

## **SUMMARY TERMS AND CONDITIONS AS STATED IN THE SAFRICAN GROUP SCHEME POLICY DOCUMENT**

### **FUNERAL BENEFITS:**

The funeral plan provides for a cash payment of a death claim of a Principal Member, Spouse, Eligible Child, Extended Family Members and Wider Children, where applicable.

### **FUNERAL PACKAGE:**

The funeral package consists of the following benefits:

- Full Family Benefit
- Optional Extended Family Benefit
- Optional Additional Benefits, as specified.

All Principal Members must submit Application Forms to Safrican for record purposes at when joining a scheme.

### **INSURED PERSONS DEFINITIONS:**

**Principal Member:** A person who is actively employed or a member of a policyholder on whose behalf premiums are being paid or a paying individual who qualifies for membership of a policy, provided in all cases the eligibility conditions, as stated in the policy document, are met.

**Spouse:** a person married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, which shall include a Common Law Spouse, and where applicable, a relationship between two people of the same gender, not exceeding the maximum entry age of 94 years.

**Divorced Spouse:** A person who is no longer married to the Principal Member by law, Tribal Custom or under the Tenets of any Asian Religion & shall include a spouse who is no longer party to a Common Law relationship & where applicable, a relationship between two people of the same gender who ceased to cohabit.

**Child:** An unmarried child of the Principal Member, younger than age 21 years, including a stepchild, an illegitimate child, a legally adopted child or a stillborn child (after the 25th week of pregnancy). Only 2 stillbirth claims will be accepted per family during the term of the Policy. Cover for Children is extended to age 25 years if the child is a full-time student at a recognised educational institution or until the Principal member ceases to qualify. This does not include part-time and correspondence students. Children who are mentally disabled or totally and permanently disabled before age 21 years, who are unable to care for themselves, are covered until death or until cover for the Principal Member ends. Details of any children of a Common Law Spouse, illegitimate child and stepchild must be supplied to Safrican at the time that the Principal Member joins the scheme, or within 1 month of the child becoming eligible for cover. Failing this, Safrican will require satisfactory proof to support any claim.

**Optional Extended Family:** Family members, who are dependent on the Principal Member for financial assistance in the event of their death, may be covered. These include parents, parents-in-law, uncles, aunts, brothers, sisters, nephews, nieces, grandparents and children of the Principal Member who are age 22 years and older.

- Extended Family may not be older than 94 years
- Maximum of 10 Extended Family members may be covered.

### **Insurable Interest:**

All persons insured under the policy must be related to the principal member and/or policy payer, and the principal member and/or policy payer must have an insurable interest in all insured persons under the policy.

### **BENEFITS INCLUDED:**

**Double Accidental Death Benefit:** In the event of the death of a Principal member and/or dependents as a result of any bodily injury caused by violent and accidental means, the selected Accidental Death Benefit will be paid in addition to the funeral benefit. An accident is defined as being any specific event, occurring at an identifiable time and place that is unplanned and unexpected by the person insured, resulting from unforeseen and unintentional circumstances, from an external source to the body. Only payable if death occurs within 30 days of the date on which the injury was sustained

**Repatriation:** In the event of the death of an insured life assistance can be sought by calling the **Toll Free Number: 0800 004 522**

All costs related to the repatriation of mortal remains of a life assured to the funeral home of choice, closest to the place of burial. Place of death must be within South Africa, Zimbabwe, Botswana, Swaziland, Lesotho or Mozambique and place of burial must be within South Africa. In the event of the death of any covered life under the policy, assistance can be sought through a toll free number that renders a service to the bereaved family with making the necessary funeral related arrangements.

Transportation and accommodation for a maximum of one night could be arranged for a single relative to accompany the mortal remains. In the event of the life assured's representatives making their own arrangements and incurring repatriation costs, Safrican will not be held responsible for these costs.

Other Toll Free Services:

- Funeral / Cremation arrangements
- Death Certificates
- Counselling
- Legal Assistance (regarding funeral procedures)

Safrican is not responsible for costs incurred through these services.

### **OPTIONAL BENEFITS:**

**Inkomo:** The Inkomo Benefit provides a cash payment, in addition to the funeral benefit, of a death claim of a principal member and the dependents who have been nominated on the application form and where this benefit has been chosen. Additional premium for the Inkomo benefit is payable up to the death of a Principal Member.

**Income Continuation:** Income continuation provides a payment per month for 6 (six) months after death of Principal Member.

**Airtime:** R 250

**Car Hire:** R 7,500

### **TERMS & CONDITIONS:**

- Principal Members must complete an application form. If application forms were not submitted to Safrican, the benefit may be forfeited.
- Benefits end on the date of death of the Principal Member, non-payment of premiums (subject to the Grace Period), or withdrawal from the Plan by the Principal Member, whichever event may occur first.
- Premiums are payable until death of principal member.
- Should a Principal Member have underpaid his/her premium, the benefit payable in respect of a claim will be reduced in proportion to the underpayment.
- The policyholder is entitled to a copy of the Policy Document.

### **GRACE PERIOD:**

A one-month grace period is allowed after the first premium is paid to pay any future premiums once the policy is in force. If the premium is paid within that month the plan will remain in force during the Grace Period.

If the arrear premium and premium due for that month is not paid by the end of the Grace period, the Plan will lapse without further notice and the waiting period will apply on any reinstatement.

