

## GENERAL TERMS AND CONDITIONS OF MEMBERSHIP

### **1+ Plans:**

The maximum entry age for an Insured and /or nominated family dependents is under 65 / 70 / 75 / 80 / 85 years (depending on the selected option).

Cover for all nominated family members remains in place provided the premium remains payable. (Children and extended family members included).

Unmarried mentally / physically disabled Children who are totally and completely dependent on the Principal Member will be covered if the policy is in force.

Cover will be provided for a maximum of 5/9/13 nominated family members. (e.g., Spouse, additional Spouses, Children, Dependent Children, Extended Family)

Once the Principal Member's cover ceases, the policy can be taken over by a nominated family member on the Policy within 30 (thirty) Days.

Only RSA residents and SADC citizens legally residing in RSA can be covered.

**The Insurer reserves the right to cancel the policy with 31 (thirty-one) Days' notice at any stage for whatsoever reason.**

The Insurer will not change or vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate and will afford the Principal Member with the reasons for the change to the Premium rate and will afford the Principal Member with reasonable steps, such as an option to terminate the policy or to reduce the policy benefit or to enter into an alternate policy, to mitigate the impact of the increase on the Principal Member. The Premium rates may be amended or changed, based on the following factors; past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.

Any changes to the Premium rate will be notified to the Principal Member 31 (thirty-one) Days prior to the change taking effect. Such notification will provide appropriate details of the reasons for the change to the Premium rate and will afford the Principal Member with reasonable steps, such as an option to terminate the policy or to reduce the policy benefit or to enter into an alternate policy, to mitigate the impact of the increase on the Principal Member. The Premium rates may be amended or changed, based on the following factors; past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.

### **Nominated Family Benefits.**

Brothers, sisters, parents and parents-in-law can be covered as part of the 5/9/13 nominated family members.

Maximum entry age: under 65 / 70 / 75 / 80 / 85 years (depending on the selected option).

Extended Maximum entry age: under 84 years for Extended's. Maximum 4 can be added.

Premiums for the basic benefit are quoted as a fixed Rand amount per month.

Policy is a grouped policy and is annually renewable.

**The nominated family member can cease membership while the Principal Member remains a member, but the Nominated Family Member cannot be readmitted.**

### **Family Plans:**

The maximum entry age for Principal Member and Spouse is 95 years. Cover for Children biological or legally dependent on the Principal Member will cease on the day before their 22<sup>nd</sup> birthday. Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognised school or tertiary institution. This is subject to the provision of satisfactory evidence (annually). Unmarried mentally/physically disabled Children who are totally dependent on the Principal Member will be covered for as long as the policy is in force. Cover will be provided for **(1) (one)** Spouse and for a maximum of 5 (five) Children at the stated premium. **Should a Child be born to the Principal Member, the Principal Member has 60 (sixty) Days to update his application/nomination form. If the documentation is not updated the Child will not be covered for benefits.** If the Principal Member ceases to be a member of the funeral scheme (dies, withdraws or retires) cover will cease immediately for the Principal Member and all their Dependents.

**Should the Spouse elect to take over the policy of an existing Principal Member due to the Principal Member's death, this must be done within 30 (thirty) Days of the death and application/nominations form and monthly membership schedule must be updated accordingly. Should you divorce a Spouse reflected in the Policy Schedule, Cover in respect of such Spouse shall immediately cease with effect from the date of the court order recording the divorce. If you remarry, the new Spouse may be nominated under this Spouse Cover.**

Only RSA residents and SADC citizens legally residing in RSA can be covered.

**Benefit Split – Principal Member and Spouse same cover; cover of child between 14-22 years same as Principal Member – age 6-13 years 50% of Principal Member Stillborn – 5 years = 25% of Principal Member.**

**The Insurer reserves the right to cancel the policy with 31 (thirty-one) Days' notice at any stage for whatsoever reason.**

The Insurer will not change or Vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate and will afford the Principal Member with the reasons for the change to the Premium rate and will afford the Principal Member with reasonable steps, such as an option to terminate the policy or to reduce the policy benefit or to enter into an alternate policy, to mitigate the impact of the increase on the Principal Member. The Premium rates may be amended or changed, based on the following factors; past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.

