic worker (gardener, Nanny, Cleaner)

The relationship of the Life Assured to the Premium Payer shall be captured at application stage as to ensure eligibility.

## 6 Lives Assured

### 6.1 Who can you cover under the policy

The Policyholder can also insure:

- His/her Spouse (up to 3 spouses),
- up to 6 Children,
- up to 8 Extended Family, and

- up to 4 Parents and Parents-in-law under this policy.

Additional lives may be added (within the limits above and the age limits included on the following table) or existing Lives Assured may be removed, provided the policy is in force.

	Minimum Entry Age	Maximum Entry Age	When cover ceases
Principal Life	18 last birthday	65 last birthday	Whole of life
Spouse	18 last birthday	65 last birthday	Whole of life
Children	New-born	20 last birthday, or 24 last birthday (if student and unmarried)	21 (25 if the child is a student at a registered institution)  * Can be for whole of life if policyholder elects to insure them as extended family on the policy
Parents	18 last birthday	84 last birthday	Whole of life
Extended Family	New-born	84 last birthday	Whole of life

Children will remain on the policy after the maximum ages allowed as a Child member. They will automatically be treated as Extended Family members and be charged the appropriate premium rates. Please contact us if you would instead like their cover to cease.

## 6.2 Eligible Life Assureds

This policy only covers life assureds who are:

- Citizens or permanent residents in Uganda, Live in Uganda for at least nine (9) months of the year.  
Work in Uganda and have a legal permit/visa of at least six (6) months.
- Live in East African regions outside of Uganda, provided that the Life Assured returns to Uganda every twelve (12) months for the cover to continue.

### In addition:

- All children covered under the policy must also live in Uganda.
- A passport can be used if no Uganda ID number is available.
- Alien ID/Foreigner's certificate will be acceptable.

The above applies to ALL lives insured under the policy.

**The above applies to ALL lives insured under the policy.**

## 7 Benefits

All benefits amounts, except for the Transport benefit, can be selected in Ush 125,000 increments. The Radio Announcement benefit increments are Ush 25,000.

### 7.1 Description of what you are covered for

#### Funeral benefit

The Funeral benefit will pay out a Benefit Amount when any of the Lives Assured under this policy dies. Claims will be paid within 48 hours of receiving all the necessary documentation.

On the death of a baby up to 3 months old or a Stillborn Child, a Funeral benefit will be paid provided that:

- the Policyholder/Principal Life Assured or Spouse (if insured under this policy) is the mother, and
- the death occurs after the 6-month Waiting Period, if it is a natural death.

Age of Child	Maximum Amount paid
Stillborn or up to 3 months (baby)	Ush 1,250,000
4 months to 5 years	Ush 1,250,000
6 to 10 years	Ush 12,500,000
Over 11 years (not legislated)	Ush 12,500,000

The Funeral benefit pays a maximum of 2 Stillborn claims over the lifetime of the Policy (and per Life Assured if covered under more than one policy).

#### **Double Accidental Death benefit**

Should the Policyholder/Principal Life Assured or Spouse (if insured under this policy) die because of an Accident (or die within 14 days of the Accident) the Funeral benefit will be paid plus an additional amount equal to the Funeral benefit. This additional benefit is called the Double Accidental Death benefit and is limited to the total maximum benefit limits. The benefit does not apply in the event of the Life Assured committing suicide.

This Benefit is not applicable to Third Party Policies.

#### **Premium Waiver**

The Premium Waiver Benefit provides cover to remaining family members on the Policy upon the death of the Principal Life Assured, without any premiums being paid.

The following conditions are applicable to the Premium Waiver Benefit:

The policy must have been active for 6 months, with at least 6 premiums being paid. Any Policy active for less than 6 months will not be eligible for the Premium Waiver Benefit. The remaining family members on the policy will remain covered for a further 6 months following the death of the Principal Life Assured and no premiums will be payable.

No material amendments to the policy will be permitted during the premium waiver period, except for administrative changes, such as updates of contact details. Material amendments include, but is not limited to: cover increases, addition or removal of extended family members, automatic annual escalations, upgrades or downgrades.

This benefit can only be claimed once.

After 6 months, the spouse (or any adult member on the policy over the age of 18), will have the option to take over the policy as the Policyholder (with new premiums quoted for the new Policyholder).

