

AGENCY AGREEMENT

between

Universal Healthcare Services (Pty) Ltd

(Reg. No: 2008/005871/07)

(hereafter referred to as Universal)

and

Reg. Number / Identity Number: _____

For office use only

Date processed by Universal Healthcare Services:

Agent's Details:

Date:

Agency name:

Agent name and surname:

FSB / BR number (if applicable):

Agent code (if applicable):

Contact person name:

Admin person name:

Work number:

Cell number:

Fax number:

E-mail address:

Website:

Physical address:

Postal address:

Identity no./Registration no.:

VAT number:

A copy of the VAT registration certificate is required if applicable

Universal Agent consultant name:

Agent's Banking Details:

Bank:

Branch name:

Branch code:

Account name:

Account number:

Account type:

IT IS AGREED AS FOLLOWS:

1 DEFINITIONS

Unless the context indicates otherwise the following terms and expressions shall have meanings assigned to them hereunder:

- 1.1 **"Agent"** shall mean the person whose details are set out on the front page of this Agreement and who is authorised to market and sell the Products on the terms and conditions set out in the Agreement;
- 1.2 **"Commencement Date"** means the Signature Date ;
- 1.3 **"Employee"** means a person whose employer has contracted the occupational health and worker wellness services of the Universal WorkerPlan;
- 1.4 **"Employer"** means the juristic entity who employs the employees;
- 1.5 **"Member"** means a person who has been registered by Universal as a member of Universal 360°;
- 1.6 **"Parties"** shall mean the Universal and the Agent;
- 1.7 **"Products"** means all products, services and plans offered and provided as part of the Universal 360° programme and/or the Universal WorkerPlan, as the case may be;
- 1.8 **"Prospective Corporate Member"** means any juristic entity with five or more principal (main) members who is/are not a Member of Universal 360° at the Commencement Date and who

subscribes (with five or more principal (main) members) to the membership of Universal 360° as a direct result of the Agent; and/or

- 1.9 **“Prospective Employer”**, means any Employer who is not contracted to Universal as at the Commencement Date and where the employer contracts with Universal to obtain occupational health and worker wellness services for its employees under the Universal WorkerPlan as a direct result of the Agent;
- 1.10 **“Prospective Member”** means any individual and his/her dependant/s, who is/are not currently a Member of Universal 360° and join Universal 360° as a direct result of the Agent;
- 1.11 **“Rules”** means the rules, terms and conditions applicable to each of the Products , as amended from time to time;
- 1.12 **“Signature Date”** means the date of signature of the Agreement by the last signing of its signatories;
- 1.13 **“Termination Date”** means the date of termination of the Agreement for any reason whatsoever;
- 1.14 **“The/This agreement”** means the agreement set out herein, including any schedules, appendices or annexure hereto from time to time;
- 1.15 **“Universal”** shall mean Universal Healthcare Services (Proprietary) Limited (Registration number 2008/005871/07);
- 1.16 **“Universal 360°”** shall mean the Universal 360° health and wellness loyalty programme offered through Universal 360°, a division of Universal;
- 1.17 **“Universal WorkerPlan”** - shall mean the occupational health and worker wellness plan, offered through the Occupational Healthcare division of Universal.

2 INTERPRETATION

2.1 In this Agreement:

- 2.1.1 the singular includes the plural and vice versa;
- 2.1.2 a reference to any gender shall where applicable include also a reference to the other gender;
- 2.1.3 paragraph headings have been inserted for convenience only and shall not be taken into account in the interpretation of this agreement.

- 2.1.4 schedules and annexures to this Agreement form an integral part hereof and words and expressions defined in this Agreement shall bear, unless the context otherwise requires, the same meaning in such schedules and annexure;
- 2.1.5 when any number of days is prescribed in this Agreement, same shall be reckoned inclusively of the first and inclusive of the last day unless the last day falls on a Saturday, Sunday or South African public holiday, in which case the last day shall be the day immediately following the Saturday, Sunday or South African public holiday day;
- 2.1.6 the expiration or termination of this Agreement shall not affect such of the provisions of this Agreement that expressly provide that they will operate after any such expiration or termination or which of necessity must continue to have effect after such expiration or termination, notwithstanding that the clauses themselves do not expressly provide for this.
- 2.2 Universal conducts business as a provider of the Products and wishes to increase the marketing and sale of the Products via various channels and wishes to appoint the Agent to market and sell the Products; and
- 2.3 WHEREAS the Agent wishes to accept such appointment; and
- 2.4 WHEREAS the parties wish to record the terms and conditions of such agreement in writing.