Any changes to the Premium rate will be notified to the Principal Member 31 (thirty-one) Days prior to the change taking effect. Such notification will provide appropriate details of the reasons for the change to the Premium rate and will afford the Principal Member with reasonable steps, such as an option to terminate the policy or to reduce the policy benefit or to enter into an alternate policy, to mitigate the impact of the increase on the Principal Member. The Premium rates may be amended or changed, based on the following factors; past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.

### **Extended Family Benefits**

**Maximum 8 extended family members (parents, parents-in-law, brothers, sisters, aunts, uncles or other relatives who are financially dependent on the Principal Member) can be added at an additional premium payable per Extended Family**

**Member.** This option must specifically be requested and catered for at a scheme level in the policy. Maximum entry age: 85 years

### **Exclusions**

The Insurer will not pay any Funeral Benefit or any Extended Family Benefit if Death was directly or indirectly caused, resulting from or in connection with any of the following: a. active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; b. the deceased's deliberate exposure to exceptional danger, except in an attempt by the deceased to save a human life; c. The deceased's active participation in the commission of a criminal activity resulting in a claim event.

**6 (six) calendar months Waiting Period for natural death from the Commencement Date of cover for Funeral or Extended Family Benefit.** The Insurer will have no liability for a Claim Event if Death for any Insured is directly or indirectly caused by or attributable to natural causes during this period, unless proof is supplied to the Insurer of previous cover for such Insured in the 31 (thirty-one) Day period prior to the Commencement Date of this Policy, and where such similar cover with the alternate insurer was replaced with this Policy and where the waiting period on such prior policy had already expired. Where the waiting period has not yet fully expired, the unexpired part of the waiting period will remain in force until expiry.

Claims due to Accidental Death will not be subjected to a Waiting Period, on condition that the first premium is paid.

**When taking up a higher benefit a 6 (six) calendar months Waiting Period for natural death will apply to the increased amount and not the current benefit cover enjoyed.**

When adding a new nominated family member, a 6 (six) calendar month waiting period for natural death will apply from receipt of first premium with this family member included for cover.

When taking over existing affiliation schemes the Insurer will require proof of membership with the prior underwriter for the Waiting Period for natural death to be waived, if not available the full Waiting Period for natural death will apply.

Children under 6 years will qualify for a maximum of R 20 000 cover.

The sum assured for Extended Family Members cannot exceed that of the Principal Member.

An Extended Family Member can cease membership while the Principal Member remains a member, but that Extended Family Member cannot be readmitted.

### **Premiums**

**Premiums must be paid by the 7<sup>th</sup> of the month in advance for the month for cover to remain in force.** Should premiums not be paid in terms of the policy, cover ceases and should the Principal Member wish to re-join after 2 (two) months, they will be treated as a new entrant, with the full 6 (six) months waiting period for natural death restarting. The policy will lapse after 2 (two) premiums missed within a 12 (twelve) month cycle. The policy will be cancelled should the arrear premium/s not be paid in full before 2 (two) months of non-payment has passed. All outstanding premiums due must be paid before the end of the 2<sup>nd</sup> month. For all premium payments please always keep proof of payment for your records. The Policy becomes active on receipt of the first paid premium.

Premium payment received after the 10<sup>th</sup> of the month, will be payment for the following month.

**Suicide will not be covered during the first (1) year of membership from the date of receipt of the first month's premium.**

A stillborn is not included for cover.

### **Funeral Benefit**

The Insurer must be notified of Funeral claims within 6 (six) months of an Insured's death. Even if all the required information is not yet available, it must still be notified of the potential Claim.