Payment of premiums will resume at this point and the Policyholder will need to make arrangements to pay the premiums.

If the policy is not transferred to the spouse or another adult member on the policy, the policy and all related benefits will end.

The Premium Waiver Benefit is only applicable in the event of death and shall not apply to other events such as Disability (Permanent or Temporary), Retrenchment, Income Replacement, diagnosis of a Critical Illness etc.

This Benefit is not applicable to Third party Policies.

#### **Optional Additional Benefits**

##### **Tombstone "Memorial" benefit (if selected)**

The Memorial benefit will pay a Benefit Amount to the Beneficiary when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies. This benefit is paid in addition to the Funeral benefit and is for the purpose of aiding with the costs of erecting a tombstone. However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

##### **Catering benefit (if selected)**

The Catering Benefit will pay a Benefit Amount to the Beneficiary when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies. This benefit is paid in addition to the Funeral Benefit for the purpose of providing catering at the funeral. However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

##### **Shopping benefit (if selected)**

The Shopping Benefit is a set amount paid monthly for the purpose of the cost of groceries for the family when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies. The amount is paid for the number of months initially selected (6 or 12 months), after the death of the life assured.

- The first payment will be within 30 days after the death if all rules for claiming have been followed and it is a valid claim;
- The policy must have been in force for the required waiting period

of 6 months and all monthly premiums paid in full. However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

#### **Transport Benefit (if selected)**

The Transport Benefit will pay a Benefit Amount to the Policyholder/Beneficiary, depending on the option selected (i.e., local or regional option) when the Life Assured under the benefit dies. This benefit is paid in addition to the Funeral Benefit and is intended to cover the cost of transport of the body to the place of burial. The benefit does not provide the actual transport service, and this must be separately arranged. The actual cost of transport may be different to the Benefit Amount payable. This benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

##### **This Benefit has two options, local and regional:**

- The lump sum benefit for the purposes of local option being for transport within Uganda.
- The lump sum benefit for the purposes of regional transport within the East African region.

#### **Radio Announcement benefit (if selected)**

The Radio Announcement Benefit will pay a Benefit Amount up to a maximum, to the Policyholder/Beneficiary when the Life Assured under the benefit dies. This benefit is paid in addition to the Funeral Benefit. This benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

### **7.2 Who are the benefits paid to**

If the Policyholder/Principal Life Assured dies, we will pay the benefits to the nominated Beneficiaries. If no Beneficiaries are nominated by the Policyholder in writing, we will pay:

- the Spouse Life Assured under this policy at the time or
- the closest relative on record if there is no Spouse Life Assured.

Beneficiaries apply to the Principal Life Assured benefit only. If there is any dispute as to who the benefits should be paid to, Liberty will decide whom to pay. If another Life Assured dies the benefit is paid to the Policyholder/Principal Life Assured.

### **7.3 Maximum benefits that can be paid per Policy**

The Funeral benefit payable per policy per Life Assured is as follows:

<b>Life Assured</b>	<b>Maximum Sum Assured</b>
Stillborn or up to 3 months (baby)	Ush 1,250,000
4 months to 5 years	Ush 1,250,000
6 to 10 years	Ush 12,500,000
Over 11 years (not legislated)	Ush 12,500,000

Where the maximum benefit has been paid, no further benefits will be paid.

### **7.4 When do the benefits end**

Should the Policyholder/Principal Life Assured die, the Spouse Life Assured (or another Life Assured where there is no Spouse insured), has 3 months to choose to continue with the policy in his/her own name following the completion of the Premium Waiver period. If this option is not taken up, the policy and all benefits on all Lives Assured end. Furthermore, for Children covered under the Funeral benefits, their benefits will end on the last Policy Anniversary before their 25th birthday. However, if they are disabled before then, their benefits will end on the earlier of the policy end date or the Child's death.

### **7.5 Waiting Periods**

The Waiting Period will be 6 months for all Life Assureds covered under this policy and for all benefits selected. The waiting period will begin on the cover commencement date.

No benefits will be paid during the Waiting Period.

When the Waiting Period on Natural Death will be waived

We will waive the waiting period on funeral cover if death occurs within the 6-month Waiting Period where the Policyholder has switched cover from another insurer to us, if:

- The policy from the previous insurer was cancelled and the Flexi Protect Plan was issued not more than one (1) month after such cancellation.

