



Amankwanyana Royal Kingdom Voluntary Funeral Scheme Amendment form

A. Policyholder information

*Title _____	*Initials _____
*Full names _____	*Surname _____
*Industry _____	*Occupation _____ *Gender ☐ M ☐ F
*ID/ Passport number _____	*Date of birth _____ (YYYY/MM/DD)
*Nationality _____	*Country of birth _____
*Country of residence _____	Email address _____
*Cell no. _____	Work no. _____
*Physical / Postal address _____	
*City / Town _____	*Code _____

Source of funds with the following options:

☐ Grants - Disability/Social grant	☐ Allowance	☐ Salary/Wage	☐ Inheritance/Gifts/Donations/Winings
☐ Passive Income (Rental, dividends and interest income)	☐ Savings/ Investments	☐ Business Income	Other: _____

* Compulsory fields

B. Beneficiary details (in the event of death of the Policyholder)

Title	First Name	Surname	ID / Passport number	Relationship	Contact Details
			Y Y M M D D		

Note: Only one beneficiary above the age of 18 may be nominated.

C. Benefit selection

Benefit Option:

Principal Member Only Funeral Benefit	Immediate Family Benefit	Single Family Funeral Benefit	Couple Funeral Benefit	Extended Family Benefit
☐	☐	☐	☐	☐

D. Details of Assured Lives to be added

First Name	Surname	ID / Passport number	Relationship	Option
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		
		Y Y M M D D		

E. Details of Assured Lives to be upgraded/downgraded

First Name	Surname	ID / Passport number												Relationship	Option
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								

F. Details of Assured Lives to be removed

First Name	Surname	ID / Passport number												Relationship
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							

G. Updating of Assured Lives details

First Name	Surname	ID / Passport number												Relationship
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							

H. Principal Member Only Funeral Benefit

Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 25 000,00	R 35 000,00	R 55 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 28,14	R 39,40	R 61,91
Principal Member 65 to 74 years	R 62,64	R 87,70	R 137,81
Principal Member 75 to 84 years	R 190,45	R 266,63	R 418,99
Mark option with (x)	☐	☐	☐
Accidental Death (Principal Member 18 to 84 years)			
Monthly Premium per Principal Member	R 10,00 ☐	R 14,00 ☐	R 22,00 ☐

H1. Value Added Services			
Principal Member Only Benefit			
Funeral Support			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 5 000,00	R 7 000,00	R 10 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 6,04	R 8,45	R 12,08
Principal Member 65 to 74 years	R 31,66	R 44,32	R 63,32
Principal Member 75 to 84 years	R 79,46	R 111,24	R 158,91
Mark option with (x)	☐	☐	☐

I. Immediate Family Funeral Benefit			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 25 000,00	R 35 000,00	R 55 000,00
Spouse	R 25 000,00	R 35 000,00	R 55 000,00
Child age 14 to 21 years	R 25 000,00	R 35 000,00	R 55 000,00
Child age 6 to 13 years	R 12 500,00	R 17 500,00	R 27 500,00
Child age 1 to 5 years	R 6 250,00	R 8 750,00	R 13 750,00
Child age 0 to 11 months	R 6 250,00	R 8 750,00	R 13 750,00
Stillborn	R 6 250,00	R 8 750,00	R 13 750,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 61.22	R 85.71	R 134.69
Principal Member 65 to 74 years	R 133.67	R 187.14	R 294.07
Principal Member 75 to 84 years	R 454.19	R 635.86	R 999.21
Mark option with (x)	☐	☐	☐
Accidental Death (Principal Member 18 to 84 years)			
Monthly Premium per Principal Member	R 20,00 ☐	R 28,00 ☐	R 44,00 ☐

I1. Value Added Services			
Immediate Family Benefit			
Funeral Support			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 5 000,00	R 7 000,00	R 10 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 12,68	R 17,75	R 25,36
Principal Member 65 to 74 years	R 66,48	R 93,07	R 132,96
Principal Member 75 to 84 years	R 188,91	R 264,48	R 377,83
Mark option with (x)	☐	☐	☐

J. Immediate Family Details															
First Name	Surname	ID / Passport number												Relationship	
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								
		Y	Y	M	M	D	D								

K. Single Parent Funeral Benefit

Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 25 000,00	R 35 000,00	R 55 000,00
Child age 14 to 21 years	R 25 000,00	R 35 000,00	R 55 000,00
Child age 6 to 13 years	R 12 500,00	R 17 500,00	R 27 500,00
Child age 1 to 5 years	R 6 250,00	R 8 750,00	R 13 750,00
Child age 0 to 11 months	R 6 250,00	R 8 750,00	R 13 750,00
Stillborn	R 6 250,00	R 8 750,00	R 13 750,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 30,27	R 42,37	R 66,59
Principal Member 65 to 74 years	R 64,76	R 90,67	R 142,48
Principal Member 75 to 84 years	R 192,58	R 269,61	R 423,67
Mark option with (x)	☐	☐	☐
Accidental Death (Principal Member 18 to 84 years)			
Monthly Premium per Principal Member	R 10,00 ☐	R 14,00 ☐	R 22,00 ☐

