



FOR PROFESSIONALS
SINCE 1941

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PPS Healthy Weigh Challenge 2026 Autumn Edition

Welcome to the PPS Healthy Weigh Challenge!

The programme is voluntary and participation involves guided movement, nutrition and measurement goals.

BY COMPLETING THE REGISTRATION PROCESS FOR THIS CHALLENGE, YOU HEREBY DECLARE THAT:

1. You agree to provide your personal details to PPS and Mr. Warren Flood who will be running this programme on behalf of PPS.
2. You are fully aware that neither PPS, nor any of its subsidiaries, directors, officials or staff members will be liable to you, your estate or your dependents for any loss or damage of whatsoever nature suffered as a result of your death or injury to any person or property, directly or indirectly, sustained in relation to or connected with participation in the programme.
3. You waive all rights to recover from PPS any costs for any loss, liabilities and/or damages you may suffer or cause to other people or their property during your participation in the programme.
4. You agree that to the extent permissible by law, PPS and the event organisers (including all officials and event volunteers), the sponsors and other parties associated with the programme have no liability to you whatsoever for any direct or indirect loss, (including but not limited to injury or death) sustained by you during or in any way related to your participation in the programme.
5. You are fully aware of the risks associated with your participation and you unconditionally accept such risks.
6. You have read and understood the terms and conditions and will always be bound by them.

Life Insurance | Investments | Financial Planning | Short-Term Insurance | Medical Aid

PROFESSIONAL PROVIDENT SOCIETY INSURANCE COMPANY LIMITED (REG NO. 2001/017730/06)

Directors: Mr C Erasmus (Chairman), Prof H E Wainer (Deputy Chairman), Mr C E Backeberg, Mr N J Battersby (Deputy Group CEO), Mr L M de Villiers, Mr A H de Vries, Mr J A B Downie, Dr D P du Plessis, Mr E J S Franklin, Mr S G Johnson (Group CFO), Dr N H P Khosa, Dr C M Krüger, Prof W J Maroun, Dr S N E Seoka, Mr I J Smit (Group CEO), Mr S Trikamjee.
Company Secretary: Mr V E Barnard.

Professional Provident Society Insurance Company Limited is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP.

[PPS INSG05/2025]

PERSONAL INFORMATION

The PPS Group hereby warrants and undertakes that it shall not, at any time, process any personal information contrary to the provisions of the Protection of Personal Information Act 4 of 2013 (POPIA) and shall identify all reasonably foreseeable internal and external risks to the personal information in its possession or under its control.

By completing this registration process, you agree and specifically give consent to the PPS Group, for the purposes of processing as defined in POPIA, including but not limited to, obtaining, sharing (within the PPS Group) and retaining records of any personal information relating to our organisation.

ACCESS TO THE PPS HEALTHY WEIGH CHALLENGE APPLICATION (APP):

- You can choose to join the PPS Healthy Weigh Challenge app. PPS and the Healthy Weigh Challenge partners will share curated information, i.e., information that is relevant, practical and actionable, to avoid overwhelm.
- You will have access to online support between sessions to encourage you when you are feeling stuck and when you are not sure what to do.
- You will have access to a like-minded community with similar health goals, which means extra support, accountability, sharing of ideas and experiences and celebrating successes.

COMMUNICATION:

All official communication will be sent to you via e-mail and on the app.

PROGRAMME DATES:

The journey begins: 22 April 2026

The journey ends: 28 June 2026

PRIZES:

- Spot prizes will be awarded each week based on engagement in the programme.
- Spot prizes will be awarded virtually via an online platform.
- The grand prize will be awarded based on the achievement of weekly goals, weight lost (as a % of starting weight) and centimetres lost (as a % of starting centimetres).
- PPS and Mr. Warren Flood will decide prizes and the final winner. Their decision is final and cannot be challenged.
- Should members have participated in previous challenges, their starting weight for the current challenge will be logged at a maximum of 20% more than their final weight reading at the end of previous challenges. Said differently, should a member gain more than 20% of their weight lost between challenges, the starting weight will be capped at 20% above their last reading. This is to encourage the sustainability of results achieved in previous challenges.
- No prize may not be exchanged for cash.

ADDITIONAL ITEMS

DISCLAIMER

- You (sometimes referred to herein as “participant /member”) understand that the information received from us in connection with the PPS Healthy Weigh Challenge or otherwise should not be seen as medical, nursing or nutrition advice and is certainly not meant to take the place of you consulting your licensed health professionals, including your doctor.
- You understand and agree that (i) We are not providing health care, medical or nutrition therapy services and will not diagnose, treat or cure in any manner whatsoever, any disease, condition or other physical or mental ailment of the human body, (ii) We are not acting in the capacity of a doctor, licensed dietician-nutritionist, massage therapist, psychologist or other licensed or registered professional, and (iii) you have chosen to participate in the PPS Healthy Weigh Challenge voluntarily.
- We encourage you to maintain a relationship with your primary care physician or doctor. In the event that you do not have one and/or do not have routine physicals, we encourage you to do so. Do not discontinue or change any treatment plan you may be on as a result of our programme without first discussing the change with your doctor.

RELEASE

- You acknowledge and take full responsibility for your life and well-being, as well as the lives and well-being of your family (where applicable), and all decisions made during and after the PPS Healthy Weigh Challenge. In furtherance and not in limitation of the foregoing, you hereby and forever waive, release and discharge any of our coaches, their heirs, executors, administrators, assigns, officers, agents, employees, representatives, executors and all others acting on their behalf (the “released parties”) from any and all claims or liabilities for injuries or damages to your person and/or property or that of your family (where applicable), including those caused by negligent act or omission of any of those mentioned or others acting on their behalf, arising out of or connected with your participation in the PPS Healthy Weigh Challenge or in connection with services provided by PPS or the released parties.

LEGAL ITEMS

- This agreement may not be modified without the prior written consent of PPS. The waiver by either party of a breach, right or obligation shall not constitute a waiver of any other or subsequent breach, right or obligation. If any provision of this agreement is found to be invalid or unenforceable for any reason, the remainder of this agreement shall remain in full force and effect.
- This agreement sets forth the entire agreement between the parties and supersedes all prior proposals, agreements and representations between the parties, whether written or oral, regarding the subject matter herein. Neither party may assign this agreement without the prior written consent of the other party. This agreement shall be binding upon and shall benefit the parties and their respective successors and permitted assigns.
- Except as provided to the contrary herein, those provisions of the agreement that by their nature and context are intended to survive the termination of this agreement, shall survive any termination of this agreement. This agreement shall be construed and interpreted in accordance with the laws of the Republic of **South Africa** without reference to its conflict of law provisions, and with the same force and effect as if fully executed and performed therein.