- The Waiting Period on the previous policy had been completed before date of death; and
- The relevant Life Assured was covered for funeral cover under the previous policy.
- If the Flexi Protect Plan has a higher benefit amount than the previous policy, the full 6-month Waiting Period will apply to the difference between the two benefit amounts.

This means that we will only pay a funeral claim equal to such lesser benefit amount when a Life Assured dies from natural causes within the first 6 months of the cover Issue date.

No waiting period applies for death by accident, provided a completed application has been received (and any associated documents) and at least one monthly premium was paid.

Twelve (12) months waiting period for death by suicide for all life assureds shall be applicable. See exclusions below.

#### Who is entitled to this benefit?

- Policyholder or beneficiary

#### Documents required where cover is switched

To ensure that this policy takes account of all completed waiting periods of a switched policy, the following documents may be required at application stage or at the time of submitting a claim:

- The Policy schedule of a funeral plan from any other insurer dated at a maximum of 1 month before the Flexi Protect Plan issue date.
- Proof of cancellation of this previous policy.

### 7.6 Exclusions

No benefits will be paid if the death of any Life Assured was caused by their committing suicide any time prior to 12 months after the Issue Date, or the date of a particular Life Assured is added to the policy. This exclusion also applies to any increases in the Benefit Amount (other than through automatic benefit increases, if selected) from the date of that increase. The double accidental death benefit does not apply in the event of suicide

If you die (or are injured or disabled) because you committed a crime or did something illegal, you will lose all benefits. We may cancel all cover and you will lose all premiums paid.

### 8 Inclusion of New Lives Assured

All immediate and Extended Family members must be named and added at policy outset. A 6-month waiting period will be applicable upon any new Lives Assured being included. An addition of family members after inception will be subject to the following rules:

- A spouse may be included in a policy at any time.
- A new child may be included in the policy at any time.
- Extended Family and parents may be added at any date (and not only at inception). The waiting periods will apply.
- Parents-in-law may be included in the policy at any time.
  - \*Proof of marriage for spouse will be required while the policy is in force or at claims stage if not provided during period of cover.
  - \*Requirement of relation to main member will be required while policy is in force or at claims stage if not provided during period of cover.

### 9 Premiums

Premiums, as stated in the Policy Schedule, are payable monthly and must be paid by approved debit order. The Premium rates are as the policy quotation. All charges for this policy are included in the Premium. If you cancel your debit order at the Bank, we will not be able to instruct the bank for payment and premium payments will be unpaid.

The Premium for the Policy may be subject to a minimum amount. If the Premium does not meet this amount payable, we may cancel the Policy unless the Premium has been increased to the minimum amount payable. Liberty does not guarantee premium rates and reviews them at least once each year.

- Your premium will change annually as your age changes. As the life assured will be one year older at that time, you may expect that the premium payable will increase.
- Should you choose to increase the sum assured at the policy anniversary, there will be an additional premium payable for the additional cover.

When reviewing the premium rates, we will investigate the extent to which the pricing assumptions used to calculate the premiums varied from the actual experience and our expectation of future experience.

These assumptions include but are not limited to the expected:

- Claims incidences;
- Renewal costs of providing the policy;
- Lapse rates;
- Interest rates; and
- The average age and demographics of the lives assured on the entire product. Furthermore, we reserve the right to appropriately adjust the benefits payable and the premium of this policy if:
  - Any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty is introduced or changed; or
  - The legal interpretation or understanding of any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty has changed; or
  - Such adjustment is necessary to ensure that actual benefits paid each year are similar to the expected benefits payable (Which are adjusted by Liberty's expectation of future experience, including the economic climate, claim incidences as well as the age and demographics of the life assured.)

Notification of any Premium Increases will be issued at least 31 days before the increase takes effect by written communication via email and/or SMS.

If the Policyholder does not want Premiums to be increased, he/she must notify Stanbic Bank Uganda in writing before the increase is applied and we will reduce the benefits accordingly.

### 9.1 Non-Payment of Premiums

We will collect the premiums from your bank account by debit order. The premium is payable monthly in advance. If there are insufficient funds in the account, we may track your account using an approved system and re-send the instruction for payment as soon as sufficient funds are available in the account. We may also collect a partial premium if they have not been able to collect a full premium. When your selected payment day falls on a Sunday or public holiday we will deduct your premium on the last business day before. If you cancel your policy within 7 days before your next premium is due, we may deduct your next premium and provide you with another 30 days of cover.