### **WAITING PERIODS:**

- From the start date of cover, there is a six (6) months waiting period for claims due to natural causes, for all persons insured under the policy who are less than age 75 years, and a twelve (12) months waiting period for claims due to natural causes for all persons insured under the policy who are age 75 years and older.
- Only accidental death claims will be paid immediately provided the policy for the Principal Member and/or dependents (where applicable) is in force.
- In the event of a Principal Member choosing a higher benefit for any person insured under the policy, from the start date of the increased cover, a six (6) months waiting period will apply only to the amount by which the benefit increased for persons less than age 75 years, and a twelve (12) months waiting period will apply only to the amount by which the benefit increased only for persons age 75 years and older
- Where any premium payment is missed & thereafter paid, the part of waiting period not completed at the point when premium was not paid, will apply from the date the premium is paid.
- Where a policy is reinstated, a new waiting period will start from the restarted date of cover.

### **EXCLUSIONS:**

No benefit will be paid if death is directly / indirectly caused by:

- Terrorism or war (whether declared or not).
- Radioactive (Nuclear) contamination, directly or indirectly.
- Death as a result of illegal activities
- Main member suicide will not be covered during first 2 (two) years of membership
- Divorced spouses are not covered.

### **PREMIUM RATE REVIEW**

Premium rate payable shall be subject to alteration by Safrican at any time on 3 months written notice to the policyholder.

### **CANCELLATION**

After the 30 day cooling off period has ended, policyholder or Safrican reserves the right to cancel policy at any time after giving the other party 3 (three) months written notice of such intention.

### **SURRENDER VALUES / CESSION / LOANS:**

This policy has no surrender value, and may not be ceded or pledged in any way. No loans will be granted against this policy.

### **FRAUDULENT CLAIMS:**

Safrican will not pay any fraudulent claim that is made against this policy. Safrican shall, at its own discretion, be entitled to cancel this policy, and any other policy of the Principal Member or claimant, with immediate effect, if any fraudulent claim be made with the knowledge or intent of the Principal Member or claimant to Safrican's detriment.

Any cover in excess of R 30,000 will be regarded as life cover as per Regulations issued in terms of the Long Term insurance Act, 1998. This will not impact on claims settlement in any way

### **SUMMARY CLAIMS PROCEDURE:**

In the event of a death, a Claim Notification Form must be submitted together with the relevant supporting documents within **six months** of the date of death. Failure to do so within **six months** from the date of death will result in the benefit being forfeited.

Documents to be submitted include, but are not limited to:

- Fully completed Claim Notification Form.
- Proof of Death:
  - (BI-5) Original computer produced or faxed **certified** Death Certificate; **or**

- (BI-18) Original or faxed **certified** copy of unabridged Death Certificate; **or**
- (BI-20) Original or faxed **certified** copy of Abridged Death Certificate in respect of stillborn, together with supporting medical documents.
- (BI-1663) A copy of the Notification of death
- Certified copy of Principal Member's Identity Document
- Certified copy of deceased's Identity Document
- Certified copy of beneficiary's Identity Document
- Copy of principle member's most recent pay slip (for the month in which the death occurred or prior to death in respect of Principal Member's death)
- Full time student: A letter confirming full time study from a recognised educational institution.
- Disabled child: Confirmation of Disability Grant, copy of Medical Application of Principal Member or Medical Report
- Current bank statement of beneficiary
- Copy of previous policy in case of a transfer within 6 months of death

### **INTERMEDIARY SERVICES:**

The following fees are included in the monthly premium:

- A commission of 27.5% for services rendered

### **YOUR POLICY IS UNDERWRITTEN BY:**

Safrican Insurance Company Limited ("Sfrican")  
Reg No. 1935/007463/06

An Authorised Financial Services Provider – FSP No. 15123  
Sfrican is authorised to provide financial services regarding the following products: Long-term Insurance: Category

### **SAFRICAN HEAD OFFICE**

21, 9th Street, Houghton Estate, Johannesburg, 2198  
P.O. Box 616, Johannesburg, 2000  
Tel: (011) 778 8000 / Fax: (011) 778 8183  
Email: [clientretention@safrican.co.za](mailto:clientretention@safrican.co.za)

If you have any reason to complain, kindly contact  
The Compliance Officer of Safrican at:  
PO Box 616, Johannesburg, 2000; Fax: (011) 778 8130  
E-mail: [compliance@safrican.co.za](mailto:compliance@safrican.co.za)

Should a complaint not be resolved to your satisfaction,  
you may escalate the complaint to the FAIS Ombudsman:  
P.O. Box 74571, Lynnwood Ridge, 0040  
Tel: (012) 470-9080 Fax: (012) 348 3447  
Or

The Ombudsman for Long-term Insurance  
Private Bag x45, Claremont, 7735  
Tel: (021) 657-5000 Fax: (021) 674-0951

### **YOUR INTERMEDIARY IS:**

Dibanani Holdings (Pty) Ltd – A Juristic Representative of  
Khanyisa Insurance Brokers (Pty) Ltd  
Reg. No. 2006/035498/07  
FSP No. 31213

227 Lynwood Road, Brooklyn, 0181  
Tel: (012) 940 2616 / Fax: 086 673 2150  
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### **INTERMEDIARY COMPLIANCE OFFICER:**

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