

CORPORATE FUNERAL POLICY

MASTER POLICY FOR EMPLOYERS AND THEIR EMPLOYEES

TERMS AND CONDITIONS

RMA Life Assurance Company Limited, Reg No 1990/06308/06 (RMA Life) is the underwriter and Rand Mutual Admin Services (Pty) Limited, Reg No 2012/190552/07 (RMA Admin Services) with FSP No 46113 is the administrator of the Corporate Funeral Policy, which is specifically created for Employers and their Employees whom take up this policy as a group.

RMA Life will pay the benefits set out in this policy according to the terms and conditions set within this document. The policy will also be amended if and when required, therefore the amendments will form part of the assurance contract. Should there be any conflict between this policy and any other document issued by RMA Life, the terms and conditions set out in this policy will prevail.

The Corporate Funeral Policy is a funeral policy that will help your employees to pay for the cost of the funeral if an assured life dies. Please keep this document in a safe place. This Terms & Conditions document, together with the application form, the policy schedule and any changes that you make to the policy, forms part of your contract with RMA Life. This document details the terms and conditions of cover outline how the policy works and the processes to follow where required.

1. Definitions of Terms – What does it mean?

- 1.1. Administrator: Rand Mutual Admin Services (Pty) Limited also referred to as RMA Life with FSP No 46113 through a binder agreement with RMA Life administers the policy and claims on behalf of RMA Life.
- 1.2. Accident/Accidental: An accident means a sudden, unexpected, unusual, specific event occurring at a particular moment and a particular place which event the Assured Life could not foresee, anticipate or envisage and which results in visible, violent, external and traumatic injury to the body of the Assured Life.
- 1.3. Age Next Birthday: Insured's age at a particular time with the addition of 1 year.
- 1.4. Assured Lives: This means the person on whose life the benefit will payout in the event of a claim. (Employees and their dependents as defined in this policy). All assured lives must be a South African citizen or Permanent Resident, or a person with a legal South African work permit).
- 1.5. Beneficiary: This is the person nominated by the Employee to receive the payment of the benefit. The Employee is always the beneficiary of the benefit. If the Employee passes away, then the nominated beneficiary will receive the benefit. If both the Employee and Beneficiary pass away the benefits will be paid to the nominated children over the age of 18 or the legal guardian for children under the age of 18 years.
- 1.6. Child/Children: Means all children of the Employee who are below younger than age 21 and listed as an assured life on the policy (This Includes stepchildren, legally adopted children, grandchildren and stillbirths).
- 1.7. Children (Minor): This is the biological or legally adopted minor child or stepchild or grandchild of the Employee and/or spouse listed on the policy. The child must be financially dependant on you and must be living with you for 12 months or longer. All minor children must be listed on the application form in order for them to be covered by RMA Life. Failure to list a child on the policy means that he/she will be covered for Death by Natural Causes only after the 12th (twelfth) month after they have been added to your Plan.
- 1.8. Children (Major): A child of over the age of 21 will not be covered as children but as adults. RMA Life will allow children over the age of 21 to be covered as children up to the age of 24 if they are still full-time students. The Employee should inform RMA Life in writing if their child is still a full-time student (this means the child must be enrolled at either a registered school, college, university or university of technology).

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1.9. Children (Disabled): If the Employee's child is mentally or physically permanently disabled and dependant, the Employee should inform RMA before the child turns 21 years, so that they may be covered for the lifetime of the policy. RMA Life reserves the right to ask for proof in the form of the doctor(s) report(s), proving that the child is mentally or physically permanently disabled and dependent.

The funeral payout for children is age-dependent and limited in terms of our product rules and current legislation (Section 55 of the Long-term Insurance Act of 1998 or its amendment or replacement). The claim amount will be limited to the legal maximum amount allowed.