K1. Value Added Services

Single Member Benefit

Funeral Support			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 5 000,00	R 7 000,00	R 10 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 6,04	R 8,45	R 12,08
Principal Member 65 to 74 years	R 31,66	R 44,32	R 63,32
Principal Member 75 to 84 years	R 79,46	R 111,24	R 158,91
Mark option with (x)	☐	☐	☐

L. Children Details

First Name	Surname	ID / Passport number												Relationship
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							

M. Couple Funeral Benefit

Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 25 000,00	R 35 000,00	R 55 000,00
Spouse	R 25 000,00	R 35 000,00	R 55 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 59,10	R 82,74	R 130,02
Principal Member 65 to 74 years	R 131,55	R 184,17	R 289,40
Principal Member 75 to 84 years	R 452,06	R 632,89	R 994,54
Accidental Death (Principal Member 18 to 84 years)			
Monthly Premium per Principal Member	R 20,00 ☐	R 28,00 ☐	R 44,00 ☐

M1. Value Added Services			
Couple Benefit			
Funeral Support			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 5 000,00	R 7 000,00	R 10 000,00
Monthly Premium per Principal Member			
Principal Member 18 to 64 years	R 12,68	R 17,75	R 25,36
Principal Member 65 to 74 years	R 66,48	R 93,07	R 132,96
Principal Member 75 to 84 years	R 188,91	R 264,48	R 377,83
Mark option with (x)	☐	☐	☐

N. Couple Funeral Details			
First Name	Surname	ID / Passport number	Relationship
		Y Y M M D D	

O. Extended Family Benefit				
Benefit Option	Option 1	Option 2	Option 3	Option 4
Cover Amount	R 5 000,00	R 10 000,00	R 15 000,00	R 20 000,00
Age at Entry	Monthly Premium Per Extended			
Extended family member 0 to 17 years	R 2,46	R 4,91	R 7,37	R 9,83
Extended family member 18 to 64 years	R 26,27	R 52,54	R 78,80	R 105,07
Extended family member 65 to 74 years	R 66,86	R 133,73	R 200,59	R 267,45
Extended family member 75 to 84 years	R 99,61	R 199,22	R 298,84	R 398,45

P. Extended Family Details									
First Name	Surname	ID / Passport number	Relationship	Option					
		Y Y M M D D							
		Y Y M M D D							
		Y Y M M D D							
		Y Y M M D D							
		Y Y M M D D							
		Y Y M M D D							
		Y Y M M D D							

Q. Declaration of acceptance (Please read and understand the summary of cover benefits on the terms and conditions)

I herewith apply for cover in terms of the **Amankwanyana Royal Kingdom Voluntary Funeral Scheme** in accordance with its Terms and Conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare that the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information or misstatement in the application may invalidate any claim or benefit under the policy and I undertake to abide by the Terms and Conditions of the policy.

Sanlam Developing Markets (SDM) shall not be liable for any amount until it has accepted this application and has received the first premium. I understand that SDM has the right to defer a claim under this policy until all requirements, as specified by SDM, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date, SDM has the right to adjust the date of issue of this policy accordingly.

I may cancel the policy at any time by giving 31 (thirty-one) days' written notice to SDM. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

By signing this form, I give SDM permission to use my information to check whether it appears on any sanction/crime watch lists, as required by law, and to inform the relevant legal bodies if it does appear on any sanction/watch lists. I understand that, in terms of the law, SDM has the right to cancel this policy or application for benefits immediately if I am on any sanction lists.

I acknowledge that we have read and understood this declaration.

Signature of Policyholder

Date

Y Y Y Y / M M / D D

R. Premium deduction authority

☐ Absa Verified

☐ Cash Pay@

☐ Debit Oder

I hereby authorise Sanlam Developing Markets Limited (Sanlam) to draw against my account with the bank mentioned below (or any other bank or branch to which I transfer my account) the premium due in respect of this policy, on the _____ day of each month continuing until the instruction is cancelled by me. All such withdrawals from my bank account by Sanlam shall be treated as though they have been signed by me personally. I understand that the withdrawals hereby authorised will be processed by the ACB Magnetic Tape Service, or any other collection service applicable and that details of each withdrawal will be printed on my bank statement or applicable voucher. I agree to pay any bank charges or collection fees relating to this debit order or deduction instruction.