A maximum period of 6 (six) months from the date of Death is permitted to submit all funeral claim requirements. Failure to comply with this will result in closure of the file and no further evidence being considered for assessment and processing of a Claim, unless there are extenuating circumstances acceptable to the Insurer for the late submission.

**NB:** the below are extracts and summaries from the Policy and do not replace the official Policy, which contains all rights of members.

**On signing this document Pioneer Funeral Administrators will confirm the offer of Insurance has been accepted. Cover will commence on receipt of the first premium.**

**Fees disclosure:** Retail premium includes admin and commission, see acceptance letter.

**Disclosure Notice: Long-term Insurance Policyholder Protection Rules 2017 (PPRs) Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003**

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Pioneer Funeral Administrators FSP41507 accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act No. 37 of 2002) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform You accordingly.

**Legal and contractual relationship with the Insurer:** Guardrisk Life Limited, Safrican and Pioneer Funeral Administrators have concluded a shareholder and subscription agreement that entitles Pioneer Funeral Administrators to place insurance business with Guardrisk Life and Safrican. The shareholder and subscription agreement entitles Pioneer Funeral Administrators to share in the profits and losses generated by the insurance business. Guardrisk Life and Safrican may distribute dividends at the sole discretion of their Board of Directors, to Pioneer Funeral Administrators during the existence of the Policy.

**Professional Indemnity and/or Fidelity Cover:** Pioneer Funeral Administrators has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

**Claims Contact Person:** Alta Oosthuizen or Anel Oosthuizen

Tel: 012 542 4307 or Cell/WhatsApp: 076 621 3577 Email: [claims@pioneerfuneral.co.za](mailto:claims@pioneerfuneral.co.za)

**Complaints Procedures:** Contact Person: Dawid P Poolman

Tel: 012 542 4307 Email: [info@pioneerfuneral.co.za](mailto:info@pioneerfuneral.co.za)

**Compliance Officer:** Suzette Oosthuizen

Tel: 012 542 4307 Email: [hr@pioneerfuneral.co.za](mailto:hr@pioneerfuneral.co.za)

**Conflict of Interest:** Pioneer Funeral Administrators has a conflict of interest management policy in place and is available to clients on the website.

**Compliance Details:** Telephone: 012 542 4307

Email: [info@pioneerfuneral.co.za](mailto:info@pioneerfuneral.co.za) Website: [www.pioneerfuneral.co.za](http://www.pioneerfuneral.co.za)

**Complaints Details:** Telephone: 012 542 4307 Email: [info@pioneerfuneral.co.za](mailto:info@pioneerfuneral.co.za)

**Policy Wording:** A copy of the policy wording can be obtained from Pioneer Funeral Administrators

**Type of Policy:** Funeral Class of Business Risk covered: Death

**Policy Benefits:** Cover amount selected on the application form

**Monthly Premium:** As per the policy agreement

**Due date and frequency:** Monthly

**Manner of payment of premium:** Direct deposit, Debit order, Easypay, SAPO

**Consequence of non-payment:** Cover will cease, and no further benefits will be in force.

**Details of any premium increases, including the frequency and basis thereof:** Annually upon the Review Date.

**Fees payable to Pioneer Funeral Administrators (included in the monthly premium)**

**Cooling Off Rights:**

If any of the information reflected above and below was given to You orally, this disclosure notice serves to provide You with the information in writing. Should You not be satisfied with the Policy, you are entitled to a period up to 31 (thirty-one) Days from the date of receipt of the Policy within which You may cancel Your Policy in writing at no cost provided no Claim has arisen or any benefit paid. Cover will cease upon cancellation of the Policy. All premiums paid by the Policyholder to the Insurer up to the date of receipt of the cancellation notice will be refunded to the Policyholder.

**Cancellation Rights:**

The Principal Member may cancel the Policy at any time after the Cooling Off period by giving Exodec 31 (thirty-one) Days' notice. Such cancellation will not attract any refund of premiums paid. The Insurer may cancel this Policy at any time for whatsoever reason by giving the Principal Member 31 (thirty-one) Day notice period. The Insurer may immediately cancel this Policy, or place it on hold, refuse any transactions or instructions, or take any other action considered necessary to comply with the law and prevent or stop any undesirable or criminal activity. If this policy is terminated for any reason, we will not refund any Premiums that were legally due to us.