Benefit tables for children:

Section 55 child Limits of the Long Term

Insurance Act:

Age Bracket	Cover limit
0 – 5 years	R20 000
6 – 13 years	R50 000
14 and above	Unlimited subject to overall product limits of R104 000.00 *Subject to an annual CPI inflation rate increase as published by Statistics South

1.10. Client: The Company/Employee/Beneficiary as appears from the context.

1.11. Claimant: The person submitting the claim.

1.12. Death: This means accidental and natural death and suicide.

1.13. Employee: The Employee is the Main Member of the policy. The insurance contract is between the Employer and RMA Life. The Employee does not have any contractual relationship with RMA Life other than being an Assured Life on the policy.

1.14. Group: Means all Employees employed by the insured Employer.

1.15. Group Policy: This insurance agreement (Policy Contract) concluded between RMA Life and the Employer in respect of the Assured Lives on a compulsory basis.

1.16. Insurer: RMA Life is the insurer, and in return for a stipulated premium, RMA Life accepts the risks and will payout the benefit if a claim event occurs.

1.17. Immediate Family: Employee, Spouse and up to six children. This includes extended family such as parents or other family members, only when Option 3 or Option 4 is selected.

1.18. Marriage: A marriage or civil union according to the statutory law of the Republic of South Africa, called statutory law. Also a marriage through any customary law, for example getting married with lobola, a marriage done as per the Asiatic religion; or if two people live together as if married (whether in a heterosexual or same-sex partnership) and have been so living together for more than one year before death; and a person who RMA Life is satisfied is a party to a union with the Employee validly concluded under a system of religious law. RMA Life reserves the right to request proof of marriage. If the proof is not satisfactory, because of fraud or a lie, the claim will not be paid.

1.19. Not taken up (NTU): This is when the Client misses the first and the second premium on the policy. The policy is considered as not taken up by the Employee (NTU) and cancelled from inception.

1.20. Premium: The amount specified as payment for the policy benefits and confirmed in the Policy Schedule. 1.21. Premium Payer: This will be the Company that has an insurance contract with RMA Life.

1.22. Policy Anniversary: Occurs every 12 months from the policy start date.

1.23. Policy Start Date: The policy will start when RMA Life has accepted and received the first and the effective date for any Assured Life is when RMA Life receives the first premium for such Assured Life and cover is confirmed.

1.24. Policy Owner: The Company that enters into the policy contract with RMA Life to buy this policy on behalf of its Employees.

1.25. Relationship: The Employee should be related to the assured lives added to the policy.

1.26. Spouse: A legally recognised partner in a Marriage with the Employee, and limited to one named spouse.

The Employee must instruct RMA Life in writing to remove the spouse or add a new spouse.

1.27. Stillbirth (Stillborn child): Is a child that did not breathe or show any other signs of life after being delivered, expelled or surgically removed from its mother after the 26th week of pregnancy. This excludes instances where the mother chooses to have an abortion:

1.27.1. RMA Life has the right not to pay a claim for a Stillborn child if the stillbirth was due to the termination of pregnancy.

1.27.2. RMA Life will require a doctor's letter confirming the age of the baby at stillbirth i.e. number of weeks old.

1.27.3. RMA Life will only cover a maximum of two (2) claims for stillbirths for the duration of the policy.

1.27.4. RMA Life has the right to ask for additional information to ensure that the claim is valid before liability is accepted.

1.28. All ages in this policy are Age Next Birthday.

2. Duration and Term of the Policy

2.1. RMA Life undertakes to provide the cover and the Death Benefits to the Employer in respect of Employees employed by the Employer and their dependents with effect from the Policy Start Date for the duration of this Group Policy unless cancelled in accordance with clause 18.

2.2. The insured event for this Group Policy is the death of the assured life arising from any cause whatsoever.

2.3. This Group Policy automatically renews for a further 12 months on the anniversary of the Start Date each year, for a further term, unless cancelled in terms of clause 18.

2.4. RMA Life will inform the Employer at least 31 (thirty-one) days before the Group Policy renewal period of any new terms and conditions and the revised Death Benefits and premiums payable in terms of this Group Policy, which will become of full force and effect from the Group Policy renewal period.

