COMBINATION - APPLICATION FORM

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YOUR MOST AFFORDABLE AIRTIME & FUNERAL **COMBO PACKAGE -**





Policy number:			BANET	CELL©		
Agent Number:			7			
Surname:		_ First Names:				
ID Number:	D.O.	B:	Tel No:			
Address:						
Cell no 1:						
	Cell 2 Own	er's name:				
Cell Service Providers:						
Sim Card Number:						
E-Mail		SPOUSE [DETAILS – If a Common Law	spouse, tick box		
Surname:	First Names:					
ID Number:	D	.O.B:	Cell No:			
BENEFICIARY DETAILS: Name and Surname:			ID no:			
CHILDREN DETAILS 1.	Г	ı O B	Relationship			
			Relationship			
3.			Relationship			
4						
5	D	o.O.B	Relationship			
6.	D	.O.B	Relationship			
EXTENDED MEMBER DETAILS: (R5	0.00 must be added to the	e monthly premium for	r each extended member ad	dded)		
7	ID		Relationship			
8.	ID		Relationship			
9	IDRelationship					
	ILL YOU BE CHOOSII		· · · · · · · · · · · · · · · · · · ·			
Monthly Premium of R99.00 R115.00 AIRTIME and 100 SMS'S monthly from (CELL C) T&C's apply	R145.00 AIRTII	ME and 100 SMS'S (CELL C) T&C's apply	nd 100 SMS'S R290.00 AIRTIME and 200			
All policies	are subjected to an Adminis	tration and Activation F				
 A hybrid monthly airtime cont Funeral service and/or Crema cash in the amount of R4 000. repatriation of the deceased, t 	tion Service inclusive of 00 in the event of the ma	a coffin via our Net in member or spous	work Services provider (R se's death (R99 product exc	199 product excluded) luded)		
How will Premiums be paid?	Debit Order	Easy	Pay TOTAL PRE	MIUM:R		

GENERAL RULES: for participating as a member to INTABANET CARE PLAN

- Single and families under 65 years and extended family up to 85 years may join the combination plan.
- Unmarried children (maximum of 6), under the age of 21 years, are covered.
- A general waiting period on the scheme is (6) six months for natural causes (1) one month on accidental causes and (2) years on suicide.
- Airtime and sms's will be supplied on the 15th of the month after receipt of first premium, thereafter monthly on the 15th.
- All airtime and sms benefits are subject to a standard 12 month hybrid airtime contract. Should the main member die the complete outstanding balance on the 12 months premiums will be deducted at claims stage.
- Premiums are payable in advance on or before the 1st day of the month via debit order or Easypay

NO grave is provided as part of the funeral services benefit. The Cash benefit is provided to cover costs towards the provision of the grave site

- •Benefits under this scheme will cease when premiums are not paid and the member will be liable for a cancellation fee for the balance of the airtime contract.
- If a member's policy should lapse, any re- joins of the care plan are subject to a new 3 months waiting period with a new entry date.
- Only claims submitted within six (6) months of death will be considered for payment or service.
- No benefits will be considered unless the relevant documentary evidence has been supplied.
- Premiums under the scheme are not guaranteed and can be adjusted at any stage giving members 30 (thirty) days' notice of intent.
- •Membership under the scheme can only commence on the 1st day of the month. All policies signed and submitted after the 15th day of the month will be accepted as from the 1st of the next month.