### 10 Premium Skip Allowance

Your policy will not lapse if you are unable to pay a premium. However, if you skip a premium, the value of the policy benefit will be reduced by the proportion of premiums missed over the previous 6 months. Your policy will lapse if you are unable to pay more than 6 consecutive premiums. Liberty will notify the Policyholder in writing that the premium is overdue, and that the policy is due to lapse upon the expiry of such period.

### 11 Automatic benefit and premium increases

Any automatic benefit increases selected will result in the Benefit Amount increasing at each Policy Anniversary. These increases will be accompanied by a related automatic premium increase to allow for the cost of the increase in Benefit Amount. The automatic benefit and premium increases are set out in the Policy Schedule. The Policyholder must notify Stanbic Bank Uganda in writing should he/she not wish to accept any future Benefit Amount increases and benefits will be adjusted accordingly. The Automatic Benefit Increase will cease on the Policy should where any Life Assured's total sum assured exceeds the maximum sum Assured.

### 12 Upgrades and Downgrades

A Policyholder can upgrade to a higher benefit based on options indicated on the Schedule. There will be a 6-month waiting period applicable on the additional benefit amount.

A policyholder also has the option of downgrading their benefit based on options indicated on the Schedule.

### 13 Rights of parties

All benefits due will be paid to the Policyholder, except where otherwise stated.



### 13.1 Choosing a Beneficiary

The Policyholder may at any time appoint or remove a Beneficiary. The appointment or removal of a Beneficiary will not be binding on us unless it is recorded by Stanbic Bank Uganda. Up to 5 beneficiaries can be added on a Policy. The Policyholder can select the percentage that each Beneficiary will receive of any Claim Amount.

### 13.2 Transferring rights to benefits (cessions)

Rights to the benefits under this policy cannot be:

- cashed in, or
- transferred to a third party as security for a debt, or for any other reason.

The Benefits in this Policy may not be ceded, assigned or pledged as security in any way.

### 13.3 Claim payment to the nominated beneficiary

Before a claim is paid out, the beneficiaries will be screened in terms of the applicable Anti Money Laundering and terrorism laws.

### 14 Cooling-off period

Every Policyholder is entitled to a 30-day period to cool off, that is to cancel or change the policy (as long as no benefit was paid, or claim made). Any cancellation or change request must be sent to Stanbic Bank Uganda in writing within 30 days of receiving the Policy Document. The Policy Document is considered to have been received 10 days after the date that Policy Document was issued by Stanbic Bank Uganda.

After receiving any cancellation or change request, and subject to any law, we may take any of the actions below:

- Change the policy in line with the requested change.
- Inform the Policyholder that no change can be made to the policy.
- Cancel the policy and refund any Premiums the Policyholder has already paid less any expenses related to the cover enjoyed up until the cancellation of the policy (only applicable to new business policies). Where we have not received the required notice of cancellation of either the policy in totality or the cancellation of the changes requested to the policy within the 31-day period, the Policyholder will be bound by the Terms and Conditions of the policy. The Policyholder then gives up the right to object to the policy's Terms and Conditions later. To exercise your cooling-off rights, please contact us directly.

### 15 Terminating the Policy

If you wish to cancel your policy, you need to provide us with 31 days' notice of your request to cancel the policy. If we wish to cancel your policy, we will provide you with 1 calendar months' notice at your last known postal or email address. We will not refund any unused proportion of premiums if the policy is cancelled.

### 16 Making a Claim

Please refer to the Claim checklist (Section 26) for a list of the claim requirements. A Claim must be submitted within six (6) months of the date of death of the Insured Person or any other Insured Person. The Insurer reserves the right to reject a Claim that is not submitted within the Notification Period.

We will only pay benefits if we are satisfied that a valid claim has been submitted and the person claiming is in fact entitled to receive the benefits. Stanbic Bank Uganda must be provided with all the information that we require to process any benefits due. Following notification of the claim, all relevant documentation pertaining to a Claim must be submitted within twelve (12) months from the date of notification of the death of the Insured Person. The Insurer reserves the right to reject a Claim whereby the relevant documentation is not submitted within twelve (12) months.