3. What documents forms part of the policy?

3.1. The Application Form and Member Participation

3.2. The Policy Schedule and any changes that you request during the life of the policy; and

3.3. The Terms and Conditions (this document)

3.4. Acceptance of Terms & Conditions and Debit Order Authorisation Form.

4. Who can purchase benefits under this policy? 4.1. Membership to the Group Policy will be compulsory for all Employees of the Employer, provided that - 4.1.1. the Employee is not an illegal immigrant; and 4.1.2. the Employee and Spouse are over the age of 18 (eighteen) years and not older than 65 (sixty-five) years.
- 4.2. A maximum of 1 (one) Spouse and a maximum of six (6) children will be permitted per Employee in terms of this Group Policy. The details of such Spouse and dependent children must be set out in the Application Form.

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5. Who is covered?

5.1. The Employee, their Spouse, and other dependants such as their children (maximum 6 children), and extended family members, depending on the Cover Option selected. The Employee's dependents eligible for cover will be:

5.2. All children dependents of the Employee under the age of 22, whose names will be recorded in the Application Form (Annexure B) lodged with the Employer are covered under this Group Policy and confirmed by RMA Life as registered dependents of the Employee.

5.3. Children (Major) and Children (Disabled).

5.4. The maximum number of lives covered per policy will depend on the Cover Option selected.

6. Options and Premiums

	Option 1	Option 2	Option 3	Option 4
Benefit	R30 000	R30 000	R50 000	R50 000
Premium	R40.00 p.m.	R70.00 p.m.	R75.00 p.m.	R120.00 p.m.
Covered Lives	Employee + Spouse	Employee + Spouse + six children*	Employee + Spouse	Employee + Spouse + six children*

*Children's cover is subject to limits in the table below

Child Benefits:

	Option 2	Option 4
Stillbirth to 11 months	R3 750.00	R5 000.00
1 – 5 years	R7 500.00	R10 000.00
6 – 13 years	R15 000.00	R30 000.00
14 – 21 years	R30 000.00	R50 000.00

- 6.1. The Premium rates applicable to the assured lives per month are set out in the Corporate Funeral Policy Schedule.

6.2. The premium set out in this Corporate Funeral Policy Schedule in respect of the assured lives must be paid by the Employer in terms of clause 9.

6.3. The premium will be calculated by taking the total number of assured lives into account as at the invoice date.
7. Will the premium increase?

The premium will have no automatic annual increase. However, RMA Life reserve the right to review and increase annually or if necessary for the financial soundness of the Policy. Should we review premiums, RMA Life will give the Client 31 days' notice of any premium change. The new premium will then remain unchanged until the next review date.
8. What is the Insurance Cover amount?

The cover amount is indicated in the tables under clause 6 of this Terms & Conditions document, subject to the Policy Option selected; or,

- 8.1. the date on which the Employee commences membership with the Group Scheme if such date occurs after the Policy Start Date; provided that - 8.1.1. the premium in respect of such assured life is received by RMA Life in accordance with the provisions of clause 9; and
- 8.1.2. this Group Scheme Funeral Policy is in force at the time.
- 8.1.3. The Prudential Authority prescribes a maximum amount of R 104 000 (one hundred and four thousand Rand) per life insured, escalating annually in accordance with CPI from 1 July 2020.
9. How are the premiums paid?
- 9.1. RMA Life will raise an invoice each month and the employer will pay the amount for all its covered Employees. And no payments will be accepted as such if the premium amount differs from the invoice.
- 9.2. Premiums may also be paid via Debit Order if the Company chooses this payment option.
- 9.3. No cash payments will be accepted.
10. Missing the first premium:
If the company misses the first premium payment on the policy, the Policy Start Date will be moved to the following month. If the company fails to pay the first premium again in the second month, the policy will be deemed Not Taken Up (NTU) and the company will be notified of the cancellation of the policy from inception.
11. What happens if premiums are not paid?
- 11.1. Grace Period: RMA Life allows 30 days for the payment of the monthly premiums. Cover continues until the end of the Grace Period.
- 11.2. Lapse: The policy will lapse if two consecutive premiums are missed and/or the policy will also lapse at any stage if two premiums are outstanding.
12. Can the policy be Reinstated?
- 12.1. Reinstatement allows the employer to continue with the policy after it has lapsed. The employer can reinstate your policy within three (3) months after the policy lapsed. To reinstate your policy, the employer must instruct RMA Life in writing to reinstate its policy.
- 12.2. The employer will be required to pay the outstanding premiums before the policy can be reinstated.
- 12.3. The employer can only reinstate the policy once in 24 months
- 12.4. Should an assured life pass away while the policy is in a lapsed status, there will be no cover.
- 12.5. Once reinstated, the policy will be subject to the same terms and conditions that it had previously.
- 12.6. If a lapsed policy is outside of the 3-month reinstatement period, the employer may apply for cover under a new policy. A new policy and policy number will be issued to the employer.
13. When does the cover start?
- 13.1. The insurance cover in respect of an assured life shall commence on the Effective Date of this Group Policy; or
- 13.1.1. the date on which the Employee commences employment with the Employer if such date occurs after the Effective Date; provided that -
- 13.1.2. the premium in respect of such assured life is received by RMA Life in accordance with the provisions of clause 9; and
- 13.1.3. this Group Policy is in force at the time.
14. When does cover end?
- Insurance cover in terms of this Group Policy in respect of an assured life shall cease on the occurrence of the events mentioned below, whichever occurs first:
- 14.1. This Group Policy is cancelled;
- 14.2. At the end of the month during which the dependent child reaches the age of 22 (twenty-two) years;

