PolicyHolderName PolicyHolderSurname

PolicyHolderAddress

**Policy:** PolicyName

**Policy number:** PolicyNumber

Dear PolicyHolderName,

**Welcome to RMA Funeral Cover**

On behalf of RMA Life, we would like to thank you for choosing RMA Funeral Cover to provide you with peace of mind and take care of your needs when you need it most. We wish you a warm welcome and look forward to being of service to you.

We have attached your policy schedule, which details the cover available to you under the policy. Please go through your policy schedule thoroughly to familiarise yourself with the available benefits, and to ensure that we have the correct details for you. It is important to note that if you have selected a cover option with child dependents, up to a maximum of six children will be covered on this funeral plan.

Please let us know if you would like to make any changes to your personal details with RMA:

* Your contact details
* Your beneficiary details
* Your personal details of the insured lives’ (spouse or children)

Should you need to claim on your policy, we will require the following documents:

* Fully completed RMA claim form (obtained from Rand Mutual Admin Services)
* In the case of an Unnatural death, a Police form, completed by the investigation officer (form obtained by RMA)
* Certified copy of ID of the Claimant/Beneficiary
* Certified copy of the deceased
* Computer printed death certificate from Home Affairs
* DHA1663 (4 pages, Registration of death certificate, obtained from either the Funeral Parlor, the Doctor that certified the death, Hospital or Mortuary or from Home Affairs).

For enquiries or claims, please do not hesitate to contact our Contact center on 0860 102 532. We are available to assist you Mondays to Thursdays between 8am and 5pm, and Fridays between 8am and 4:30pm.

Yours sincerely,

RMA Membership Services

**RMA Funeral Plan**

**Policy Schedule**

**Policy Number** PolicyNumber

**Anniversary date**AnniversaryDate

**Commence Date**commenceDate

**Issue date** IssueDate

**Commission**commissionAmount

**Administration fee**AdministrationFee

**Plan selected** PolicyName

**Benefit selected**benefit

**Starting**premium

**Application date**applicationDate

These charges are included in the premium above.

**Details of the Main member**

MainMember

The Main Member is the owner of the policy

**Details of Children**

Children

Your children (means unmarried and below the age of 21, should be born to you or your spouse, a step child, foster child, legally adopted child, who is dependent on your or your spouse or both of you). Mentally disabled children that are financially dependent on you may be covered for life (mental incapacity will be required). The responsibility is on you to notify RMA in advance, before your child’s 21st birthday, if your child is still a fulltime student. If so, then your child will enjoy cover up to their 24th birthday. Stillbirths and new children will be covered up to the age of 1 year if not named on the policy yet, where there is a spouse nominated on the policy.

**Details of Extended**

ExtendedFamily

You may add up to 10 members under the extended family member’s benefit. The cost per member will be R20 per R 10 000-cover subject to the main member cover limit. You may add extra children and spouses under this benefit, subject to the same rules.

**Details of nominated Beneficiary**

beneficiaries

The abovementioned beneficiary will receive the benefits to the policy, should you and your spouse pass away together in the same event. In case you pass away before your spouse, your spouse will automatically become the beneficiary, and vice versa Beneficiaries may only be updated once every year. It is advisable to nominate a beneficiary that will be in a position to arrange the funeral. It is not a good idea to nominate more than one beneficiary for the Funeral cover benefit, or to nominate minor children.

**Payment Method:** PaymentMethod

The premium payer on the policy does not have any rights to the policy unless the main member and the Premium payer is the same person. Your deductions will start on the date that you selected.

Your contract is underwritten by RMA Life, as part of the Long-Term Insurance business under the provisions of the Long-Term Insurance Act No. 52 of 1998. Rand Mutual Admin Services is an authorized financial services provider (FS P 46113).

**RMA Funeral Cover**

**Terms and Conditions**

RMA Life Assurance Company Limited, Reg No 1990/06308/06 (RMA Life) referred to as we, us and our in this document is the underwriter and Rand Mutual Admin Services is the administrator of the RMA Funeral Cover.

