



INSURANCE CERTIFICATE



Authorised Financial Services Provider

AUTOSIM INSURANCE

FSP 15551

INSURED'S NAME : INITIALS : DATE : SURNAME : MSISDN/ CELLPHONE NO :

I understand and accept the conditions of insurance as stated.

SIGNED : AT THIS DAY OF

THE SCHEDULE

The Company : Mutual & Federal Risk Financing Limited
The Insured : The subscriber named above to whom an Autosim Insurance Certificate has been issued.
The Service Provider : The seller of the property, namely Autopage Cellular
Maximum Limit of Indemnity (VAT inclusive) : Section 1 : Replacement SIM Card R1140
Section 2 : Death R1140
Section 3 : Disability R1140
The Premium : Monthly as agreed by the Subscriber as per the Autosim Insurance Certificate issued to the Subscriber.
Monthly Premium Amount of Consideration : R3,00 : R0,60
Inception Date : 1 August 2001
Period of Insurance : Monthly from the date above.

Section 2 - Death

In the case of the death of the Subscriber, the Company shall pay the subscription charges and call charge within the month of the death of the Subscriber up to the date of death and termination of the subscriber agreement.

Section 3 - Disability

In the case of disability of the Subscriber, the Company shall pay the subscription charges and call charges for the month of the disability of the Subscriber up to the date of disability and termination of the Subscriber agreement provided that the Subscriber is totally and permanently disabled which disablement entirely prevents the Subscriber from following the occupation or position which he/she enjoyed immediately prior to the disablement and provided further that the Subscriber elects to claim under this section.

The benefits in terms of Defined Events 2 and 3 shall become operative on receipt by the Company or its representatives of :

- (a) In the event of the death of the Subscriber, a certified copy of the Death Certificate.
(b) In the event of the Subscriber becoming totally and permanently disabled, a written claim by the Subscriber supported by an original certificate issued by a registered medical specialist, confirming the total and permanent disability as described, of the Subscriber.
(c) The Company will not accept the original certificate as described in b) should it be older than 30 days.
(d) All charges incurred and payments made as a result of the Subscriber's claim under Defined Event 3 shall be debited or credited to the Subscriber's account created in terms of the Subscriber agreement with Autopage Cellular.
(e) In the event of a conflict between the terms and conditions of the Subscriber agreement between Autopage Cellular and this insurance, the terms and conditions under this insurance will prevail.

In return for the prior payment of the premium by or on behalf of the Insured or as otherwise allowed by the Company, the Company will indemnify the Insured in terms of this Certificate for the insured events occurring during the Period of Insurance (or as otherwise provided herein) up to the limits of indemnity specified.

Specific definitions, exceptions, conditions and provisions shall override general definitions, exceptions, conditions and provisions as more fully described in the master policy.

DEFINED EVENTS

Section 1 - Replacement SIM Card

If the SIM Card should be stolen, lost or destroyed during the duration of the subscriber agreement, the Company shall replace such SIM Card. Autopage Cellular shall not be liable for lost information on the SIM Card and the Company reserves the right to hold the Subscriber liable for the SIM Card charge should the subscriber abuse his/her right in terms of this clause.

GENERAL EXCEPTIONS

- 1. Loss or damage resulting from political or non-political riot or civil commotion, public disorder, war, invasion, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association) is excluded from this cover.
2. Loss of or damage to property insured caused by or related to its inability or failure to treat any date as the correct date or true calendar date is excluded from this cover.

Underwritten by :



Authorised Financial Services Provider

FSP 15551

GENERAL CONDITIONS

1. Other Insurance

If another insurance exists covering the Insured against the Defined Events, the company shall only be liable for a rateable share of the claim.

2. Cancellation of Cover

This certificate may be cancelled at any time by either party giving 30 days notice in writing.

3. Claims

- (i) If the SIM Card is irretrievably lost or stolen or damaged the Subscriber must report the claim to Autopage Cellular and fill in the standard Claim Form as fully as possible. For stolen SIM Cards a Police Report must be completed by the Subscriber and the Police Reference number given to Autopage Cellular and submitted with the Claim Form.
- (ii) Claims must be reported as quickly as possible after discovery of the loss or damage.
- (iii) The Subscriber will give all reasonable assistance in the recovery of any lost or stolen property and identification thereof.
- (iv) The Company can, after the making of a claim, take and keep possession of any damaged property and deal with it in any reasonable manner. Property may not be abandoned to the Company.
- (v) The Company can take over and conduct in the name of the Insured the settlement of any claim or prosecution of any criminal action in connection with the loss or damage.

4. Fraud

If any claim under this Policy is in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on their behalf or with their knowledge or consent to obtain any benefit under this Policy or if any event is occasioned by the willful act or with the connivance of the Insured, the benefit afforded under this Policy in respect of any such claim shall be forfeited.

5. No Rights to Other Persons

Unless otherwise provided, nothing in this Policy shall give any rights to any person other than the Insured. The receipt of the Insured shall in every case be a full discharge to the Company.

6. Master Policy Number 20143095

This Certificate contains a summary of the Terms and Conditions applicable under Policy No. 20143095, a copy of which can be obtained from Autopage or Mutual & Federal Risk Financing Limited.

PLEASE CONTACT AUTOPAGE INSURANCE DEPARTMENT REGARDING ANY QUERIES ABOUT OUR INSURANCE PACKAGES ON:

TEL: (011) 650-2711 Fax: (011) 650-2931