This authority may be cancelled by me giving Sanlam 31 (thirty one) days' notice in writing, sent by email/prepaid registered post. I understand that I shall not be entitled to any refund amounts which have been withdrawn while this authority was in force if such amounts were legally owing to Sanlam.

Receipt of this instruction by Sanlam shall be regarded as receipt thereof by my bank or premium payment facilitator (whichever it is, or will be). I am responsible to ensure that my monthly premium is paid.

Name of account holder _____ Email _____

ID/Passport number _____ Nationality _____

Country of residence _____ Source of funds _____

Occupation _____ Country of birth _____

Monthly premium _____ With effect from _____

Name of bank _____ Branch name _____

Branch code _____ Account number _____

Deduction date _____

Account type: ☐ Current (cheque) account ☐ Savings / transmission account ☐ Account / Other (Specify) _____

Signature of Policyholder

Signature of Premium Payer

Date

Date

Y Y Y Y / M M / D D

Y Y Y Y / M M / D D

Y Y Y Y / M M / D D

NB: Please send completed form to GBGAPServicing@sanlamsky.co.za

A once off intermediary fee of R 20.00 per policy will be included in the first debit order

S. Protection of Personal Information (“POPIA”) Declaration

Sanlam Developing Markets Limited (“SDM”), a subsidiary of Sanlam Life Insurance Limited (“Sanlam Life”) will process and protect your personal information as required by all relevant laws including the Protection of Personal Information Act, 4 of 2013 (POPIA).

Such personal information may include, but not be limited to, your current wellness, medical history, finances and other details required by the application form / agreement.

The provision of information required by this application form / agreement is mandatory and Sanlam Life may not provide the products or services without this information.

We shall process your personal information (and may share with our service providers, data bureaus and business units and companies which are part of the Sanlam Group) to:

- conclude and administer this application, which may include underwriting;
- allow for the collection of payments;
- assess, process claims and to process any mandatory checks;
- comply with all legal and regulatory requirements, including industry codes of conduct; prevent loss, fraud;
- share with intermediaries appointed as official intermediaries or who have your written approval so that they can provide you with financial advice and / or intermediary services;
- administer your membership to a loyalty / rewards / wellness or benefit programme;
- share with external benefit providers which are not part of the Sanlam Group to provide you with benefits which stem from your membership to a loyalty / rewards / wellness or benefit programme;
- share with bureaus to enhance and enrich our understanding of our customer base;
- execute the Sanlam Group's strategic initiatives;
- share information with other entities in the Sanlam Group, so that we can market our financial products and services which we deem similar, with the aim of offering you the opportunity to take up some of the financial products to fulfil your needs, provided that you have not objected to receiving such marketing;
- conduct market research from time to time via email, telephone, or other means (for example, invite you to events);
- share your personal information with third parties if there is a legitimate reason to do so; and / or • include further purposes compatible with the above.

For more information about how your personal information is processed, analysed, and stored, please visit our privacy notice at www.sanlam.co.za.

Further processing and storage may require that we send your personal information to service providers outside of the Republic of South Africa on SDM's behalf. Unless we have a binding agreement with the service provider which ensures that it effectively adheres to the principles for processing of information in accordance with POPIA, we will not send your personal information to a country that does not have substantially similar laws to that of the Republic of South Africa which provide of information in accordance with POPIA, we will not

send your personal information to a country that does not have substantially similar laws to that of the Republic of South Africa which provide for the protection of personal information.

Prior to giving SDM a minor child's personal information, I understand that SDM may require additional information to confirm that I am authorised to provide the child's information. By providing the personal information, I consent to SDM collecting and processing the child's information in my capacity as the child's guardian or competent person.

For information on how to:

- access or request a copy of your personal information processed by us.
- ask for an update and / or correction of your personal information.

Please consult our Manual published in terms of the Promotion of Access to Information Act, 2002 (PAIA) available on our website (www.sanlam.co.za).

By completing and submitting this application form / agreement, you:

- agree that SDM (including its various business divisions) may process your personal information for direct marketing purposes, including by contacting you telephonically to market financial products and services to you with the aim of affording you an opportunity to taking up some of the financial products to fulfil your needs;
- consent to SDM sharing your contact details with other companies which are part of the Sanlam Group for purposes of direct marketing and contacting you telephonically to market financial products and services to you;
- consent to the storage of personal information in line with applicable legislation and internal policies. Records may be retained for periods in excess of prescribed periods for historical, statistical, research purposes. SDM will implement necessary safeguarding measures to protect the integrity and confidentiality of data stored.