**Changes to Policy:**

You must inform us of any changes to the original details supplied in the Policy Application. No request for changes or alterations to the Policy Documents will be valid unless confirmed is given by us in writing as an endorsement to the Policy.

**Applicable Laws:**

The Insurance Act 18 of 2017 and/or the Long-term Insurance Act 52 of 1998, the Policyholder Protection Rules (Long-term Insurance), 2017, the Protection of Personal Information Act 4 of 2013, and any other legislation relating to or regulating the protection or processing of data of Personal Information, direct marketing or unsolicited electronic communications and which may be applicable in the Republic of South Africa from time-to-time.

**Fraud:**

If any Claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Beneficiary or anyone acting on her/his behalf to obtain any benefits under this Policy, all benefits including premiums paid under this Policy shall be forfeited. The Insurer will take any appropriate action deemed necessary in such an instance and the Insurer's rights will always remain reserved.

**Processing of Personal Information:**

Your privacy is of utmost importance to us. We will take the necessary measures to ensure that all information provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner. You hereby agree to give honest, accurate and up-to-date Personal Information to process and accept this application. You accept that your Personal Information collected by us may be used for the following reasons: 1.to establish and verify your identity in terms of the Applicable Laws; 2.to enable us to proceed to issue the Policy should we accept this application; Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify us from any claims resulting from disclosures made with your consent. You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Pioneer Funeral Administrators or with the Information Regulator.

**Other matters of importance:**

You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above. You have the right to complain, you may do so by contacting Pioneer Funeral Administrators on 012 542 4307 or email: [info@pioneerfuneral.co.za](mailto:info@pioneerfuneral.co.za). If We fail to resolve Your complaint satisfactorily, You may submit Your complaint to the **National Financial Ombud Scheme** on 0860 800 900. You/ your Nominated Beneficiary has the right to claim, the conditions under which a claim may be made are stipulated in the policy and may be made by contacting Pioneer Funeral Administrators on 012 542 4307 or email: [claims@pioneerfuneral.co.za](mailto:claims@pioneerfuneral.co.za) You will always be given a reason for the repudiation of Your claim. If the Insurer wishes to cancel Your policy, the Insurer will give you **31 (thirty-one) Days** written notice, to Your last known address. You will always be entitled to a copy of Your policy at no extra charge complaint satisfactorily, you may submit Your complaint to the **National Financial Ombud Scheme** on 0860 800 900. You/ your Nominated Beneficiary has the right to claim, the conditions under which a claim may be made are stipulated in the policy and may be made by contacting Pioneer Funeral Administrators on 012 542 4307 or email: [claims@pioneerfuneral.co.za](mailto:claims@pioneerfuneral.co.za). You will always be given a reason for the repudiation of Your claim. If the Insurer wishes to cancel Your policy, the Insurer will give you **31 (thirty-one) Days** written notice, to Your last known address. You will always be entitled to a copy of Your policy at no extra charge.

**Warning:**

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to You and all documents handed to You. Where applicable, call recordings will be made available to You within 7(seven) Days of request. Don't be pressurised to buy the product. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.

**Waiver of Rights:**

No insurer and/or intermediary may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

**(NON-UNDERWRITTEN BENEFITS NOT OFFERED BY THE INSURER AND OFFERED SEPARATELY TO THE INSURANCE POLICY WITH A SEPARATE PREMIUM NOT INCLUDED IN TOTAL MONTHLY INSURANCE PREMIUM)**

**Repatriation of mortal remains benefit and services by contracted service providers only**

The repatriation benefit is not regulated in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

