

PARTICIPATION CERTIFICATE

Scheme Number S017421
Scheme Name DIBANANI
Plan No. & Name P020303
Member Group Number 010055181
Principal Member's Name TEBOHO WILLIAM PIETERSE
Employee Number 71547347



Address 211 MOTHOAKE STREET
RAMMOLETSI
9520

Total Premium R 590.30
Contract Inception Date ⁽¹⁾ 2016-02-01
Policy Type New Voluntary Scheme
Cessation Age To Death

People assured for funeral cover by the Principal Member above:

NAME	RELATIONSHIP	COVER TYPE	ID NO	DOB	BENEFIT	PREMIUM	COVER START DATE ⁽²⁾	WAITING PERIOD EXPIRY ⁽³⁾
TEBOHO WILLIAM PIETERSE	Principal	Full Family	8401145595080	1984-01-14	50,000.00	161.30	2018-12-01	2019-05-31
ELSIE NOMBULELO MTUZE	Spouse	Full Family	8508170857084	1985-08-17	50,000.00	0.00	2018-12-01	2019-05-31
EDDIE PIETERSE	Child	Full Family	1003285312081	2010-03-28	20,000.00	0.00	2018-12-01	2019-05-31
AMOHELANG MTUZE	Child	Full Family	1102215821086	2011-02-21	20,000.00	0.00	2018-12-01	2019-05-31
SARAH MTUZE	Dependant	Extended Family	7508260961086	1975-08-26	15,000.00	49.50	2018-12-01	2019-05-31
IADH MTUZE	Dependant	Extended Family	7808160991088	1978-08-16	15,000.00	49.50	2018-12-01	2019-05-31
EDWARD PIETERSE	Dependant	Extended - Family - Voluntary	Invalid I.D.	1958-06-02	30,000.00	99.00	2018-12-01	2019-05-31
CHRESTINA PIETERSE	Dependant	Extended - Family - Voluntary	Invalid I.D.	1958-02-25	30,000.00	99.00	2018-12-01	2019-05-31
NTWANA BOSEKA	Dependant	Extended - Family - Voluntary	Invalid I.D.	1955-10-08	30,000.00	99.00	2018-12-01	2019-05-31
MM BOSIKA	Dependant	Extended Family	Invalid I.D.	1976-11-28	10,000.00	33.00	2019-11-01	2020-04-30

List of Additional Benefits opted with the funeral cover to be listed.

BENEFIT	COVER AMOUNT	PREMIUM
REPATRIATION	YES / Applicable	

APPLICABLE WAITING PERIOD PER AGE	WAITING PERIOD
Extended Family Voluntary 18 - 64 years	6 months
Extended Family Voluntary 18 - 64 years	6 months
Extended - Family - Voluntary 18 - 64 years	6 months
Funeral Full - Family. 18 - 64 years	6 months

(1) Contract Inception Date : Refers to the date on which the legal obligation by Safrican is created in respect of the insurance policy.

(2) Cover Start Date : Refers to the date on which the legal obligation by Safrican is created in respect of the benefit.

(3) Waiting Period Expiry : The date on which the policyholder is entitled to claim for the benefit in respect of a natural death. Only accidental deaths will be paid immediately provided that the first premium is received. In the event that the policyholder elects a higher benefit at a later stage only the increased amount will be subject to the waiting period, please refer the reverse side of this document for the applicable terms and conditions.

Disclaimer : The payment of the benefit in respect of a natural death is subject to the respective premiums being paid up to date as well as the fulfilment of the waiting period. The "Waiting Period Expiry" is calculated from the date on which Safrican ought to have received the first premium, it does not relate to the number of premiums paid.