We will pay the benefits set out in this policy according to the 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 us, the conditions set out in this policy will prevail.

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

**1. Definitions of Terms What does it mean?**

**1.1. Policy Start Date: The policy will start when we receive the first premium.**

**1.2. Main Member:** A person that applied for the RMA Funeral Cover and is the owner of this policy, known as the Policyholder. The Policyholder has been accepted by us and whose name is indicated on the Policy Schedule as the Main Member or Policyholder.

**1.3. Spouse:** The person who is nominated as the spouse by the Main Member on the Policy Schedule, and who is married to the Main Member. We will only recognise one spouse. The nominated spouse will remain on the policy even after divorce, unless the Main Member instructs us in writing to remove the spouse or and/or add a new spouse.

**1.4. Marriage:** A marriage according to the laws of the Republic of South Africa. Also, a marriage through any customary law, for example getting married with lobola. A marriage done as per the religious ceremony; or if two people live together as if married (whether in a heterosexual or same-sex. partnership) and have been living together for more than 6 months before death. We reserve 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.

**1.5. Relationship:** The Main Member should be related to the assured lives added to the policy.

**1.6. Children:** A Main Member may cover up to a maximum of six (6) children. This includes the biological or adopted child of the Main Member and/or nominated spouse listed on the policy, including financially dependent grandchildren, and step children. All children must be listed on the application form for them to be covered by us. All children listed on the policy will be covered.

Children over the age of 21 will not be covered and will be removed from your policy. We will allow children over the age of 21 to enjoy further cover as children, if they are still full-time students, up to the age of 24. The Main Member should inform us 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). If the Main Members child has a mental / physical disability, the Main Member should inform us before the child turns 21 years, so that they may be covered for their lifetime as a child on the policy. We reserve the right to request proof of full-time studies or medical report verifying the mental / physical disability of the child, which causes the child to be totally financially dependent on the Main Member. If the proof is not satisfactory because of fraud or a lie, the claim will not be paid.

Children born after the inception of this policy are covered from birth and the child must be added onto the policy within the child’s first year from birth. Children not added onto the policy before their first birthday, will not enjoy cover. If there are more than six children, the extra children may be covered as Extended Family Members. If a Main Member wants to add a child after the policy start date. We will require the birth certificate to add the child to the policy.

**The 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). The claim amount will be limited to the legal maximum amount indicated per age group.**

**Benefit tables for children:**

Children

The payment of the cover for children will further be limited in terms Section 55 of the Long-term Insurance Act which imposes the following limits on cover for minors:

|  |  |
| --- | --- |
| **Age bracket** | **Cover limit** |
| 0-5 years | R10 000 |
| 6-13 years | R30 0000 |
| 14 and above | Unlimited subject to product limits |

**1.7. Premium Payer:** The person responsible for paying the premium for all the members on the policy. If the Premium Payer is not the Main Member or Policyholder, they do not own the policy. The Main Member or Policyholder remains the owner of the policy. Premiums are payable in full in advance, and partial payments will not be accepted.

**1.8. Beneficiary:** In the event of a claim on an assured life, the Main Member must submit the claim to us. Any benefits paid for a valid claim will be paid to the Main Member. Should the Main Member die, then the nominated beneficiary will receive the benefit.

**1.9. Stillbirth:** Stillbirths are covered automatically. A stillborn child is one that did not draw breath 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.

**1.9.1**We have the right not to pay a claim for a Stillborn if the choice to terminate the pregnancy was deliberate, such as an abortion.

1.9.2 We will require a doctor’s letter confirming the age of the baby at stillbirth i.e. how many weeks old.

1.9.3 We will only cover a maximum of two (2) claims for stillbirths.

1.9.4 We have the right to ask for additional information to ensure that the claim is valid before liability is accepted.

**1.10. Extended Family Members:**

1.10.1 Any child that meets the definition of a child in 1.6 above who is not registered as a child on the policy;

1.10.2 Additional Spouses who meets the definition of a Spouse in 1.3 above, who is not registered as a spouse on the policy;

1.10.3.A blood relative e.g. aunt, uncle, grandparents, parents, cousins etc.