Repatriation of Mortal remains within South Africa and neighboring countries to a maximum of R10 000 per event and annual limitation of R20 000. Nominated extended family members excluded. When a member's death occurs more than 100km from their normal place of residence/place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory. Allowance for 1 family member to travel with the deceased free of charge. Funeral assistance services: all documentation referral to pathologist if required and referral to a reputable undertaker. Removal from place of death (anywhere in RSA) minimum of 20Km to a maximum of R900 per claim. Storage to a maximum amount of a R1000/7 days. Standard waiting period as per product waiting period apply to new and existing policies. **Exodec Assist Repatriation call centre no: 0861 55 5515 Quote following: Pioneer Administrators Funeral Plan, Policy number.**

**Exodec eCoupon:**

**(REWARDS PROGRAMME NOT OFFERED BY THE INSURER AND OFFERED SEPARATELY TO THE INSURANCE POLICY)**

At an additional cost per month the Principal Member (Policy holder) will receive coupons to the value of up to R750.00 per month for each retailer per month. – (No Role over on monthly eCoupon).

Save up to R750 on your monthly groceries at each retailer by using our grocery discount coupons on a range of groceries which are redeemable at selected Shoprite, Checkers, Checkers Hyper stores, selected Pick n Pay stores & selected Dischem outlets.

Show the eCoupons to the cashier and claim your discount on every product.

**Note:** If you are also a Shoprite/Checkers Xtra Savings Loyalty member and a product eCoupon are offered on the Shoprite/Checker loyalty program, you will be able to claim both the savings.

**Special Note:** The eCoupons is not one eCoupon but is eCoupons on a range of specific shopping items which may be changed every month.

**Coupon Redemption Retailers** Shoprite b. Checkers c. Checkers Hyper d. Dis-Chem e. Pick n Pay Should a member run into a problem redeeming coupons in-store or have any query whatsoever please sms 'exodec' to 30172. The eCoupon benefit is not regulated in terms of the Financial

Advisory and Intermediary Services Act ("FAIS Act") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act

**eCoupons: Shoprite Checkers, Pick 'n Pay & Dischem:**

## PROTECTION OF PERSONAL INFORMATION – ACT 4 of 2013 (POPIA)

To provide you with our services, we are required to process your personal information and will do so in accordance with our business requirements and legal obligations. You acknowledge that your personal information may be verified and / or processed for insurance, insurance, financial services, and risk management purposes by Companies against any other reasonable and legitimate sources or databases. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes: Quoting, underwriting, pricing, servicing, and executing of insurance and other financial services. Assessing of financial and insurance risk. Assessing and processing of claims and complaints. Developing and improving of products and services. Credit referencing and/or verifying of personal information. Fraud prevention and detection Market research and statistical analysis. Auditing & record keeping. Compliance with legal and regulatory requirements.

The Insurer will not share your information with any third party unless it is for purposes of facilitating the conclusion of this application for insurance and managing your insurance. The Insurer may therefore with your permission, disclose your information to any third party should it be necessary. Where information is shared, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us. Your information may be hosted on servers managed by a third-party service provider which may be located outside of South Africa.

We may transfer your personal information outside the borders of South Africa, if required, to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information, or request us to correct any errors, or delete this information if there is no legitimate reason for us to maintain it.

You have the right to complain to the Information Regulator if you feel we are unlawfully processing personal information.

The Information Regulator's details can be found by visiting <https://www.justice.gov.za/infocreg/>

**Type of Policy:** Funeral Class of Business. **Risk covered:** Death. **Policy Benefits:** Max R30 000

**Monthly Premium:** As per the policy agreement. **Due date and frequency:** Monthly

**Manner of payment of premium:** Direct deposit, Debit order, Easypay, Sapo

**Consequence of non-payment:** Cover will cease, and no further benefits will be in force.

**Details of any premium increases, including the frequency and basis thereof:** Annually upon the Review Date.

**The Intermediary** does not directly or indirectly hold more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the Insurer.

**This membership is administrated by:** Pioneer Funeral Administrators, an Authorised Financial Services Provider FSP No. 41507.