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14.3. The Employer fails to pay the premium on the due date thereof and fails to remedy such failure within 15 (fifteen) days from the due date after having been so notified by RMA Life;

14.4. The policy will lapse if two consecutive premiums are missed and/or the policy will also lapse at any stage if two premiums are outstanding.

15. Are there any Waiting Periods?

15.1. There is no waiting period for accidental death and death due to natural causes has a six (6) month waiting period.

15.2. There is a waiting period of twelve (12) months for suicide.

15.3. No additional waiting period shall apply after the initial waiting period, in the event of a change of Spouse or Child or Extended Family dependent by the Employee.

15.4. If this policy replaces a previous policy with another insurer your Waiting Period will not be longer than any uncompleted Waiting Period under that policy.

16. How long will employees be covered on this policy?

All assured lives, with the exception of children, are

covered for life or until the insurance cover is

terminated for whatsoever reason. Cover for children ends at age 21 or 24 for full-time students unless children are added on as Extended Family Members. Disabled children are covered for life, on condition that policy premiums are being received for this cover.

17. What happens to the policy if the Employee passes away?

17.1. Continuation of cover: If the Employee dies, their spouse or child (above the age of 18 years) may continue with the policy outside of the Employer arrangement, under the Individual Funeral Policy. RMA must be notified of the continuation within three months of the Employee's death. The policy will be continued subject to the following conditions being met:

17.1.1. The spouse or child must be registered as the Main Member and Premium Payer (or must nominate a Premium Payer).

17.1.2. A new Premium Payer may continue paying the premium without affecting the policy. The new Premium Payer may be:

- the widowed spouse/partner or a child over 18 years;
- a legal guardian of the children;
- any other person who is an assured life on the policy;
- curator; or
- trust.

17.2. No benefits will be payable if premiums were not received for the continuation.

17.3. The premium may change for the continuation of the policy for any of the lives assured on the policy, including the spouse/partner.

17.4. If the Employee who passed away RMA Life will be unable to receive premiums from that Employee after their death. RMA Life will, therefore, require the unpaid premiums to be paid by the new Premium Payer if the spouse or child decides to continue with the policy.

17.5. If RMA Life does not receive confirmation of continuation of the policy, the immediate family will not be covered.

17.6. No waiting periods will apply where the continuation of cover is selected.

18. Can this policy be cancelled?

18.1. Cooling off period:

The employer may cancel the policy within 31 days of receiving the terms and conditions. If the employer chooses to cancel the policy in this period, RMA Life will refund any premiums already received. There will be no refund of premiums if the policy is cancelled outside the cooling-off period.

18.2. The right to cancel:

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This Group Policy cover may only be cancelled at the end of the renewal period by either party giving 90-day notice in writing prior to the renewal date. There will be no refund of premiums if the policy is cancelled outside the cooling-off period.