24 February 2020

Preparing for tomorrow, today
SAFRICAN

Terms and Conditions Of Participation

- 1 The contract will be based on the information on the application form and will be assumed to be correct. Incomplete data provided (e.g. no date of birth filled in) will result in the person not being loaded and no cover provided.
- 2 A Policy commences on the first day of the month following the receipt of the first premium by Safrican.
- 3 When premiums cease to be paid to Safrican, the policy will lapse, subject to the grace period.
- 4 The waiting period shown in the table above refers to the full calendar months the policy has to be in force before any valid claim will be payable. The period is calculated from the commencement date of the policy. It does not relate to the number of premiums paid. The waiting period shown shall apply on natural deaths. Only accidental deaths will be paid immediately provided that the first premium is received.
- 5 No dependant adult may be covered more than once by the same Principal Member.
- 6 There are no surrender values payable on termination of participation.
- 7 All the benefits shall be forfeited if not claimed within six(6) months from the date of death of the person insured.
- 8 The cover ceases on the date of death of the Principal Member, the moment the Principal Member reaches cessation age, the Principal Member withdraws from the Plan or premiums are not received, whichever occurs first.

Your policy is underwritten by:

Safrican Insurance Company Limited (S african)
Reg. No. 1935/007463/06
An authorised Financial Services Provider
FSP No. 15123
www.s african.co.za

S african is authorised to sell the following products:

Long-term Insurance: Category A, B1, B2
Short Term Insurance Personal Lines

S african holds professional indemnity and fidelity insurance cover.
Should you require assistance or need to fax a claim kindly contact:

S african Head Office

First Floor, 195 Jan Smuts Avenue, Rosebank, 2000
PO Box 616, Johannesburg, 2000
Tel: +27 11 778 8000 Fax: (011) 778 8183
Claims Fax: 0866 773 224
Query Line Fax: (011) 778 8000

Johannesburg

PO Box 616, Johannesburg, 2000
Tel: +27 11 778 8000 Fax: (011) 778 8189

Durban

PO Box 5008, Durban, 4000
Tel: (031) 305 1800 Fax: (031) 304 3738

Port Elizabeth

PO Box 35036, Newton Park, 6055
Tel: (041) 582 1502

Cape Town

PO Box 4291, Cape Town, 8000
Tel: (021) 419 0090 Fax: (021) 421 0104

Polokwane

PO Box 1021, Polokwane, 0700
Tel: (015) 291 3358 Fax: (015) 291 3336

Bloemfontein

PO Box 100962, Brandhof, 9324
Tel: (051) 430 1201 Fax: (051) 430 1206

If you have any reason to complain, kindly contact the Compliance Officer of Safrican on the details set out below.

Compliance Officer
Fax: (011) 778-8183
e-mail: compliance@s african.co.za

Should a complaint not be resolved to your satisfaction, you may escalate the complaint to either the FAIS Ombudsman or the Long-term Insurance Ombudsman whose details are set out below. Note that you must be able to show that you have already attempted to resolve the matter with Safrican first.

FAIS Ombudsman Financial Services Board

P.O. Box 74571, Lynnwood Ridge, 0040
Tel: (012) 470-9080 Fax: (012) 348 3447

The Ombudsman of long-term Insurance

Private Bag x45, Claremont, 7735
Tel: (012) 657-5000 Fax: (021) 674-0951

Your intermediary is :

KHANYISA INSURANCE BROKERS (PTY) LTD

Reg No.2006 / 035498 / 07
An authorized Financial Services Provider
FSP No. 31213

KHANYISA INSURANCE BROKERS (PTY) LTD - holds professional indemnity and/or fidelity insurance cover.

2 LOCK AVENUE
PARKTOWN
JOHANNESBURG
2193

Tel : (011) 482 5452
Fax : 086 542 0506
Email : info@khanyisabrokers.co.za

PARTICIPATION CERTIFICATE

Terms and conditions as stated in the Policy Document

Member Group Number : 010055181

Principal Member's Name : TEBOHO WILLIAM PIETERSE

BASIC FUNERAL BENEFIT

The basic funeral plan provides for a cash benefit to be paid in settlement of a death claim of a Principal Member, Spouse and an Eligible Child.

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 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 70 years.

Eligible Child: An unmarried child, 21 years and younger, of the Principal Member, including a stepchild, posthumous child, 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. Children are covered below age 21 and this is extended to age 25 years if still a full-time student at a recognised institution or until the Principal Member ceases to qualify. Children who are mentally retarded or totally and permanently disabled before age 21, who are unable to care for themselves are covered until death or until the Principal Member ceases to qualify. Details of any children of a Common Law Spouse, illegitimate child and stepchild must be given to Safrican at the same time as 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.