We pay all approved claims within 48 hours after we have received the claim with all the correct documents. If any of the insured persons die, we need proof of relationship to the claimant (the person making the claim), or the beneficiary. It is the Policyholder's responsibility to make sure that Stanbic Bank Uganda always has up-to-date contact information for all those that can benefit on this policy. Where we become aware that there are benefits due to be paid out on the policy, Stanbic Bank Uganda will always first try to contact the Policyholder or their Beneficiaries at the last address or contact information provided. If Stanbic Bank Uganda is not able to contact

the Policyholder at this address or contact information provided, we will take other reasonable steps to try find the person that is entitled to the policy benefit. A claim must be submitted within 12 months of the death of the insured person. This needs to be checked against any unclaimed benefits legislation.

### 17 Submission of Claims

A claim must be submitted within 12 months of the death of the Life Assured.

### 18 Claim Procedure

You can claim by:

- Contacting your nearest Stanbic Bank Uganda branch.

### 19 Surrender values

This policy does not have any surrender cash value. This means you cannot cash it in and we will not pay anything if you stop paying your premiums.

### 20 General Terms

All notifications in writing will be sent to the address Stanbic Bank Uganda has on record at the time.

Premiums and any other amounts due under this policy must be paid in Ugandan Shillings. Benefits are also only paid in Ugandan Shillings.

The Premium Payer consents to the debiting of his/her bank account, in the event that any Premium needs to be recovered from his/her bank account. Should the bank details change at any time, the Policyholder or Premium Payer should notify Stanbic Bank Uganda of such change.

The laws of Uganda will apply to any question of law affecting this policy.

Should any claim under this policy involve fraud, gross misrepresentation or false information, Liberty reserves the right to cancel this policy.

We may change the benefits payable and the Premium rates under this policy if any legislation or interpretation of legislation (including tax legislation) affecting this policy, Stanbic Bank Uganda or Liberty is introduced or changed. The Policyholder will be notified in writing of any changes made.

Any policy changes are subject to our business practices at the time.

### 21 Events beyond our control

Force majeure refers to circumstances beyond our reasonable control, such as an act of God, acts of the State or Government, exceptional weather conditions, total national electricity failures, war or war-like activities or serious delays in public transport that may prevent us from carrying out our obligations under this agreement. In the event of a force majeure, this policy will be suspended until we can deliver on our obligations. We will, if possible, notify the Policyholder or Beneficiaries of the suspension and the estimated duration of the suspension. We will not be liable for any damages caused as a result of the suspension.

### 22 Forfeiting of benefits

In line with common law principles, the rights of a Beneficiary to any proceeds of this policy will fall away entirely where any party that stands to directly or indirectly benefit from proceeds that would be payable to such Beneficiary is found to have been intentionally, materially and criminally responsible, whether in part or full, for the Life Assured's death or an event that has led to a change in the Life Assured's health that would lead to a claim under benefits on this policy. We have the right to reclaim any benefits paid to such a Beneficiary where payments of proceeds were made prior to us establishing that the rights to such proceeds have fallen away.

### 23 Insurer

The insurer of this policy is Liberty Life Assurance Uganda Limited. (Registration number: 75913).

### 24 Fraud

If any claim under this policy is fraudulent in any manner or intentionally exaggerated, all benefits will be forfeited, the policy cancelled, and no refund of premiums will be payable.

## 25 Consent to accessing, processing and disclosure of information

We know that you care about your personal information and how it is used, and we want to assure you that you can trust Liberty and Stanbic Bank Uganda to use your personal information carefully. We are required by various laws to collect and process some of your personal information to provide products or services to you and to confirm, update and enhance our records from time to time in order to provide you with these goods or services. Acceptance of these terms is voluntary but is a requirement for the provision of products or services to you. If you do not accept these terms, we cannot activate and service your policy.

### The Policyholder acknowledges and agrees that:

The information provided to us is true and correct, complete and up to date. If any information you give us is wrong, incomplete or outdated, we may cancel your policy or decline a future claim.

Where you have provided us with the Personal Information of a third party, you guarantee that such third party has given you consent to provide us with their Personal Information.

You will provide all documentation and information required in terms of our business rules.

