



LION OF AFRICA LIFE ASSURANCE COMPANY (“LION LIFE”)

Website Terms and Conditions

1. INTRODUCTION

- 1.1. This is the website of Lion of Africa Life Assurance Company Limited (hereinafter referred to as “**Lion Life**”), registration number 1942/015587/06, a company duly registered in terms of the laws of the Republic of South Africa, a registered long-term insurer in terms of the Long Term Insurance Act (“**LTIA**”) and an authorised financial services provider in terms of Financial Advisory and Intermediary Services Act (“**FAIS Act**”).
- 1.2. In this document “**we or us**” refers to Lion Life and “**you or user**” refers to the person or juristic person that is accessing or using our website.
- 1.3. “You”, “Customer” or the “user/s” means any person who accesses this Website for any purpose.
- 1.4. “Website” means the information available via <https://www.lionlife.co.za>
- 1.5. The information contained in the website and the pages including services offered comprising the website is provided by Lion Life and is subject to the terms and conditions set out herein.
- 1.6. Please read the terms and conditions carefully they will govern our relationship with you in relation to your use of our website.

2. ACCEPTANCE OF TERMS AND CONDITIONS

- 2.1. By accessing the website, you are deemed to have read, understood and agreed to the terms. Lion Life may at any time modify any of the terms and such modification will supersede and replace any previous terms. The amended terms will be made available

on the website. Each time you access the website, you agree to be bound by the terms, as they have changed.

- 2.2. Please note that should you not want to be bound by our terms and conditions we request that you immediately discontinue the use of our website.

3. WEBSITE CONTENT

- 3.1. While Lion Life makes every effort to update the information provided on the website on a regular basis, Lion Life makes no representations or warranties, whether express, implied in law or residual, as to the accuracy, completeness or reliability of any information, data and/or content on the website.
- 3.2. The information, ideas and opinions expressed on this website are of a descriptive and general nature and should not be regarded as financial advice as defined in terms of the FAIS Act. Before making any decision or taking any action based on, or in relation to information, ideas and opinions expressed on this website, which might affect your personal finances or business, you should take appropriate advice from a suitably qualified Lion Life representative authorized to provide advice in respect of financial products in terms of the FAIS Act.
- 3.3. Your use of this website and any dispute arising out of the website is subject to the laws of South Africa. Any dispute arising out of the use or publication of this website is subject to the exclusive jurisdiction of the courts of South Africa.

4. WEBSITE USAGE

- 4.1. By you accessing this site, you warrant that you are legally entitled to do so. If you enquire regarding any of our products, you warrant and represent that you are legally authorized to enquire and or apply for such products.
- 4.2. You further warrant you will not use the website, the products and/or the services or any information made available or sent to you by us pursuant to your use of the website for any purpose that is unlawful or prohibited under South African law or is contravention of the terms. You hereby indemnify Lion Life against any loss, liability, damage or expense of whatever nature which Lion Life or any third party may suffer which is caused by or attributable to, whether directly or indirectly, a breach by you of any of the warranties in these terms.

- 4.3. We may modify, withdraw or deny access to this website at any time.
- 4.4. You may print pages for your personal use but no part of this website may be reproduced or transmitted for any other purpose.

5. COPYRIGHT AND INTELLECTUAL PROPERTY

- 5.1. Copyright and all intellectual property rights and all materials, texts, drawings and data made available on the website (collectively "the materials") are owned by Lion Life, alternatively Lion Life is the lawful user thereof, and are protected by South African intellectual property laws.
- 5.2. Any unauthorised copying, reproduction, retransmission, distribution, dissemination, sale, publication, broadcast or other circulation or exploitation of such material or any component thereof will be an infringement of such copyright and other intellectual property rights; save that you may use the materials or any component thereof for your own internal purposes and for purposes of considering and making use of the services offered by Lion Life.
- 5.3. The trademarks, names, logos and service marks (collectively "trademarks") displayed on this website are registered and unregistered trademarks of Lion Life. Nothing contained on this website should be construed as granting any licence or right to use any trademark without the prior written permission of Lion Life.