An administration fee of 10% will be charged for services rendered in the event of handling cash claims. E.g. If you choose the cash payout instead of the funeral and the cash payout is R10,000 then the claim administration fee is 10% of R10,000 which equals R1,000 which leaves a net cash payout of R9,000

N.B. The R99 Policy only provides a cash payout and no funeral Service option

SERVICES BENEFIT in the event of a funeral

A complete:- "Funeral services" meaning the:

- · Provision of a coffin; and
- Comprehensive funeral services rendered by the Supplier, which shall be for the account of the Contracting entity. The Comprehensive funeral services provided shall include, but is not limited to the following:
- Administration costs; Rendering of undertaker's service;
- Use of a hearse; Funeral gazebo and 10 chairs;
- Use of grass carpet; Use of lowering device;
- Removal of the deceased to our local agency;
- Use of mortuary facilities and storage of the deceased;
- Registration of death (where possible);
- Writing of nameplate; Local telephone calls;
- Transport within a 30 kilometer radius; Funeral pamphlets.
- Cash benefit of R4,000 for main member and spouse only
- Repatriation of main member and spouse.

OR

CASH BENEFIT (in event of NO funeral service)	Single or Family R99 Plan	Single or Family R125 Plan	Single or Family R229 Plan		
Principal Life and spouse Age - 14 to 65					
Principal Life	R 5 000,00	R10 000,00	R 18 000,00		
Spouse	R 5 000,00	R10 000,00	R 18 000,00		
Children14 - 21	R 5 000,00	R10 000,00	R 18 000,00		
Children 6 - 13	R 2 500,00	R5 000,00	R 9 000,00		
Children 0 - 5	R 1 250,00	R2 500,00	R 4 500,00		
Stillborn	R +36,00	R1 250,00	R 2 250,00		
CASH BENEFIT (in event of NO funeral service)	Extended member Plan				
6 TO 85 years					
Principal Life	R 6 000,00				

DEBIT ORDER INSTRUCTION: A copy of the bank statement heading MUST be attached. Details of my/our bank account are as follows: Name of Acc. Holder Account no: Branch code: _ Account Type: ___ Bank: ___ I/We hereby authorise Intabanet/AUI to draw against my/our account on(date) with the abovementioned bank (or any other bank or branch to which I/we may transfer my/our account) the amount of R......00 (Premium inclusive of Activation fee) in month one and thereafter monthly R......00 necessary for payment of the monthly premium due in respect of the agreed insurance plan. All withdrawals from my/our bank account by you shall be treated as though they had been signed by me/us personally. Should my account fall in arrears, I/we hereby authorise Intabanet/AUI to increase my monthly premiums to recover the arrears within the contract period. I/We understand that the withdrawals hereby authorised will be processed by computer through a system known as Bankserve or any other electronic means and I also understand that details of each withdrawal will be printed on my bank statement on an accompanying voucher. IWe agree to pay any bank charges relating to this debit order instruction. I/We agree to pay any and all bank charges that relate to this debit order including, without derogating from the generality hereof, all lodgement, failure and other costs that Intabanet/AUI may incur. This authority may be cancelled by me/us by giving you 30 (thirty) days' notice in writing, sent by prepaid registered post, but I/we understand that I/we shall not be entitled to any refund of amounts which have been withdrawn while the authority was in force if such amounts were legally owned. Receipt of this instruction by you shall be regarded as receipt thereof by my/our bank (whichever it is or will be). Signed at _____(place) on _____(date) 20___ Signature of Representative:________Signature of Account holder/Main Member: _

DECLARATION

I accept that if I provide false information, the policy can be cancelled. I accept the conditions of the policy and that cover will commence after <u>SIX</u> <u>CALENDAR MONTHS</u> of membership. I accept that I am hereby curtailing my dependants' and my rights of privacy, but for risk, claim and benefit assessment, I irrevocably authorise **AUI** to obtain information from any Doctor, Medical Facility or other instance, at any time (even after my death). I declare that my family and I are in good health and that none of us have an illness that may lead to an early death. PLEASE NOTE: This Membership Certificate is for the purpose of disclosure to enable you to understand certain important aspects of your funeral cover. This Membership Certificate shall in no way override your terms and conditions of funeral cover as set out in the Master Group Policy. It is your duty to contact Intabanet to assist you in determining your rights under the Master Group Policy. FAIS Ombud number: 0860324766

Signature of Main Member: Date: 20