Opting-out of direct marketing:

Due to you being a client of SDM, we may provide you with information (incl. marketing information) about our similar financial products and other services, which may include text messages, emails, and the like. Should you not wish to receive marketing or advertising information from us, please contact SDM Customer Care Centre at: 0800 00 6838 to Opt-out. Where you choose to exercise your right to opt out of direct marketing, please allow up to 21 days for SDM to effect that change.

Objection from processing your personal information:

You may withdraw your consent to sharing of contact details and any other personal information with Sanlam Group companies at any time by contacting SDM Customer Care Centre on email on info@sanlamsky.co.za. Should you wish to object / withdraw from SDM processing your personal information, please note that cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy. Once I withdraw my consent, I understand that SDM is still obliged under applicable legislation to keep the information for at least 5 years after termination of the business relationship between SDM and myself.

Signature of Policyholder

Date

Y Y Y Y / M M / D D



Amankwanyana Royal Kingdom Funeral Scheme Voluntary Policy – Terms and Conditions

Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

1. General Information

- 1.1 This document is furnished to you in compliance with the Policyholder Protection Rules prescribed under section 62 of the Long-Term Insurance Act 52 of 1998; and the General Code of Conduct in terms of the Financial Advisory and Intermediary Services Act, 2002.
- 1.2 Sanlam Developing Markets Limited (**SDM**) is the underwriter of the Amankwanyana Royal Kingdom Funeral Scheme Voluntary Policy. SDM is a licensed life insurer and authorised financial service provider. SDM adheres to Treating Customers Fairly Principles (**TCF**), as published by the Financial Sector Conduct Authority.
- 1.3 The term and conditions set out in this document are consistent with the provisions of the Insurance Act 18 of 2017.
- 1.4 For Your convenience, We have provided You with the following summary of the Benefits, conditions, exclusions and limitations. Please refer to Your Policy document for the full terms and conditions applicable.
- 1.5 In the event of a conflict between the Application Form, the policy schedule, and this policy document (or any disclosures made to you), the terms and conditions of this policy document will prevail to the extent of such conflict.
- 1.6 **"You"** and **"Your"** mean the Policyholder. **"Us"**, **"We"** and **"SDM"** means Sanlam Developing Markets Limited.
- 1.7 Please refer to Your policy document for the full list of definitions applicable to the policy.
- 1.8 Cover is available to all members of Amankwanyana Royal Kingdom Funeral Scheme Voluntary who wish to cover themselves and/or their Immediate Family Members and Extended Family Members on a voluntary basis.
- 1.9 The intermediary, Growthhouse (Pty) Ltd will receive commission equal to 20% of the monthly premium an administration fee of 2.5% of the monthly premium.
- 1.10 No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the Policy.

2. Definitions

- 2.1 **"Accident"** means an external, violent, unexpected and visible event that happens at a place and time that is identifiable on or after the Cover Start Date;
- 2.2 **"Accidental Death"** means death directly caused or resulting from injuries sustained during an Accident;
- 2.3 **"Aunt"** means the sister of a parent of the Policyholder and **"Uncle"** shall bear the same meaning with respect to the male gender;
- 2.4 **"Application Form"** means a form that has been completed by the Policyholder to apply for cover for the Assured Lives in terms of the Policy;
- 2.5 **"the Assured Lives"** means the the Dependents in whose lives the Policyholder has an insurable interest, subject to the age limitations;
- 2.6 **"Benefits"** means benefits in terms of the funeral class of business as defined in the Insurance Act, 18 of 2017, provided by SDM to the Policyholder in respect of the Assured Lives in terms of the Policy as specified in Annexure 1 in the event of death of an Assured Life;
- 2.7 **"Brother"** means a male sibling of a Policyholder, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover, and 'sister' shall bear the same meaning with respect to the female gender;
- 2.8 **"Brother-in-law"** means the brother of a Policyholder's wife or husband, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover, and "sister-in-law" shall bear the same meaning in respect of the female gender;
- 2.9 **"Cousin"** means a child of the uncle or aunt of the Policyholder, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover;