6. THIRD PARTY LINKS

- 6.1. From time to time, this website may also include links to other websites. These links are provided in order to enhance the interest of other featured content and are not intended to signify that Lion Life endorses or otherwise has any responsibility for the content of the linked website.
- 6.2. No endorsement or approval of any third party or their advice, opinions, information, products or services is expressed or implied by any information on this website.
- 6.3. External links may be provided for your convenience, but they are beyond the control of Lion Life and no representation is made as to their content. Use or reliance on any external links provided is at your own risk. When visiting external links you must refer to the external terms and conditions of use. No hypertext links shall be created from

any website controlled by you or otherwise to this website without the express prior written permission of Lion Life.

7. PERMISSION TO LINK TO THE LION LIFE WEBSITE

- 7.1. Nobody may establish a hyperlink, frame, meta tag or similar reference, whether electronically or otherwise (collectively referred to as linking), to this site or any subsidiary pages before receiving Lion Life's prior written approval, which may be withheld or granted subject to the conditions Lion Life specifies from time to time.

8. FRAMING

- 8.1. No person, business or website may frame the site of Lion Life or any of the pages on this site in any way whatsoever.

9. CRAWLERS OR SPIDERS

- 9.1. No person, business or website may use any technology to search and/or gain information from Lion Life's website without its prior written consent.

10. WARRANTIES, DISCLAIMERS AND LIMITATION OF LIABILITY

- 10.1. Save as set out in the terms, Lion Life makes no warranties, representations, statements or guarantees (whether express, implied in law or residual) regarding the website and the service/s and the website and service/s made available via the website are provided "as is".
- 10.2. To the fullest extent possible by law, Lion Life expressly disclaims all (express or implied) warranties, including, without limitation, warranties and non-infringement, compatibility, security and accuracy in respect of this website. We do not warrant that the website or any material available for download via the website is free of viruses or destructive codes.
- 10.3. Neither Lion Life or its directors shall be responsible for, and they hereby disclaim all liability for, any loss, liability, damage (whether direct, indirect or consequential) and/or expense of any nature whatsoever which may be suffered by you or any third party, as a result of or which may be attributable, directly or indirectly, to your access and use of the website and/or any information contained on or received via the website,

your use of the service/s and/or your reliance on any information offered via the website and service/s.

- 10.4. Without limiting the generality of the foregoing, neither Lion Life nor its directors shall be liable for any loss of business, loss of data and/or loss of profits, any failure and/or unavailability of the website for any reason whatever and/or the failure/delay by any third party service provider to render any service/s which are necessary to ensure the availability of the website.
- 10.5. Information transmitted via the internet is susceptible to monitoring and interception. You will bear all risks of transmitting information in this manner. We will not be liable for any loss, harm or damage suffered by you as a result of transmitting information to us.
- 10.6. Any unsolicited confidential or proprietary information sent to us via the internet cannot be guaranteed to remain confidential. If you need to send such information to us and are concerned about the security of this information please contact us and we will advise you of the most appropriate method of transmission.
- 10.7. This website is made available for public viewing on the basis that Lion Life excludes, to the extent lawfully permitted all liability whatsoever for any loss or damage howsoever arising out of the use of this website or reliance upon the content of this website.
- 10.8. Nothing on this website is intended to be nor should be construed as an offer to enter into a contractual relationship with you or anyone else, except for these terms, which govern the relationship between us in relation to your use of the website. The products and services via the website merely constitutes a description of the financial products that Lion Life provides.

11. PRIVACY POLICY

We respect your privacy and your personal information and refer you to our privacy policy, which governs the way in which we collect and use the personal information provided to us. You give Lion Life permission to collect and use your personal information when you use the website.