1.10.4.A relative by marriage e.g. mother in law, father-in-law, brother-in-law etc.

**2. What forms part of the policy contract?**

2.1. The application form;

2.2. The policy schedule and any changes that you request during the life of the policy; and

2.3. The terms and conditions (this document).

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

**3. Who can buy this policy?**

**3.1. Eligibility:** Only South African citizens and/ or permanent residents with a valid South African identity document can buy this policy or enjoy cover under this policy.

**3.2. Age:** The Main Member must be at least 18 years old and younger than 64 years old at the start date of the policy to be covered for options 1, 2 and 3. For option 4, the Main Member must be 65 years old or older, but younger than 85 years.

**4. Who can be covered?**

The Main Member, their spouse, up to 6 children and up to 10 extended family members.

**5. What is the cover amount?**

The cover amount is dependent on the option that you have chosen. A person may be covered under multiple policies. However, we limit the cover amount to R120 000 for each person under all policies, regardless of who bought the policy.

**6. When does the cover start?**

**6.1. Policy start date:** The policy starts when we have successfully collected the first premium payment from your bank accounts.

**6.2. Cover start date:** Your cover starts immediately after we have received the first premium for accidental death. Cover for natural death begins after the Waiting Period is completed.

**7. How does a Waiting Period work?**

**7.1.** The Waiting Period for assured lives younger than age 65 years is six (6) months. This period runs for 180 days from the date the first premium was paid. We must have received six premium payments during this 180-day period.

**7.2.** The Waiting Period for assured lives 65 years and older is nine (9) months. This period runs for 270 days from the date the first premium was paid. We must have received nine (9) premium payments during the 270-day period.

**7.3.**The Waiting Period for death arising from suicide is 24 months from Start Date.

**7.4.** The Waiting Period for a stillborn child is subject to the mothers Waiting Period.

**7.5.** The Waiting Period cannot be bought. This means that should a death occur during the Waiting Period, you cannot pay the remaining months upfront to claim.

**7.6.** There will be no waiting period if the child who has turned 21 years old is added as an Extended Family Member within three months after leaving the Immediate Family cover, provided there are no outstanding premiums due.

**7.7.** There will be no waiting period for accidental death if we have received the first premium.

**8. How long will you be covered for on this policy?**

All assured lives, except children, are covered for life. Cover for children ends at age 21 or 24 for full-time students. Disabled children who are financially dependent on the Main Member are covered for life.

**9. How are the premiums paid?**

**9.1.** When the Premium Payer is the Main Member: Premiums are payable monthly in advance on the date you selected through a debit order from your bank account. It is your responsibility to ensure that the premiums are paid.

**9.2.** When the Premium Payer is not the Main Member: Premiums are payable monthly on the date selected by the Premium Payer through a debit order from the Individual’s South African bank account. It remains the Main Members responsibility to ensure that the premiums are paid.

**9.3.** No cash payments or partial payments will be accepted.

**10. What happens if premiums are not paid?**

**10.1. Grace Period:** We allow 30 days for the payment of the monthly premiums. Your cover continues until the end of the Grace Period.

**10.2. Missing the first premium:** If you miss the first premium payment on your policy, the start date will be moved to the following month. If you miss premium payment again in the second month, the policy will be deemed Not Taken Up and will be cancelled from inception.

**10.3. Lapse of policy:**

Should we not receive a premium for two consecutive months, the policy will lapse.

The policy will lapse due to non-payment of two consecutive premiums.

**10.4. Reinstatement of policy:**

**10.4.1.** Reinstatement allows you to activate the policy again after it has lapsed. To reinstate your policy, you must instruct us to reinstate your policy by telephone or in writing.

**10.4.2.** You will be required to pay the outstanding premiums before the policy can be reinstated.

**10.4.3.** You can only reinstate your policy once every 24 months.

**10.4.4.** You can reinstate your policy within three (3) months of the policy having lapsed.

**10.4.5** Should an assured life pass away while the policy is in a lapsed status, there will be no cover and no claims will be paid.