- 2.10 **"Child"** means an unmarried child of the Policyholder who is resident in the Republic of South Africa and shall include an adopted child, a biological child, a dependent step child, including the child of any Spouse and a Stillborn Child. Children shall have the corresponding meaning;
- 2.11 **"Extended Family"** means mother, father, mother-in-law, father-in-law, aunt, uncle, brother, sister, brother-in-law, sister-in-law, cousin, niece, nephew, grandparent, grandchild or child over the age of 21 (twenty-one) next birthday, of the Policyholder for which the Policyholder would suffer a financial loss, such as the funeral costs or related burial costs for the nominated life, as a result of the death of the nominated life;
- 2.12 **"Grandchild"** means the child of the Policyholder's or Spouse's Child;
- 2.13 **"Grandparent"** means the natural or adoptive or stepparent(s) of the Policyholder's parent(s) and **"Grandparents-in-law"** shall bear the same meaning with respect to the Spouse of the Policyholder;
- 2.14 **"Immediate Family"** means the Spouse and Children of the Policyholder;
- 2.15 **"Inception Date"** means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.16 **"Insured Event"** means the events giving rise to the payment of the Benefits to the Policyholder, which event must, for purposes of the Policy be the death of an Assured Life;
- 2.17 **"Niece"** means the female child of a Brother or Sister of the Policyholder, and **"Nephew"** shall bear the same meaning with respect to the male gender;
- 2.18 **"Nominated Beneficiary"** means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.19 **"Parent(s)"** means the biological or legally adoptive parents of the Policyholder nominated for cover by the Policyholder, and **"Parents-in-law"** shall bear the same meaning with respect to the Spouse of the Policyholder;
- 2.20 **"Policyholder"** means the person who is a member of the Amankwanyana Royal Kingdom Funeral Scheme Voluntary who applied for cover for themselves and/or the Assured Lives in terms of the Policy and any person who satisfies the eligibility requirements on or after the commencement date;
- 2.21 **"Premium"** means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.22 **"Spouse"** means the spouse of the Policyholder, including a party to a customary marriage concluded in accordance with the applicable indigenous law as well as a union concluded between parties married in accordance with the doctrines of any recognized religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a life partner, provided that the Policyholder provides, upon request, proof to the satisfaction of SDM of the permanency of his/her relationship with his/her life partner.
- 2.23 **"Stillborn"** means the death of a foetus of at least 26 (twenty-six) weeks or longer after conception or immediately prior or during delivery, limited to a maximum claim of 2 (two) stillbirths; and
- 2.24 **"Waiting Period"** means the waiting period and exclusions applicable to Assured Lives and determined with reference to the Inception Date of the applicable Benefits in relation to an Assured Life.

3. Insurance cover

- 3.1 Insurance cover in respect of an Assured Life will commence on the 1st (first) day of the month following the month in which SDM-
- 3.1.1 receives a duly completed Application Form;



Amankwanyana Royal Kingdom Funeral Scheme Voluntary Policy – Terms and Conditions

Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

- 3.1.2 receives the first Premium; and
3.1.3 unconditionally approves the application for the Benefits.
- 3.2 Insurance cover in terms of the Policy, in respect of an Assured Life, must stop if -
- 3.2.1 the Policy is cancelled by SDM or the Policyholder;
- 3.2.2 the Policyholder is no longer a Member of Amankwanyana Royal Kingdom Funeral Scheme Voluntary;
- 3.2.3 the Policyholder dies;
- 3.2.4 an Assured Life dies;
- 3.2.5 the Policyholder fails to pay the Premiums payable in terms of the Policy in respect of the Assured Lives on the due date thereof, and fails to remedy such failure within the 30 (thirty) day period of grace; or
- 3.2.6 an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.

4. Payment of Premiums

- 4.1 Premiums will be payable monthly in advance on or before the 1st (first) day of the month without deduction or set-off, by way of debit order in favour of SDM.
- 4.2 Cover will lapse in the event of non-payment of the Premium on the due date thereof, subject to a 30 (thirty) day period of grace for the payment of the arrear Premiums.
- 4.3 Premiums in terms of the Policy will be renewed annually in August to ensure that the Policy remains actuarially sound.

5. Benefits

- 5.1 The Benefit will be paid to the Policyholder in the event that an Assured Life dies. If the event Policyholder dies, the Benefit will be paid to the Nominated Beneficiary.
- 5.2 Should the Nominated Beneficiary be a minor or should the Policyholder not nominate a Beneficiary, the Benefits shall be paid to -
- 5.2.1 the Spouse of the Policyholder who is covered under this Voluntary Policy; or
- 5.2.2 the Dependent Child of the Policyholder who is 18 (eighteen) years or older and covered under the Policy; or
- 5.2.3 an Extended Family Member who is covered under this Policy.
- 5.3 If SDM cannot trace the Assured Lives in clause 5.2 the Benefits shall be paid into the estate of the Policyholder.
- 5.4 Benefits in terms of the Policy will be renewed annually in August to ensure that the Policy remains actuarially sound

6. Changes to Benefits and Premiums

- 6.1 Unless otherwise stated in your current policy document, premiums and benefits are not guaranteed and SDM may amend the premiums and benefits by giving you at least 31 (thirty-one) days' written notice if there are reasonable actuarial grounds for the change or where the change will be to your benefit.