3 APPOINTMENT

Universal hereby appoints the Agent on a non exclusive basis and who accepts appointment with the effect from the Commencement Date as its agent in the Republic of South Africa to -

- 3.1 market and sell the Products to Prospective Members and Prospective Corporate Members in the case of Universal 360° and to Prospective Employers in the case of Universal WorkerPlan;
- 3.2 carry out such other activities in respect of the Products as set out in the Agreement on the terms and conditions as set out in the Agreement.

4 COMMENCMENT AND DURATION

This Agreement shall commence on the Commencement Date and shall, subject to the provisions of this Agreement, continue thereafter for an initial period of 12 calendar months (“**Initial Period**”). Should the Agreement not be terminated by either Party at the end of the Initial Period, which termination shall be on the giving of 90 (ninety) days prior written notice thereof to the other, the Agreement shall continue indefinitely after the Initial Period, subject to termination by either Party on the giving of 30 days prior written notice thereof to the other.

5 AGENT’S DUTIES:

The Agent shall, during the course of this Agreement, at its sole cost and expense, market the Products and solicit the enrolment of Prospective Members and Prospective Corporate Members in the case of Universal 360° and of Prospective Employers in the case of Universal WorkerPlan.

6 ADMINISTRATIVE, SALES AND MARKETING:

6.1 The Agent shall:

6.1.1 ensure that it and its personnel who market the Products –

6.1.1.1 do so actively, diligently and extensively;

6.1.1.2 have proper knowledge and understanding of the Products so as to be able to optimally market and sell same;

6.1.2 ensure that all Prospective Members and Prospective Corporate Members in the case of Universal 360° and Prospective Employers in the case of Universal WorkerPlan are aware of the Rules.

6.1.3 ensure full and proper completion and signature of all application forms for the Products;

6.1.4 ensure that all necessary verification information in respect of Prospective Members and Prospective Corporate Members in the case on Universal 360° and Prospective Employers in the case of Universal WorkerPlan as required by Universal is obtained and submitted to Universal together with the application form, where applicable;

6.1.5 deliver and explain to enrolling Members and Employers billing and enrolling documents and subsequent renewal forms;

- 6.1.6 only use marketing and enrolment materials that have been supplied alternatively approved in writing by Universal;
- 6.1.7 comply strictly with all standards, policies, procedures and instructions issued by Universal in respect of the Products ;
- 6.1.8 in all matters relating to the Agreement, act loyally and faithfully to Universal and comply with reasonable instructions from Universal and, in the absence of instruction in relation to any particular matter, act in such manner as the Agent reasonably considers to be the most beneficial to the interests of Universal;
- 6.1.9 keep full and proper books of account and records showing clearly all enquiries, transactions and proceedings relating to the Agreement including the marketing and sale of the Products and, in particular, all transactions undertaken by or through the Agent in relation to the Products;
- 6.1.10 advise Universal of any change to contact details of a Member, Employee or Employer;
- 6.1.11 facilitate registration of Prospective Members and Prospective Corporate Members in the case of Universal 360 and Prospective Employer's in the case of Universal WorkerPlan and timeously submit the application forms to Universal;
- 6.1.12 facilitate changes between Product options and submit forms in respect thereof to Universal;
- 6.1.13 assist in resolving any debtor issues in respect of suspensions due to non-payment;
- 6.1.14 although in the case of Universal WorkerPlan the Employer will remain responsible to advise Universal of any new Employee, and in the case of Universal 360° the Member will advise Universal of changes in membership, in certain cases however the Agent may facilitate registration of new Employees and Members and changes where applicable, together with the submission of the required forms.
- 6.1.15 submit to Universal such reports and information in connection with the conduct of its duties in terms of this Agreement as Universal may from time to time reasonably require (including where so requested by Universal, all documentation and information which is necessary for the verification of Members, Employers and Employees and consents as referred to in 6.1.16) so as to keep Universal fully informed in regard to the activities of the Agent in terms of this Agreement;
- 6.1.16 ensure the third parties to whom the Products are marketed have consented to such marketing and shall further comply with all laws applicable to marketing to consumers;
- 6.1.17 promptly notify Universal of any complaints made in respect of the Products.