18.3. No claim will be entertained for death after the termination of the policy.

19. Can I make changes to the policy?

The Employer or the Employee may make changes to

the following:

19.1. The Employer changes include:

- Add/remove assured lives (i.e. Employees).
- Reduce/increase insurance cover for any assured life within the policy limits.
- Change debit order details.
- Change contact details.
- Any other changes in personal details of assured lives.

19.2. The Employee changes allowed are:

- Add / Remove assured lives (Dependants) from the policy. Newborn children must be added within one (1) year of birth.
- Change surname in event of marriage or divorce.
- Change contact details or address.
- Change the Nominated Beneficiary (only once a year).

20. Amendments and/or Waivers

20.1. RMA Life will at all times be entitled to amend any provisions of the Group Policy or the funeral benefits, by sending a 31-day written notice to the employer. No amendments, waiver or cancellation of the Group Policy as a whole or of any terms or condition of the Group Policy will be effective unless such amendment, waiver or cancellation is in writing and accepted by RMA Life.

20.2. Any alteration or variation to this policy may be enforced or put into effect if permitted by legislation within 31 days.

20.3. Formal notification will be provided before alterations or variations are made within 31 days.

20.4. If the nature of the Employer's business or the employment activities in which the employees are engaged to change to such an extent that it may affect the risk in terms of this Group Policy, the Employer must inform RMA Life within 31 days of such change. RMA Life will be entitled to:

20.4.1. amend the cover and Death Benefits by giving 31 days written notice to the Employer; or
20.4.2. change the Premiums by giving 90 days written notice to the Employer; or

20.4.3. cancel this Group Policy.

21. How to submit a claim for funeral benefits? 21.1. Claims may be reported:

- to any RMA Life branch during normal office hours;
- to the RMA Life Contact Centre on telephone number 0860102532; or
- By email to: funeralclaims@randmutual.co.za On the death of an assured life, the Employer will at its own expense:

21.2. Within 3 (three) months of the Employer reasonably becoming aware of an incident which may give rise to a claim for Death Benefits, complete and submit to

RMA Life on the prescribed form (Annexure C) the details of such insured event including the required documentation listed in clause 9 below; and

21.3. As soon as reasonably possible after being requested to do so by RMA Life, furnish RMA Life with such proof, information and sworn declarations as RMA Life, in its sole discretion require, accompanied by affidavits warranting the correctness of the information contained therein.

21.4. RMA Life will not pay or be liable for a claim for Death Benefits unless written notification of the claim, together with all supporting documents as prescribed by RMA Life was received by RMA Life within three (3) months after the occurrence of the insured event;

21.5. Claim notification period:

All claims must be reported to RMA Life within 180 days of the date of death of the assured life on the policy.

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21.6. Our Claims Promise:

RMA Life will pay all valid claims within 48 hours of receiving all the required documentation. Should RMA Life require any additional documentation or information to validate your claim, the payment may take longer. The 48 hours will only apply once the additional documentation or information is received. RMA Life has the right to investigate any claim submitted. Once a claim is under investigation, the 48-hour payment turnaround time will fall away and the investigation will determine the new timeframe in which a decision will be reached on the validity of the claim.

21.7. Documentation to be submitted to RMA:

In order to enable RMA Life to process a claim, the following documents must be submitted:

- Completed claim form - obtain from any RMA Life branch or call the RMA Life contact center;
- RMA Life's Death Notification Form
- Certified Copy of ID of the deceased;
- Certified Copy of ID of the claimant/beneficiary;
- Certified Copy of the death certificate issued by the Department of Home Affairs;
- Original or certified copy of all four (4) pages of the DHA1663 (Notification of death/stillbirth); and
- Proof of bank account of the claimant (stamped by the bank).
- Police report must be completed and submitted in the event of unnatural deaths

RMA Life will only entertain claims for the nominated assured lives indicated in the membership Application Form.

22. Repudiation of Claims

22.1. RMA aims to settle all claims, however, claims may be repudiated in circumstances where the claims does not comply with conditions of the policy. If a claim has been rejected, RMA Life will inform the beneficiary of the decision and reasons for rejection in writing.