7. Burial Repatriation Benefit

- 7.1 SDM has contracted a third-party service provider to provide Funeral Support Services in relation to the Assured Lives as set out in the Annexure hereto.
- 7.2 The Funeral Support Services are a value-add benefit procured by SDM and all services and claims related queries pertaining to the Funeral Support Services are dealt with directly by the third-party service provider.

8. Reinstatement of lapsed Benefits.

- 8.1 Cover in terms of the Policy can be reinstated within 2 (two) months from the date that cover in terms of the Policy lapsed, provided that all outstanding Premiums have been paid in full. Should cover be reinstated, SDM will impose a Waiting Period not exceeding the unexpired Waiting Period under the lapsed policy.
- 8.2 After the 2 (two) month period stated above, cover cannot be reinstated. The Policyholder may apply for a new policy, subject to the terms and conditions of the Policy and subject to SDM's acceptance of the new policy application.

9. Minimum and Maximum Ages Entry

Assured Life	Age at Entry*	
	Minimum	Maximum
Policyholder	18	84
Spouse	18	84
Child	0	21*
Extended Family Member	0	84

*Or age 25 (twenty-five) if a full-time student at a tertiary educational institution, official confirmation of registration as a full-time student from a registered tertiary institution. All ages refer to age last birthday.

10. Exclusions and Waiting Periods

- 10.1 No insurance cover will be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life -
- 10.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide);
- 10.1.2 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 12 (twelve) months from the Inception Date in respect of each Assured Life;
- 10.1.3 resulting directly or indirectly from consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- 10.1.4 where an Assured Life is resident in a Foreign Country; or
- 10.1.5 where an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.
- 10.2 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
- 10.2.1 he/she had an active funeral policy with another insurer within 31 (thirty-one) days before applying for cover for the Assured Lives in terms of the Policy with SDM;
- 10.2.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Policy;
- 10.2.3 the Assured Lives covered in terms of the Policy are the same as the previous policy; and
- 10.2.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 10.3 Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under the Policy with SDM.



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- 10.4 The exclusions and limitations as set out above will furthermore also apply in respect of increased Benefits or reinstated Benefits with effect from the Inception Date of the increased Benefits or reinstated Benefits.
- 10.5 In terms of the policy, the cover per Life Assured from age 14 (fourteen) years and above may not exceed R100,000 (one hundred thousand Rand) per policy. Should a child be covered under more than one policy, cover for children aged 6 (six) but before turning 14 (fourteen) years will be limited to a maximum cover of R50,000 (fifty thousand Rand) per policy and R20,000 (twenty thousand Rand) for children below 6 (six) years, per policy, as prescribed in terms of legislation.
- 10.6 The maximum number of Assured Lives that a Policyholder can cover is:

Assured Live	Maximum Cover
Policyholder	1
Spouse	1
Child	5
Extended Family Member	8

11. Claims

- 11.1 The claimant must follow the claims procedure as prescribed in writing by SDM from time to time, in the event of a claim for the Benefits in relation to an Assured Life.
- 11.2 In the event of a claim, the Policyholder must provide SDM with the following legible documents:
- 11.2.1 a completed official claim form as prescribed by SDM from time to time;
 - 11.2.2 an official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
 - 11.2.3 certified ID copies of the deceased and beneficiary. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) party's identity document and a discharge form is required;
 - 11.2.4 a fully completed BI/DHA 1663 form;
 - 11.2.5 a fully completed BI/DHA-1680 form (if the deceased died at home);
 - 11.2.6 a police/ accident report, if death was due to unnatural causes;
 - 11.2.7 proof of bank account into which the claim will be paid (bank statement or bank confirmation letter stamped by the bank and not older than 3 (three) months); and
 - 11.2.8 any additional documents that SDM, in its sole discretion, deems necessary.
- 11.3 All claims must be submitted within 12 (twelve) months of death.
- 11.4 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 11.5 SDM will be entitled to deduct arrear Premiums from Benefits payable.
- 11.6 No claims will be allowed after the date of termination of the Policy, or after the date on which insurance cover in respect of an Assured Life ceased, unless the Insured Event giving rise to such claim, occurred prior to such dates.
- 11.7 SDM reserves the right to cancel the insurance cover granted in respect of an Assured Life and declare all Premiums paid by the Policyholder as forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud or misrepresentation by an Assured Life.