7 CONDITIONS APPLICABLE

Universal may refuse -

- 7.1 membership to any individual or group, or to suspend or cancel any membership should a Member be in breach of the Universal 360° Rules;
- 7.2 Employer or Employees, or suspend or cancel any services should the Employer or Employee be in breach of the WorkerPlan Rules.

8 FEES AND PAYMENT

- 8.1 Universal shall pay the fee, as set out in Annexure A of this agreement, or as may be agreed to by the Directors of Universal from time to time, to the Agent (“the Fee”) on a monthly basis on or before the 7th day of the month in which such payment falls due;
- 8.2 The Agent shall only be entitled to Fees for the duration of this Agreement. With effect from the Termination Date, the Agent so shall have no further entitlement to any fees, other than those which were lawfully due and owing on the Termination Date.
- 8.3 The Fee is inclusive of Value Added Tax.
- 8.4 In respect of the first payment of Fees, payment shall be effected 1 (One) calendar month following the first payment having been received by Universal from the Member in the case of Universal 360° and the Employer in the case of Universal WorkerPlan, subject to the terms set out in Clause 8.5 hereunder.
- 8.5 Notwithstanding 8.4 no fee shall be paid to the Agent prior to:
 - 8.5.1 the application form having been completed and signed by the Prospective Member or Prospective Corporate Member in the case of Universal 360° or prospective Employer in the case of Universal WorkerPlan, as the case may be and such form having been furnished to Universal;
 - 8.5.2 the issuing of the Universal 360° membership card or WorkerPlan option card, as the case may be;
 - 8.5.3 activation of the Universal 360° membership or Universal WorkerPlan, as the case may be; and
 - 8.5.4 the first payment having been received by Universal in respect of the Members membership in the case of Universal 360° and the Employer budgeted healthcare expenses in the case of Universal WorkerPlan.

9 RESTRICTIONS

The Agent shall not –

- 9.1 unless authorised in writing by Universal, make any representations or warranties or give any undertakings of any nature whatsoever about the Products and/or Universal;
- 9.2 do anything which is calculated to injure the reputation of or goodwill attaching to the Products and Universal;
- 9.3 incur any liability on behalf of Universal or in any way pledge or purport to pledge Universals credit.

10 ADVERTISING AND MARKETING

No circular, advertisement, brochure, pamphlet, application or publication purporting to have been issued on behalf of Universal in respect of Universal 360° or Universal WorkerPlan shall be used in any manner without the prior written consent of Universal, and same shall at all times remain the property of Universal.

11 BREACH

Notwithstanding any other provision of this agreement, should either Party ("**Defaulting Party**") commit a material breach of any provision of this Agreement and fail to remedy such breach within fourteen days of receiving written notice from the other Party ("**Aggrieved Party**") requiring it to do so, then the **Aggrieved Party** shall be entitled, without prejudice to its/his/her other rights in law, to terminate this Agreement or to claim immediate specific performance of all of the Defaulting Party's obligations whether or not due for performance, in either event without prejudice to the Aggrieved Party's right to claim damages.

12 SUMMARY TERMINATION

- 12.1 Universal shall be entitled to cancel this Agreement summarily and without further notice if:-
 - 12.1.1 in the event that the Agent is a Company, and if the Company entered into liquidation whether compulsorily or voluntarily (otherwise than for the purposes of amalgamation or reconstruction) or compounds with its creditors, or takes or suffers any similar action in consequent of debt;

- 12.1.2 in the event that the Agent is a natural person, and if the estate of the Agent is sequestrated or if the Agent enters into any arrangement with his / her creditors or takes or suffers any similar action in consequent of debt;
- 12.1.3 the Agent is placed under provisional or final judicial management;
- 12.1.4 in the event that, from any cause, the Agent is prevented from performing its duties hereunder for a period of 2 (two) months in any period of 12 (twelve) calendar months;
- 12.1.5 in the event that the Agent is guilty of any conduct which, in the opinion of Universal is prejudicial to the interests of Universal;
- 12.1.6 in the event of the Agent purports to assign the burden or benefit, or charge the benefits of this agreement, without the consent in writing of Universal;
- 12.1.7 Should the Agent be a sole proprietor or a close corporation or Company with one member or director, this agreement shall automatically terminate on the death of the sole proprietor, member or director.