You acknowledge and accept that Policyholder information may be provided to the tax authorities. Further, that the tax authorities may also exchange the information with the tax authorities of another country or countries in which the Policyholder may be a tax resident. The Policyholder authorises Liberty and Stanbic Bank Uganda, their representatives and contracted third parties (which may also be located outside of Uganda, service providers as well as any applicable reinsurer, to process and further process the Policyholder's Personal Information:

We may be required to collect Personal Information from the Policyholder or other sources in order to service the policy, assess risks, consider claims for benefits, conduct research, apply for a tax directive and issue tax certificates.

We may process and share this information internally and externally only as required in order to:

- continually assess risks;
- service your product;
- consider claims;
- provide services and products to you;
- meet our responsibilities to you;
- follow your instructions;
- inform you of new services and products;
- make sure our business suits your needs;
- monitor and analyse your conduct for quality control, fraud, compliance and other risk-related purposes;
- for security, administrative and legal purposes;

carry out statistical, research and other analyses to identify potential market trends and develop new products and services. We may conduct any necessary medical and blood testing or examination, if relevant to the policy.

We have a duty to take all reasonable steps to ensure your personal information (i.e. contact details) is complete, accurate, not misleading and updated on a regular basis. To do this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.

For external sources, you agreed that this authorisation is considered a legally binding personal instruction to the parties concerned to provide any relevant information requested directly to us.

On application the following documentation shall be provided by the Policyholder:

- Customer & Beneficiary identification and verification
- Copies of birth certificates in the case where beneficiaries are minors
- Proof of residence for Policyholders
- Declaration or Proof of source of income for Policyholders

## We undertake to:

Only process Personal Information as permitted by law.

Keep the Policyholder's Personal Information confidential, secure and only for as long as required or prescribed.

Provide you with access to update or rectify any of your information. Notify the Policyholder if his/her Personal Information has been compromised.

### Please note:

This authorisation and undertaking extend beyond the Policyholder's death.

It applies only for the purposes above and therefore may partially limit the Policyholder's right to privacy. The Policyholder is entitled at any time to request access to, update or rectify his/her Personal Information that we process. The Policyholder has the right to be notified when his/her Personal Information has been compromised. If the Policyholder provided us with an email address, we will correspond with the Policyholder via email.

You may contact us to update, correct or delete your personal information, unless the law requires us to keep it.

If you believe that we have used your personal information contrary to the above, you may lodge a complaint with us internally by contacting us on **0800 250 250**.

## 26 Contact Details for Queries and Complaints

**Claims:** To Claim a Benefit on your Policy, please contact Liberty Life Assurance Uganda

**Queries / Complaints:** Any dispute/complain with Liberty Life Assurance Uganda (the Insurer) on our helpline **+256 312 304000** or email **libertylife@liberty.co.ug** may be discussed to deal with Any dispute/complaint between the parties to the insurance contract may first be resolved amicably between the parties without the intervention of a third party. If the matter is not handled to your satisfaction or for an unresolved problem, contact the Managing Director who will take the matter up with the Principal Officer or and/or the dispute/complaint shall be escalated to the Insurance Regulatory Authority of Uganda or Ombudsman in Accordance with the Insurance Act and Regulations before resorting to other mediation, arbitration, litigation or any other form of dispute resolution on **+256 417-425500** or **ira@ira.go.ug** or go to **https://www.ira.go.ug**

### Claims checklist

We need to see the following important documents when a claim is lodged:

- Completed claims form
- Burial permit (duly signed and rubberstamped by Area Chief or Assistant chief)
- Certified copy of identity document of the person that died (original is assumed not to be needed)
- Birth certificate if there is no identity document or a child under 18 died;
- Original identity document of the beneficiaries;
- Marriage certificate or other proof of the relationship with the main member;
- Notice of registration of death ;
- Bank statement of the beneficiaries for non-Stanbic Bank Uganda customers;
- Proof of marriage for main spouse claim. If not the main spouse, a letter rubberstamped letter from Chief/Assistant Chief;
- Proof of relation with main member for extended member claims. Requirement of all necessary birth certificates or an affidavit from an Elder in the family.
- Obtain letter from hospital on death of one the insured lives. This will be subject to quarterly audits and is an alternative requirement to the registration of death

### Death by accident

In addition to the documents above, the following is required:

- A copy of the police report
- Burial permit (duly signed and rubberstamped by Area Chief or Assistant Chief)
- Post-mortem Report or medical cause of death (alternative to police report)