12. Right to Cancel (Cooling Off Rights)

- 12.1 After SDM has accepted the Policyholder's application for insurance cover, the Policyholder may instruct SDM to cancel cover under the Policy. The Policyholder must submit this instruction in writing to SDM within 31 (thirty-one) days after receipt of the policy schedule. The Policyholder may only submit such cancellation instruction to SDM if no Benefit has yet been paid or claimed or the Insured Event has not yet occurred. SDM may deduct the cost of any risk cover the Policyholder and/or Assured Lives enjoyed under the Policy before it was cancelled.
- 12.2 After the completion of the 31 (thirty-one) day period referred to above, the Policyholder will be entitled to cancel cover at any time by giving SDM 31 (thirty-one) days' written notice. The effective date of the cancellation will be the end of the calendar month for which Premiums have been requested prior to the date of the request for cancellation. This may result in 2 (two) Premiums being deducted after the date the cancellation is requested. All Premiums received after the effective date of cancellation will be refunded.

13. Replacement

If cover in terms of the Policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Policyholder should be aware that it might be to his/her disadvantage to do so. The Policyholder should contact the SDM's Call Centre in order to be referred to a representative to discuss the implications of replacing a policy.

14. Other Matters of Importance

- 14.1 The product supplier (SDM) must give you written notice of its intention to cancel Your policy.
- 14.2 You are entitled to a copy of your policy free of charge.
- 14.3 SDM has a conflicts of interest management policy, which can be accessed at www.sanlam.co.za.
- 14.4 For all the details about your policy, please read the summary document. This contains all important details such as the premiums payable, benefits and important terms and conditions which you must comply with.
- 14.5 This policy is sold by an adviser who may either earn a fixed salary and sales volume related bonuses or commission.
- 14.6 The regulated commission that is allowed on this policy will be communicated to you on your policy schedule.

15. Use of Personal Information & Sharing of Insurance Information

- 15.1 SDM will process and protect your personal information as required by relevant laws and the constitution of the RSA. This may include health and financial information. The complete privacy policies of SDM are available on www.sanlam.co.za and at a Sanlam branch nearest to you.
- 15.2 We collect, process, collate, store, analyse and disclose personal information for the following purposes:
- 15.3 to conclude and administer the policy, which may include underwriting;
- 15.4 collection of premiums;
- 15.5 assessing and processing claims and to do mandatory checks;
- 15.6 to comply with all legal and regulatory requirements, including applicable codes of conduct in our industry;
- 15.7 to protect SDM's interests;
- 15.8 prevent loss, or fraud;
- 15.9 share with other business units and companies which are part of the SDM group for the sole purposes of administering the policy; and



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15.10 for any other purposes related to the above.

15.11 You have the right to request a copy of your personal information as processed by SDM, ask for an update and/or correction of your personal information and object to your information being used for any marketing campaign.

16. Waiver of Rights

16.1 The General Code of Conduct stipulates that no financial services provider 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 recognize, accept, or act on any such waiver by a client. Any such waiver is null and void.

17. Complaints Procedure

17.1 Please contact SDM on (011) 359 3014 or email gbcomplaints@sanlamsky.co.za and have the following information on hand:

Policy number;
Identity number; and
Nature of enquiry.

17.2 Complaints which are not resolved to the Policyholder's satisfaction must first be referred to SDM's Legal & Compliance department.

17.3 Complaints which are still not resolved can be referred to SDM's Arbitrator.

17.4 Complaints which are still not resolved can be referred to the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

18. Insurer's Details

Sanlam Developing Markets Limited

Reg. number: 1911/003818/06

FSP No.: 11230

Tel: (086) 123 5433

Claims Tel. numbers: (011) 359 3174

(011) 359 3007

(011) 359 3176

(011) 359 3170

(011) 359 3175

E-mails: GBGAPClaims@sanlamsky.co.za

GBGAPServicing@sanlamsky.co.za

GBGAPNewBusiness@sanlamsky.co.za

Physical Address: 9-13 West Street
Houghton,
Johannesburg
2041

Postal Address: P O Box 1941
Houghton,
Johannesburg,
2041

19. Compliance Officer

Tel: 011 359 3058

Email: gbcompliance@sanlamsky.co.za

20. Sanlam Arbitrator

Fax: (021) 957 1786

Email: arbitrator@Sanlam.co.za

21. National Financial Ombud Scheme South Africa NPC (the NFO)

Company Reg. No.: 2023/162407/08

VAT Reference No.: 4080315593

Head Office, Postal Address and JHB Physical Address:

110 Oxford Road,
Houghton Estate,
Illovo,
Johannesburg,
2198

CPT Physical Addr.: Claremont Central Building,
6th Floor,
6 Vineyard Road,
Claremont,
7708

Tel: 0860 800 900

Email: info@nfosa.co.za

Website: www.nfosa.co.za

22. Financial Sector Conduct Authority

Telephone: (012) 428 8000(Switchboard)

Contact center: (0800) 0203 722

Fax: (012) 346 6941

Email: info@fsca.co.za

Physical address: Riverwalk Office Park
Block B

41 Matroosberg Road
(Corner) Garsfontein
and Matroosberg Roads)

Ashlea Gardens,
Extension 6
Menlo Park,
Pretoria,
South Africa,
0081

Postal address P O Box 35655,
Menlo Park,
0102

Website: www.fsca.co.za

23. Information Regulator (South Africa)

23.1 SDM confirms that it undertakes to treat all information supplied by the Policyholder and relating to the Benefits as strictly confidential.