13 RIGHTS ON TERMINATION

- 13.1 Upon termination of the Agreement -
 - 13.1.1 The Agent shall be entitled to payment of fees only in respect of business placed with Universal, up to the Termination Date;
 - 13.1.2 The Agent shall return all stationery, records, marketing materials and other property of Universal within 1 (one) week of the Termination Date.

14 CONFIDENTIAL INFORMATION

- 14.1 Notwithstanding the cancellation or termination of this Agreement for any reason whatsoever, neither Party shall during the existence of this Agreement or at any time after the termination date use, divulge, disclose, exploit, permit the use of or in any other manner whatsoever use the other Party's confidential information or disclose the existence or contents of this Agreement; provided that -
 - 14.1.1 the receiving party may disclose the other Party's confidential information and the existence and contents of this Agreement;
 - 14.1.1.1 to the extent required by law (other than in terms of a contractual obligation of the receiving party);

- 14.1.1.2 to, and permit the use thereof by, its employees, representatives and professional advisers to the extent strictly necessary for the purpose of implementing or enforcing this Agreement or obtaining professional advice or conducting its business, it being specifically agreed that any disclosure or use by any such employee, representative or adviser of such confidential or other information for any other purpose shall constitute a breach of this clause 14 by the receiving party; and
- 14.1.2 the provisions of this clause 14 shall cease to apply to any confidential information of a Party which -
 - 14.1.2.1 is or becomes generally available to the public other than as a result of a breach by the receiving party of its obligations in terms of this clause 14;
 - 14.1.2.2 is also received by the receiving party from a third party who did not acquire such confidential information subject to any duty of confidentiality in favour of the other Party; or
 - 14.1.2.3 was known to the receiving party prior to receiving it from the other party.
- 14.2 This clause is severable from the remainder of the Agreement and shall remain valid and binding upon the parties, notwithstanding any termination thereof.
 - 14.2.1 For purposes of this clause 14, "**confidential information**" of a Party means all technical, trade, commercial and financial information of that Party, including (but is not limited to) any information in respect of know-how, statistics, processes, systems, business methods and techniques used by that Party in the conduct of its business; any information contained in any model or document prepared by that Party in connection with this transaction; all computer software, specifications and internal control systems of that Party; all trade secrets, inventions, user or consumer data, research and development data, profiles, designs, formulations and all other information belonging to or in the possession of that Party and used by it in its business operations; knowledge of details and particulars in regards to that Party's suppliers, customers and business associates; that Party's methods of conducting business, management, costs and related matters; any other information which relates to the business of that Party which is not readily available in the normal course of business to competitors of that Party and which may come to the knowledge of the recipient, and all other information, documentation, material or ideas of that Party, in whatever form and contained on whatever media, whether subject to or protected by common law or statutory laws relating to copyright, patent, trade mark (registered or unregistered) or otherwise

and in the case of Universal includes the Products and the mechanics and workings thereof.

15 INTELLECTUAL PROPERTY RIGHTS

15.1 The Parties shall not -

15.1.1 use, acquire or have any claim to the ownership of any of the Marks, brand names, signs, symbols, emblems, devices, slogans and other intellectual property of the other, other than with the prior written consent of the other;

15.1.2 do or commit to be done any act which is calculated to jeopardise the continued validity and enforceability of each Party's rights in respect of the items in 15.1.1.

15.2 In the marketing of the Products and in all documentation of whatsoever nature relating thereto the Agent shall at all times use the items of Universal in 15.1.1 only in -

15.2.1 accordance with Universal's policies and instructions;

15.2.2 connection with carrying out its obligations in terms of this Agreement.