TERMS & CONDITIONS

- Each Principal Member must complete an application form electing all his/her dependants.
- Benefits cease on the date of death of the Principal Member, or withdrawal from the fund by the Principal Member.

GRACE PERIOD

- A one-month grace period applies from inception of the Policy.

WAITING PERIOD

- The waiting period is reflected on the reverse side of this document. Only claims due to accidental death will be paid immediately.
- Where a higher benefit is selected at a later stage, the waiting period will apply to the increased amount not the then current benefit amount enjoyed.
- If payments are missed then resumed, the applicable waiting period will apply from the date payment of premiums is resumed.

EXCLUSIONS

This benefit will not be paid if death is directly or indirectly caused by or attributable to:

- Terrorism or war (whether declared or not).
- Radioactive contamination, whether directly or indirectly.
- Death as a result of illegal activities.
- Suicide will not be covered during the first 2 (two) years of membership.
- Divorced spouses at inception of the policy are not covered, and cover for spouses who divorce during the term of the policy will cease immediately on divorce.

FRAUDULENT CLAIMS

If any fraudulent claim is made against this Policy, Safrican will be under no further obligation whatsoever to pay this claim, and shall, at its own discretion, be entitled to cancel this Policy with immediate effect, should any such fraudulent claim be lodged with the knowledge or intent of the claimant to prejudice Safrican.

PREMIUM RATE AND POLICY TERMS REVIEW

The premium rate payable, and the terms and conditions of the policy, shall be subject to alteration by Safrican at any time on 3 (three) months written notice to the policyholder.

COOLING OFF PERIOD

- The policyholder has a 30 (thirty) day cooling off period from receipt of this document to examine the Policy.
- Provided that no death or claim has taken place in this period, should she or he elect not to take up the Policy, she or he must inform Safrican in writing of her or his intention not to accept.
- All premiums already paid shall be refunded, less the cost of any risk cover.

CANCELLATION

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

SURRENDER VALUES

- There are no surrender values to this Policy.
- Benefits under this Policy may not be ceded or pledged in any way.
- No loans will be accepted against this Policy.

REPATRIATION BENEFIT

In the event of the death of either a Principal Member, Spouse or Eligible Child, assistance can be sought on (011) 745-9047, which number renders a service to the bereaved family with making the necessary funeral related arrangements.

SUMMARY CLAIMS PROCEDURE:

- In the event of a death, a Claim Notification Form must be requested from a Safrican office, and submitted together with the relevant supporting documents.
- Failure to do so within the stipulated period will result in the benefit being forfeited.
- The claims notification period is reflected on the reverse side of this document.

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; and
 - (BI-1663) A copy of the Notification of death
- Certified copy of Principal Member's Identity Document for South African citizens
- Certified copy of Principal Member's Passport for foreign nationals
- Certified copy of deceased's Identity Document for South African citizens
- Certified copy of deceased's Passport for foreign nationals
- Copy of Principal Member's most recent payslip (for the month in which the death occurred).
- In the event of a claim for a full-time student, a letter confirming full-time study from a recognised educational institution, together with the last academic report, must be submitted
- For a disabled child, confirmation of the Disability Grant, copy of Medical Application of the Principal Member or Medical Report.

Safrican reserves the right to request further documentation or information as it may deem necessary to accurately assess a claim.

- Safrican will endeavour to settle the claim within 48 hours, provided all the claim procedure criteria have been met.
- Faxed copies must be clearly certified. The details of the Commissioner of Oaths with all the relevant details must be clear. Documentation submitted other than those listed, will not be accepted. Affidavits are not accepted.
- NB: Posted documents MUST be sent via registered mail.

Any cover in excess of R30 000.00 will be regarded as life cover as per Regulations issued in terms of the Longterm Insurance Act, 1998. This will not impact on claims settlement in any way.

NB: The policyholder is entitled to be provided, upon request, with a copy of the Policy.