23.2 SDM undertakes not to divulge to any party not signatory to the Policy, any information supplied by the Policyholder and relating to the Benefits without prior written consent of the Policyholder.

23.3 Kindly visit www.Sanlam.co.za for SDM's full privacy policy or visit the nearest SDM branch for information on the processing of personal information.

23.5 Information Regulator Contact Details

Physical Address: 27 Stiemens Street,
Braamfontein
Johannesburg,
2017

Postal Address P.O Box 31533
Braamfontein
Johannesburg
2017

Email: enquiries@infoeregulator.org.za



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Annexure: Burial Repatriation Benefit Terms and Conditions

1. General

- 1.1 This document is a summary of the service provided by the contracted service provider.
- 1.2 Sanlam Developing Markets Ltd (SDM) is contracted with the service provider for services provided herein. SDM is a licensed life insurer and an authorised financial services provider (FSP 11230).
- 1.3 The contracted service provider shall provide all or some of the Funeral Support Services depending on the requirements and on the circumstances of the claimant. The services shall include the following:
 - 1.3.1 Repatriation of the mortal remains of deceased;
 - 1.3.2 Transportation arrangements for a single relative to accompany the mortal remains to the nearest funeral home of choice closest to the place of burial;
 - 1.3.3 Accommodation for a maximum of one night, if required, for a single relative accompanying the mortal remains to the place of burial;
 - 1.3.4 Legal assistance regarding the funeral procedures, for example assisting with obtaining the death certificate, removal of body and storage of the body, etc.;
 - 1.3.5 Assistance in the arrangement of a funeral or cremation, it being recorded that any costs shall not be for the account of the contracted service provider;
 - 1.3.6 Referral to family members of the deceased to an approved network of pathologists, if required;
 - 1.3.7 Referral to family members of the deceased to an approved network of psychologists or psychiatrists, if required;
 - 1.3.8 Referral to family members of the deceased for special counselling, particularly relating to the loss of a child, if required.
- 1.4 “Repatriation” shall mean the removal and transportation of mortal remains.
- 1.5 In terms of this service arrangement, an assured life shall be repatriated to the funeral home of choice, closest to the place of burial within the Republic of South Africa.
- 1.6 Should the assured life die in any one of the following SADC countries (Republic of South Africa, Lesotho, Eswatini, Namibia, Botswana, Zimbabwe or Mozambique), then the contracted service provider will repatriate the remains of the assured life from that SADC Country to the funeral home of choice, closest to the place of burial within the Republic of South Africa. Repatriation services do not extend to any other countries not listed above.
- 1.7 If the assured life died in the Republic of South Africa and the place of burial is outside the Republic of South Africa, the contracted service provider will repatriate the remains to a South African border post. Onward repatriation beyond the border is not covered by this repatriation benefit.

2.

- 2.1 In the case of the death of an assured life, the claimant shall be entitled to contact the contracted service provider as soon as practicable and furnish the contracted service provider with the following information:
 - 2.1.1 Name and identity number of the policy holder;
 - 2.1.2 Name and identity number of the deceased;
 - 2.1.3 Address where the death occurred;
 - 2.1.3. Policy number (if available);
 - 2.1.4 Name, physical address, email and telephone number where the contracted service provider can reach the claimant.
 - 2.1.5 Burial repatriation claims can be submitted 24/7 by calling:
0800 002 614 (sharecall)

3.

Contracted Service Provider Information Let's Management and Transport Services

(Registration Number: 2014/188792/07),
(hereinafter referred to as Let's Repatriation Services).

Contact details:

Address: 20 De Korte Street,
Samro House 7th Floor,
Braamfontein,
Johannesburg
2017
Telephone: 0800 002 614
Email: info@letsbodyremovals.co.za
Website: www.letsbodyremovals.co.za

4.

Complaints

In the event of a complaint regarding the Burial Repatriation Benefit, Let's Repatriation Services can be contacted at:

Telephone: 0861 421 140
Email: info@letsbodyremovals.co.za

If the complaint has not been resolved to your satisfaction, complaints can be submitted to the Consumer Goods & Services Ombudsman.

Contact details: 292 Surrey Avenue,
Ferndale, Randburg,
RSA
info@cgso.org.za
+27(0)11 781 2607
(Sharecall) 0860 000 272