15.3 All right, title and interest in all to all copyrights, patents, trade secrets, trademarks, trade names, and all other intellectual property rights in and to any and all ideas, concepts, techniques, inventions, processes, technology, applications, methods, procedures, products, design getup and works of authorship including, but not limited to, all materials in written or other tangible form developed or created by Universal in carrying out its obligations under the Agreement shall vest exclusively in Universal.

16 AUDIT

16.1 Duly authorised representatives of Universal shall be entitled, on reasonable prior written notice to the Agent to such effect, to conduct an audit of all relevant books, records, systems, data and information (whether of an accounting nature or otherwise) and other documents of the Agent pertaining to the Agreement in order to verify compliance by the Agent with its obligations in terms of this Agreement.

16.2 The Agent shall co-operate and render all assistance reasonably requested by Universal and its representatives relating to such audit. In addition, the Agent shall provide the Universal representatives access to all such books, records, systems, data, personnel and documents of the Agent and to any premises and personnel of the Agent for the purposes of conducting such audit. Universal's representatives shall have the right to

take copies of any records and information they reasonably require to assist in connection with any such audit.

- 16.3 The Agent shall maintain all data, records and documentation to enable Universal's representatives to undertake the audit contemplated in this clause 16.

17 INDEMNITY

Without prejudice to any of the rights of Universal at law or in terms of any other provision of this Agreement, the Agent indemnifies Universal against all actual and contingent losses, liabilities, damages, costs (including legal costs on the scale as between attorney and own client and any additional legal costs) and expenses of any nature whatsoever which Universal may suffer or incur as a result of or in connection with –

- 17.1 the negligent acts or omissions of the Agent, its employees, agents, representatives (whether or not authorised) and/or sub-contractors;
- 17.2 the breach by the Agent of the Agreement;
- 17.3 any claim by a third party (including a Member, Prospective Member and/or Prospective Corporate Member, Employer or prospective Employer and Employee) that the submission of his or her information to Universal breaches such person's rights to privacy or confidentiality, or any other rights;
- 17.4 any contracts, commitments, statements, acts, omissions and/or representations made on behalf of Universal by the Agent other than in terms of and in accordance with the provisions of the Agreement.

18 CESSION AND DELEGATION

- 18.1 The Agent may not transfer, cede, assign any of its rights, duties and obligations in terms hereof or appoint any sub-Agent to carry out its obligations as set out in the Agreement without obtaining the prior written consent of Universal.
- 18.2 Should Universal become bound or liable to any person as a result of any unauthorized acts or omissions of the Agent or breach of the Agreement the Agent will in turn be liable to Universal therefore and the Agent hereby indemnifies Universal against all ensuing consequences, including any loss or damage that may be suffered by any one or more of them arising there from.

18.3 Universal shall be entitled, at any time during the duration of this agreement, to cede, transfer or make over the right, title and interest in and to the agreement, to a company or close corporation within the Universal Group.

19 RETURN OF UNIVERSAL'S PROPERTY

Upon or at any time prior to the Termination Date at the request of Universal, the Agent shall promptly return to Universal or otherwise dispose of as Universal may instruct, all samples, patterns, pamphlets, catalogues, advertising material, specifications, circulars, brochures, applications, publications and any other materials, documents and papers whatsoever in the possession of the Agent and relating to the business of Universal.

20 GENERAL STIPULATION

20.1 No Member in the case of Universal 360° and Employer in the case of WorkerPlan applications will be registered if the application form is incomplete. Such applications will be placed on hold pending the receipt of required information for the issue of a Universal 360° membership card or WorkerPlan option card.

20.2 Registration of Prospective Corporate Members and Prospective Employers will only take place provided the following requirements and conditions are met:

20.2.1 the Prospective Corporate Member or Prospective Employer's contract must be supplied with completed details and any special arrangement(s) for the juristic entity in writing;

20.2.2 If the Agent is a juristic entity and a change in the directorship, shareholding or membership has occurred, the Agent shall immediately notify Universal who shall then be entitled to terminate this agreement with immediate effect.