22.2. The beneficiary has up to 90 days from the date of receiving the Repudiation Letter to lodge a complaint to RMA Life's Complaints Officer if they want to object against RMA Life's decision. The Complaints Officer will respond within 45 days, whereby the decision to repudiate the claim may be overturned or upheld. See the Complaints Procedure for the detailed complaints process.

23. What are the exclusions on this policy?

23.1. The waiting periods as defined in clause 15 of this Policy Terms and Conditions.

23.2. Death resulting from any violation of South African law.

23.3. Active participation in war, terrorism, any illegal activity and riot.

23.4. No benefit is payable if the insurer is notified of a claim later than 180 days after the date of death.

23.5. No client or any members may be insured more than once on the same policy, if additional benefits are required a separate application must be submitted.

23.6. Each benefit is limited to a maximum of R30 000 per life.

23.7. Stillborn benefits are only payable to the biological parents, who must also be the Employee or Spouse of the Employee.

24. What are the Employer's rights?

The Employer may not cash in this policy or transfer / cede the rights under this policy to a third party as security or for any other reason whatsoever.

25. What are the Employer and Employee's responsibilities?

The Employee and Employer and Claimant are responsible to answer all questions on the application form, claim form, or any other form that he/she might

complete during the life of the policy, correctly and honestly. If there is any neglect to complete these forms correctly, RMA Life may decrease the benefits or cancel the policy. This may also result in the claim not being paid. For security purposes, you should not sign any blank or incomplete forms.

27. What are the responsibilities of the RMA Life staff? All staff, who are not authorised FAIS Representatives, may explain to the Employer representatives and Employees the policy benefits, and

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the processes to be followed. However, only RMA Life staff who are authorised FAIS Representatives may give financial advice to the Employer and its Employees.

28. What are the charges and fees?

All the charges and fees for this policy are included in the premium as indicated in the Policy Schedule.

GENERAL PROVISIONS

29. Policy review

RMA Life reserves the right to change the policy from time-to-time and will notify the policy changes in terms of clause 20.

29. Fraud

If any claim under this Group Policy is in any respect fraudulent or if any fraudulent means or devices are used by the assured life or a claimant acting on their behalf or with their knowledge or consent to obtain any benefit under this Group Policy. In such event, all benefits afforded under this Group Policy in respect of any such claim will be forfeited. Where RMA Life had already paid, the funds claimed will be claimed back from the Employer or the Employee/beneficiary.

30. Liability of RMA Life

RMA Life will pay benefits after the first premium has been received if the claim is valid and policy waiting periods are applicable. After benefits have been paid, RMA Life will have no further liability for the claim.

31. Currency and the law

RMA Life will make all funeral payments in South

African Rands (ZAR). Should the law of South African

change, the conditions of this contract will be amended. RMA Life will only make payment into South African bank accounts.

32. No rights to other individuals

Unless otherwise provided, nothing in this Group Policy gives any rights to benefit other than to the Assured Life or the Beneficiary or the Claimant. Any extension providing indemnity to any person other than the assured life will not give any rights of claims to such person, the intention being that the Claimant must claim on behalf of such person.

33. No cover for Lives Assured outside of South Africa for extended periods

33.1. If the Assured Life is outside the Republic of South Africa for less than 12 consecutive months, the cover will remain in place during this period and if an insured event occurs outside the Republic of South Africa the benefit will still payout.

33.2. If an Assured Life remains outside the Republic for 12 consecutive months or longer period, then cover will cease and no benefit will be payable in the event of a death.

34. Non-disclosure and Misrepresentation

34.1. This Group Policy will not be void or voidable by reason of any:

34.1.1. Inadvertent misrepresentation, misdescription or non-disclosure;

34.1.2. Inadvertent breach of condition or warranty;

34.1.3. Inadvertent act, error or omission of the Employee or Employer-provided that notice is given to RMA Life as soon as reasonably practicable after the Employer becomes aware of same. If required, the Employer must pay any pro-rata additional premium due, following such notice.