**10.4.6.** Once reinstated, the policy will have the same terms and conditions that it had previously.

**10.4.7.** After the arrear premiums have been paid following reinstatement, you will not have another Waiting Period imposed, and the policy will continue as per normal.

**10.4.8.** If your policy lapses during the Waiting Period, it will be cancelled, and you will need to reapply for a new policy should you require cover.

**11. Will the premium increase?**

Your premiums will remain the same for the policy option you selected. However, we reserve the right to review the premiums if and when necessary. Should we decide to increase premiums, you will be given 30 daysâ€™ notice. The new premium will remain the same until the next review period.

**12. What happens to the policy if the Main Member passes away?**

**Continuation of cover:** If the Main Member’s dies, their spouse or child (above the age of 18 years) may continue with the policy. We must be notified of the continuation within three months of their death. The policy will be continued subject to the following conditions being met:

**12.1.** The spouse or child must be registered as the new Main Member and/or Premium Payer or must nominate a Premium Payer.

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

* the spouse or child over 18 years;
* a legal guardian of the children;
* any other person who is an assured life on the policy;
* Curator; or
* Trust.

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

**12.4.**The premium will not change for any of the lives assured on the policy, including the spouse. Any new members added after the policy continuation will be charged the applicable premium and a waiting period of (six) 6 months will apply.

**12.5.**If the Main Member passes away was the Premium Payer, we will be unable to receive premiums from that member after their death. We 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.

**12.6.**If we do not receive confirmation of continuation of the policy, the immediate family and extended family members will not be covered.

**13. Can this policy be cancelled?**

**13.1. Cooling off period:** You may cancel your policy within 31 days of you receiving this policy. If you choose to cancel the policy in this period, we will refund the premium received if we have not yet paid any benefit or you have not yet submitted a claim to us or if an event which we have insured you against in this policy has not yet occurred.

**13.2. The right to cancel:** You have the right to cancel your policy at any time by notifying us telephonically or in writing. There will be no refund of premiums.

**14. Can I make changes to the policy?**

Only the Main Member may make changes to the policy. You may:

* Transfer a child who turns 21 years to the Extended Family cover. (Alternatively, the child may take out its own policy without having a Waiting Period imposed).
* Increase or decrease cover by changing plan options.
* Add new assured lives. Newborn children must be added within one (1) year of birth.
* Remove assured lives from the policy.
* Change a surname on the policy
* Change debit order details.
* Change contact details.
* Change the beneficiary (only once a year).
* Change the Premium Payer.

**15. When does the policy end?**

The policy and all cover will end:

* Upon the death of the Main Member if the continuation option is not taken;
* If we have not received two consecutive premiums and the policy lapses; and
* When we receive an instruction from the Main Member to cancel the policy.

**16. How do I claim my funeral benefits?**

**16.1. How to report a claim?**

Claims may be reported:

* To any of our branches during normal office hours;
* To our Contact Centre **0860102532; or**
* By emailing to:[funeralclaims@randmutual.co.za.](file:///D:\terms%20and%20condition\funeralclaims@randmutual.co.za)

**16.2. Claim notification period**

All claims must be reported to us within 180 days of the death of the assured life on the policy. Claims received after this period will not be paid by us.

**16.3. Our Claims Promise**

We will pay all valid claims within 48 hours of receiving all the required documentation. Should we require any additional documentation or information to validate your claim, the 48 hours will only be applicable once the additional documentation or information is received. We have the right to investigate any claim submitted. Once a claim is under investigation, the payment turnaround time will fall away, and the investigation will inform the new timeframe in which a decision will be reached on the claim.

**16.4. Documentation to be submitted to us:**

* **Completed claim form - obtain from any of our branches or call the contact center;**
* **Copy of ID of the deceased;**
* **Copy of ID of the claimant/beneficiary;**
* **Copy of the computer printed death certificate;**
* **Copy of all four (4) pages of the DHA1663 (Notification of death/stillbirth); and**
* **Proof of bank account of the claimant.**

**17. What are the exclusions on this policy?**

There are no exclusions. The policy is subject to the following waiting periods:

|  |  |
| --- | --- |
| **Cause of Death** | **Waiting Period** |
| Accidental Death | None |
| Natural Causes | 6 months from Start Date (9 months for over 65 years) |
| Suicide | 24 months from Start Date |

**18. What are your rights under this policy?**

You may not cash in this policy or transfer the rights to a third party for security purposes or for any other reason.