21 VIS MAJOR

Either party shall be entitled to postpone, suspend or cancel the performance of any obligation under this Agreement to the extent that such postponement, suspension or cancellation is brought about by circumstances beyond the reasonable control of the parties concerned, including but not limited to, acts of government or other authorities, an act of God, riots, unavailability of or interruption in the supply of services or materials, or as a result of safety, health or environmental pressures, breakdown of equipment or vehicle or quarantine.

22 DOMICILIA AND NOTICES

22.1 All notices required to be served by one party on the other shall be given in writing by prepaid registered post or delivered by hand to the following domicilia citandi et executandi or sent to the following telefax numbers:

22.1.1 Agent details: as above

22.1.2 Universal Healthcare Services (Pty) Ltd

22.1.2.1 **Contact Person:** Chanelle van Wyk **Tel number:** 011 208 1000

22.1.2.2 **Fax number:** 086 505 7335

22.1.2.3 **E-mail:** chanelle.vanwyk@universal.co.za

22.1.2.4 **Physical address:** Universal House, 15 Tambach Road, Sunninghill Park, SANDTON

22.1.2.5 **Postal address:** PO Box 1411, RIVONIA, 2128

22.2 Either of the parties may from time to time change that party's *domicilium* by delivery of written notice to the other party to that effect.

22.3 Any notice addressed by any party to the other party shall –

22.3.1 if delivered by hand at the address of its *domicilium* in terms of this clause, be deemed to have been duly received by the addressee on the date of delivery; or

22.3.2 if posted by prepaid registered post to the addressee's *domicilium* in terms of this clause, be deemed to have been received by the addressee on the seventh day following the date of such posting; or

22.3.3 if sent by telefax to his telefax number in terms of this clause be deemed to have been duly received by the addressee on date of successful transmission thereof.

23 GENERAL

23.1 Neither party shall be bound by any representation, express or implied term, warranty, promise or the like not recorded herein or reduced to writing and signed by the parties or their duly authorised representatives. No addition to, variation, or agreed cancellation of this agreement shall be of any force or effect unless in writing and signed by or on behalf of the parties.

- 23.2 No indulgence which either party may grant to the other shall constitute a waiver of any of the rights of the grantor.
- 23.3 All provisions of this agreement and any schedule or appendix hereto shall be independent of each other and deletion from or the invalidity of any such provision or schedule shall not affect the remainder of this agreement.
- 23.4 In the event of any conflict between the terms and conditions of this agreement and the terms and conditions of any of the annexures hereto, as they may be revised from time to time, the provisions of this agreement shall prevail.
- 23.5 If any provision hereof is held to be illegal, invalid or unenforceable for any reason, such provision shall be deemed to be pro non scripto, but without affecting, impairing or invalidating any of the remaining provisions of this agreement which shall continue to be of full force and effect.
- 23.6 Without prejudice to any other provision of this agreement, any successor-in-title, including any executor, heir, liquidator, judicial manager, curator or trustee, of either party shall be bound by this agreement.

Thus done and signed at _____ on this the ____ day of _____ 20____.

AS WITNESSES:

1.
 For and behalf of the Agent (who warrants his/her authority to execute this contract).

2.

Thus done and signed at _____ on this the ____ day of _____ 20____.

AS WITNESSES:

1.

.....

For and behalf of Universal Healthcare Services
(Pty) Ltd (who warrants his/her authority to
execute this contract).

2.

Annexure A

2011

Agent fees: Universal WorkerPlan:

Universal WorkerPlan resides under the Occupational Health and Safety Act.

TruValue Plan	R12.50 Incl. VAT	(Recurring as and when)
TruHealth Plan	R15.00 Incl. VAT	(Recurring as and when)
TruWellness Plan	R17.50 Incl. VAT	(Recurring as and when)

Broker commission: Additional insurance products:

A Long Term Licence, Category B1, is required to sell the following cover:

Emergency Medical Services and Basic Emergency Room Treatment Cover:	R2.50 incl. VAT (recurring as and when)
Accidental Injury Requiring Hospitalisation Insurance Cover (including Emergency Medical Services and Basic Emergency Room Treatment Cover)	R7.50 incl. VAT (recurring as and when)
Accidental Injury Requiring Hospitalisation Insurance Cover (including Emergency Medical Services and Basic Emergency Room Treatment Cover, together with Death Benefit and/or Temporary Total Disablement and/or Permanent Total Disability)	R10.00 incl. VAT (recurring as and when)
Hospital Cash Back Plan Insurance Cover (including Emergency Medical Services and Basic Emergency Room Treatment Cover)	R7.50 incl. VAT (recurring as and when)

Universal 360°

No Short or Long Term Licence required

Universal 360° Alpha: Fees for members of medical aid schemes administered by Universal Healthcare Administrators, corporate clients of Universal Healthcare, employees of employer groups contracted with the Universal WorkerPlan as well as VIP stakeholders such as Universal Network healthcare service providers and brokers contracted with the Universal Group and its clients.

Membership	Monthly contribution	Agent commission (50%)	Period
Single member	R69	R34.50	2 years
Family of 2	R79	R39.50	2 years
Family of 3+	R84	R42.00	2 years

Universal 360° Alpha: Fees for individuals who are not on a medical aid scheme administered by Universal Healthcare Administrators or not one of the corporate clients of Universal Healthcare.

Membership	Monthly contribution	Agent commission (50%)	Period
Single member	R99	R49.50	2 years
Family of 2	R114	R57.00	2 years
Family of 3+	R122	R61.00	2 years

Universal GAP and GAP Plus Cover

Short Term Licence required

Member is a Universal 360° Alpha member

Product	Premium	20% Broker commission (Incl. VAT)	Period
Gap Cover	R80.00	R16.00	Recurring as and when
Gap Plus Cover	R105.00	R21.00	Recurring as and when

Member is a Universal 360° Beta member

Product	Premium	20% Broker commission (Incl. VAT)	Period
Gap Cover	R95.00	R19.00	Recurring as and when
Gap Plus Cover	R120.00	R24.00	Recurring as and when

Universal Funeral Cover

Long Term Licence required

	Cover	20% Broker commission Incl. VAT – recurring as and when
Single (18-65 years)	R 5 000	R 2.00
	R 7 500	R 3.00
	R 18 000	R 5.00
Family (18-65 years)	R 5 000	R 2.40
	R 7 500	R 4.00
	R 18 000	R 7.20

Funeral cover for additional children (according to the applicable benefit scale of the principal member)

	If the Principal is covered for:	Then the additional children will be covered for:	20% Broker commission Incl. VAT – recurring as and when
14-21 years	R 5 000	R 3 500	R 1.60
	R 7 500	R 5 000	R 2.00
	R 18 000	R 10 000	R 4.00
6-13 years	R 5 000	R 2 000	R 0.80
	R 7 500	R 3 000	R 1.20
	R 18 000	R 5 500	R 2.40
1-5 years	R 5 000	R 1 000	R 0.40
	R 7 500	R 1 500	R 0.80
	R 18 000	R 4 000	R 1.60
Stillborn-11 months	R 5 000	R 750	R 0.40
	R 7 500	R 750	R 0.40
	R 18 000	R 2 500	R 1.20

Funeral cover for members from the age 66, for cover of R1 000 to R10 000

The cover is available in increments of R1 000, thus the commission will also increase accordingly – e.g. when a person between the age of 66 and 74 years purchase R3 000 worth of funeral cover, the commission will be R5.25 (R1.75 x 3) recurring as and when.

	Cover	20% Broker commission Incl. VAT per R1 000 cover – recurring as and when
66-74 years	R 1 000	R 1.75
75-84 years	R 1 000	R 2.50
85+ years	R 1 000	R 3.60

Funeral cover for members who want to add extended family, for cover of R1 000 to R10 000

The cover is available in increments of R1 000, thus the commission will also increase accordingly – e.g. when a person between the age of 18 and 64 years purchase R10 000 worth of funeral cover, the commission will be R9.50 (R0.95 x 10) recurring as and when.

	Cover	20% Broker commission Incl. VAT per R1 000 cover – recurring as and when
18-64 years	R 1 000	R 0.95
65-74 years	R 1 000	R 1.75
75+ years	R 1 000	R 2.40