**Please see the acceptance letter for more details regarding the underwriter**

If any claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Beneficiary or anyone acting on her/his behalf to obtain any benefits under this Policy, all benefits including premiums paid under this Policy shall be forfeited. The Insurer will take any appropriate action deemed necessary in such an instance and the Insurer's rights will always remain reserved.

You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above. You/ your Nominated Beneficiary has the right to claim, the conditions under which a claim may be made are stipulated in the policy and may be made by contacting Pioneer Funeral Administrators on 012 542 4307 or email: [claims@pioneerfuneral.co.za](mailto:claims@pioneerfuneral.co.za). You will always be given a reason for the repudiation of Your claim. If the Insurer wishes to cancel Your policy, the Insurer will give you **31 (thirty-one) days** written notice, to Your last known address. You will always be entitled to a copy of Your policy at no extra charge.

**Warning:** Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to You and all documents handed to You. Where applicable, call recordings will be made available to You within 7(seven) days of request. Don't be pressurised to buy the product. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.

**Waiver of Rights:** No insurer and/or intermediary may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

### DECLARATION OF UNDERSTANDING

I hereby confirm that the agent has provided me with satisfactory details of his relevant experience and assisted me in completing the application form and in understanding all the terms and conditions as stipulated in this document. The benefits of this membership have been explained to me in detail and I understand and desire such benefits. The monthly contribution as indicated is affordable within my current monthly budget. Full membership underwriting details and terms and conditions as well as complete commission and admin fee breakdown available on membership certificate/membership acceptance letter. Membership certificate/membership acceptance letter available at your nearest office or contact our Head office for more information. All contributions inclusive of commission.

**I accept and understand the contents of this declaration.**

#### Pioneer Funeral Administrators

##### Physical Address

11/1 Iris Street, Heatherdale, Akasia, 0118

##### Postal Address

P.O Box 58308, Karenpark, Pretoria, 0118

Tel: (012) 542 4307

Fax: (012) 542 3059

Cc 2010/036984/23

[info@pioneerfuneral.co.za](mailto:info@pioneerfuneral.co.za)

[www.pioneerfuneral.co.za/admin](http://www.pioneerfuneral.co.za/admin)

#### Ombudsman for Long-term Insurance

##### Postal Address

Private Bag X45, Claremont, Cape

Town, 7735

Tel: (012) 657 5000

Fax: (012) 657 0951

E-mail: [info@ombud.co.za](mailto:info@ombud.co.za)

Website: <http://www.ombud.co.za>

#### FAIS Ombudsman

##### Postal Address

PO Box 74571 Lynnwood Ridge,

0040

Tel: (012) 762 500

Fax: (012) 348 3447

E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Website:

<http://www.faisombud.co.za>

Sharecall: 086 FAISOM (0860

3247 66)

#### Business Name: Guardrisk Life Limited

**Registration number:** 1999/013922/06

**Physical address:** The Marc, Tower 2,

129 Rivonia Road, Sandton, 2196

**Postal address:** PO Box 786015, Sandton,

2146

**Telephone:** +27-11-669-1000

**Email:** [info@guardrisk.co.za](mailto:info@guardrisk.co.za)

**Web:** [www.guardrisk.co.za](http://www.guardrisk.co.za)

**FAIS registration (FSP No):** FSP 76

#### Safrican Insurance Company Limited

##### Physical address:

Safrican House, 21 9<sup>th</sup> Street, Houghton Estate, 2198

##### Postal address:

PO Box 616

Johannesburg

2000

**Telephone no:** 011 778 8000

**Email:** [clientretention@safrican.co.za](mailto:clientretention@safrican.co.za)

**Web:** [www.safrican.co.za](http://www.safrican.co.za)

**FAIS Registration (FSP No):** 15123



**Claim Requirements:**

Pioneer Funeral Administrators must be notified of Funeral claims within 6 months of a member's death. Even if all the required information is not yet available, it must still be notified of the potential claim.