**19. What are your responsibilities?**

You are responsible to answer any questions on your application form, claim form, and any other form that you might complete during the life of the policy, correctly and honestly. If you neglect to complete these forms correctly, we may decrease your benefits or cancel your policy. This may also result in your claim not being paid. For security purposes, you should not sign any incomplete forms.

**21. What are the responsibilities of our staff?**

All staff may explain to the individuals how the policy works, and the processes to be followed during the life of the policy. However, only our staff and/or the Brokerage staff who are authorised FAIS Representatives may give financial advice to the individuals who purchase this policy.

**22. What are the charges?**

All the charges for this policy are included in the premium as indicated in the Policy Schedule. **Remuneration** The agent that has assisted you with your funeral cover application earns a fee for this of 22.5% of every premium paid on the policy from us.

**23. General Provisions**

**23.1 Policy review:** We reserve the right to change the policy from time to time and will notify you in advance of any policy changes.

**23.2 Fraud:** This policy may be rejected or cancelled, and the premiums forfeited at our discretion if any part of the application or claim under this policy is found to be false, fraudulent or if any misrepresentation by the Main Member or an assured life, including the beneficiary, is discovered or found to be benefiting under this policy.

**23.3 Our Liability:**We will pay benefits after the first premium has been received if the claim is valid. After benefits have been paid, we will have no further liability.

**23.4 Currency and the law:** We will make all funeral payments in South African Rands (ZAR). Should the currency or the law of South African change, the conditions of this policy will be amended. We shall only make payment into South African bank accounts.

**23.5. No cover for foreigners**

No cover will be provided for individuals who are not South African citizens or living outside the borders of South Africa. You need to be a South African citizen and/or have permanent residency in South Africa to enjoy cover under this policy. However, we will not restrict cover for South African citizens and/or Permanent Residents when travelling or working abroad for period of less than 12 months.

**23.6. Non-disclosure and Misrepresentation**

**23.6.1.** Should we find any non-disclosure, misrepresentation or incorrect information to any material facts or circumstances concerning this policy, any claim or policy application, we have the right to cancel, void or reject your policy.

**23.6.2.**It is your responsibility to ensure that the contact information for you and your beneficiary is always accurate and kept up to date. You need to let us know as soon as any contact information changes.

**24. Tracing of Beneficiaries:**

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. We will follow the ASISA standard on unclaimed benefits.

**25. Product Supplier and Underwriter**

Product Supplier and Underwriter RMA Life Assurance Company Limited is a registered insurer. License number 00029/02. Company Registration Number 1990/06308/06 (RMA Life).

* Physical Address: BDO Building, 1st Floor, 22 Wellington Road, Parktown, 2193.
* Postal Address: PO Box 61413, Marshalltown, 2107.
* Tel: 0860 222 132.
* Fax: 0860 222 203.
* Email:contactcentre@randmutual.co.za

**26. Complaints or questions**

**26.1.**If you have any questions or complaints about the policy or claim, please call RMA Life contact center:

* Postal Address: PO Box 61413, Marshalltown, 2107
* Complaints Line: 0860102532
* Email:complaints@randmutual.co.za
* You may also contact our compliance team at:compliance@randmutual.co.za

We will acknowledge your complaint within 48 hours and resolve your complaint within 6 weeks. Please remember to include your contact details so that we can communicate with you should we need to clarify any details regarding the complaint.

**26.2.**If you have a complaint about how the policy was sold to you, and RMA Life could not resolve your complaint to your satisfaction, you may contact the FAIS Ombud at:

* Postal Address: PO BOX 74571, Lynnwood Ridge, 0040
* Tel: 012 762 5000
* Fax: +27 12 348 3447
* E-mail:info@faisombud.co.za