34.2. It is the Employer and Employee's responsibility to ensure that the contact information for the employee/the Assured Lives and their beneficiary(ies) are always accurate and kept up to date. The Employer or Employee needs to inform RMA Life as soon as any employee or contact information changes.

35. Tracing beneficiaries

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If no beneficiaries can be contacted to receive the funeral benefit within six months of the death of a life assured, and the benefit remains unclaimed, then a tracing process will commence to find the beneficiaries. The cost of the tracing process will be deducted from the funeral benefit. If no beneficiary is traced the claim will not be payable.

36. Policy Replacement

36.1. Similar Policy: Means a product with benefits made available by an insurer and has homogenous features to a product offered by RMA, identifiable by the following attributes:

- Benefits
- Exclusions
- The duration of a policy
- Policy Conditions
- Waiting Periods

36.2. Replacement Policy: Means a new policy or a variation of an existing policy due to any reason other than the annual premium increase, where:

36.2.1. The policyholder or main life assured was also the policyholder or main life assured in respect of another policy, and you were a member of the previous policy in the last 31 days.

36.2.2. The previous policy termination event occurred in anticipation of, or as a consequence of effecting the new policy or variation.

36.2.3. If you have never had a funeral policy or been a member of a funeral policy and you take out cover, your cover is new cover to RMA, as it is the first time you are insured on a funeral policy.

36.2.4. A new policy can be the above, or it can be a funeral policy from a different insurer. This would happen if you cancel funeral cover with one insurer and take out cover with RMA. In this case, you have a new policy, but your cover is not new because you already had a cover on a previous policy. e.g. A previous policy from A or B.

36.2.5. So, if you have new cover - you are a first-time member on a funeral policy - there is a six-month waiting period for claims from death by natural causes.

36.2.6. If you already are a funeral policy member and change policies, this waiting period won't apply if you have already completed the waiting period on your previous policy and the cover you are taking is similar e.g. Previous cover amount was R10,000 and on the new RMA policy you are also covered for R10,000. You also need to have been a member of the previous policy in the last 31 days.

36.2.7. The six-month waiting period also applies to new benefits. So, if you increase your RMA cover from R10 000 to R20 000, the full benefit of R20 000 can only be claimed six months after it was added. If there is a claim in that six months only the R10 000 would be paid.

36.2.8. There is no additional waiting period on a replacement cover for existing policy members, Changes in Spouse or Child dependant except for new policy members.

36.2.9. Any additional lives added on the policy after policy replacement will have to serve their waiting periods before being eligible for policy benefits.

37. Complaints or Queries

37.1. If you have any questions or complaints about the policy, please call the RMA Life contact center on 0860102532.

37.2. If you are not satisfied with the outcome or answer, you may send your complaint in writing to complaints@randmutual.co.za

37.3. If your questions or complaints were still not resolved to your satisfaction, you may submit your complaint or questions to our compliance team at compliance@randmutual.co.za

37.4. If you have a complaint about how the policy was sold to you, and RMA LIFE could not resolve your query to your satisfaction, you may contact the FAIS Ombud

RMA LIFE ASSURANCE COMPANY LIMITED

Directors: T Dloti (Chairman), H Masondo (Deputy Chairman), Dr J Andrews, A Letshele, MK Mabe, EMS Mojapelo, R Naidoo, M Ngwenya, DB O'Brien, HM Perry, R Rajcoomar, MM Shezi (CEO), B Adam (CFO), K Linstrom (Company Secretary)

Address: RMA Building, 10 St Andrews Road, Parktown, 2193 | Tel: 0860 222 132 | Email: contactcentre@randmutual.co.za

at:

THE FAIS OMBUDSMAN

P.O. BOX 74571

Lynwood Ridge

0040

Telephone: 012 762 5000

Fax: 012 348 3447

E-mail: info@faisombud.co.za

37.5. If you have a complaint about the policy itself or any claim under the policy and RMF LIFE could not resolve your query to your satisfaction you may contact the Ombudsman for Long Term Insurance at:

THE OMBUDSMAN FOR LONG TERM INSURANCE

Private Bag X45

Claremont

Cape Town

7735

Telephone: 021 657 5000

Sharecall: 0860 103236

Email: info@ombud.co.za

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