A maximum period of 12 months from the date of death is permitted to submit all funeral claim requirements. Failure to comply with this will result in the closure of the file and no further evidence being considered for assessment purposes.

The following information is required to process a claim (standard claims package):

- Fully completed, signed and stamped claim form .
- Certified copy of the deceased's identity document .
- Certified copy of the death certificate .
- Certified copy of the marriage certificate, if not available, a certified copy of the Lobola letter is required.
- Copy of the monthly payment history.
- Copy of application form / Copy of acceptance letter .
- If no identity document or birth certificate - a copy of the clinic card or a hospital file is required
- If the child is over the age of 18 - we require a certified copy of a letter from the educational facility confirming that the child is registered and the course / grade that they are registered for.
- Beneficiaries banking details - If we are paying an institution, we will need confirmation of banking details on the institutions letter head.
- If the cause of death is unnatural - a copy of the police statement is required .

**Pioneer Funeral Administrators contact details information or complaints:**

<b>Pioneer Funeral Administrators (CC Reg No. 2010/036984/23)</b>			
<b>Tel:</b>	012 542 4307	<b>Fax:</b>	012 542 3059
<b>Email:</b>	info@pioneerfuneral.co.za	<b>Website:</b>	www.pioneerfuneral.co.za
<b>Physical Address:</b>	11/1 Iris Street, Heatherdale, Akasia, 0118	<b>Postal Address:</b>	PO Box 58308, KarenPark, Pretoria, 0118

**Written Disclosure:**

I the undersigned, in my capacity as Representative of the FSP identified hereunder, hereby provide the following introductory information and statutorily required disclosures in terms of the Financial Advisory and Intermediary Services Act (Act No.37 of 2002) and relevant sub-ordinate legislation pertaining thereto, with reference to myself and the FSP as applicable.

<b>Representative Name &amp; Surname:</b>	Dawid Phillip Poolman (8012315032083)	<b>Tel:</b>	012 542 4307
<b>FSP Name:</b>	Pioneer Funeral Administrators	<b>Fax:</b>	012 542 3059
<b>FSP Number:</b>	41507	<b>Cell:</b>	082 921 8778
<b>Physical Address:</b>	11/1 Iris Street, Heatherdale, Akasia, 0118	<b>Postal Address:</b>	PO Box 60838, Karenpark, Pretoria, 0118
<b>Email:</b>	info@pioneerfuneral.co.za	<b>Website:</b>	www.pioneerfuneral.co.za

The FSP is authorised for the following license category type and holds the following type of cover:

Category I	<b>X</b>	Category IV	<b>X</b>
Professional Indemnity Cover	<b>X</b>	Fidelity Insurance Cover	<b>X</b>

As a Representative I am authorised to furnish advice and/or to render intermediary services in terms of the following financial product sub-categories:

Advice	X	<b>Long—Term Insurance: Category</b>
Intermediary Services	X	
Advice	X	<b>Long—Term Insurance: Category B1</b>
Intermediary Services	X	
Advice	X	<b>Long—Term Insurance: Category B2</b>
Intermediary Services	X	
Advice	X	<b>Long—Term Insurance: Category C</b>
Intermediary Services	X	
Advice	X	<b>Short-Term Insurance: Personal Lines</b>
Intermediary Services	X	
Advice	X	<b>Short-Term Insurance: Commercial Lines</b>
Intermediary Services	X	

As a Representative of the FSP, I have access to and have been accredited to market products falling within the above-listed financial product sub-categories from the following product providers:

**Please see the acceptance letter for more details regarding the underwriter.**

Underwritten by: Guardrisk Life Limited Company Registration Number 1999/013922/06 is a registered insurer and authorised financial services provider FSP No 76

Underwritten by: Safican Insurance Company Limited, Company Registration Number 1935/007463/06 is a registered insurer and authorised financial services provider FSP No. 15123

The FSP does NOT hold more than 10% of issued shares or equivalent financial interest in the above product suppliers. I receive more than 30% of total remuneration from the above product suppliers.