



Introducing the NFMW Funeral Extender Cover product for you

We all know that saying goodbye to a loved one is hard. Making sure that they have the funeral they deserve, can be stressful and often leads to financial hardship.

We know that standard funeral plans can be too restrictive for your needs, in terms of who may be listed as family in your policy schedule. When it comes to extended family, this means that you could be caught financially unprepared.

NFMW Funeral Extender Cover offers you an affordable solution specific to your needs where you have the option to cover yourself and/ or your immediate family and/or parents and/or parents in law and/or extended family.

Premiums will be deducted via debit order. It's that simple.

A flexible plan that allows you to tailor your own extended cover

Every family is different and you may have additional responsibilities for extended family members due to the loss of a sibling or parent. With NFMW Funeral Extender Cover, you have the flexibility to choose who you want to cover.

You can now tailor make your cover combinations in line with your needs, or extend it to include those of your immediate family, parent, parents-in-law or extended family members. This is made possible by various flexible options. You are not obligated to cover yourself if you do not wish to do so.

You may cover up to eight extended family members ie. brothers, sisters, aunts, uncles, nieces, nephews, grandparents, etc and four parental members, and one spouse; an unlimited number of nominated children (with a maximum of five children covered).

How do I qualify for this cover?

As an employee of NFMW, you already qualify for cover. All you need to do is complete the employee application form.



NFMW Funeral Extender Cover is portable

This Group product is a whole life policy; so when you leave your employer due to retirement, resignation or retrenchment, you may still continue with the policy.



**Speak to
your NMFW
consultant
today, about
how to
extend your
funeral cover.**



How to complete the Employee application form

The application form has Sections A to E. To make completing your form easy, please take note of the following:

- **Section A (Your Personal details i.e. Principal Life Assured information)**
This section is compulsory and must be completed in full so that we can communicate with you whenever necessary. If information is outstanding, Sanlam will call you 3 times and send 1 SMS to obtain the information.
- **Section A1 (Work Location)**
Please indicate by marking your work location with an "X"
- **Section B (Benefit Selection)**
Here, you have an option to cover either;
1. yourself (Principal Life Assured only)
Please note: you are not compelled to cover yourself. Should you choose not to do so, please do not complete section B1, instead choose the appropriate cover in Section B4 and B5 or
2. Cover yourself with your spouse and children in Section B2 (Immediate family).
 NB: You may only be covered under Section B1 or B2 as a Principal Life Assured.
- **Section B2 (Immediate Family details)**
In this section, you must complete the full details of your spouse and children, if you have opted for immediate family cover. You may cover a maximum of 5 children.
- **Section B4 (Parent details)**
In this section, you must complete full details of your parents and/or parents in-law, that you would like to nominate for cover. In the last column, please write the option number relating to the

amount for which you wish to cover each parent. You may cover your parents for different benefits, depending on their ages and according to what you can afford.

- **Section B5 (Extended Family details)**
Please complete your immediate family member's details (if you have not chosen Section B2) and your extended / wider family members' details, for those that you would like to nominate for cover. Please write the number of the option you select, in the column marked "option", next to the name of your extended family member.
- **Section C (Beneficiary details)**
These are the details of the person to whom the funeral benefit will be paid in the unfortunate event that you, as the Principal Life Assured pass away, if you choose to cover yourself.
- **Section D (Premium deduction authority)**
This section is for you to authorise your employer to draw the necessary premiums against your salary, to make premium payments for the benefits you have chosen. Your employer will then make payment to Sanlam on your behalf.
- **Section E (Declaration of acceptance)**
This should be signed by the Principal Life Assured and dated on the day the application form was completed.

Example of what I will pay if I cover the following people

Immediate Family		
Who am I covering? (Assured Lives)	Option elected (Benefits)	Premium
Immediate Family: (Principal Life Assured, Spouse and children)	Option 3 R 15 000	R 81.00
Parent Cover: Mother (Age 71)	Option 2 R 10 000	R 72.00
Parent Cover: Father in-law (Age 64)	Option 1 R 5 000	R 20.00
Extended Family: Uncle (Age 44)	Option 3 R 15 000	R 78.00
Total Premium		R 251.00

A. Details of claimant / beneficiary

Employer name _____ Sub-employer name _____

Employee number _____ Industry _____

Occupation _____ Title _____ Initials _____ Gender M F

Full names _____ Surname _____

ID/ Passport number _____ Date of birth _____ Y Y Y Y / M M / D D

Nationality _____ Country of birth _____

Country of residence _____ Email _____

Cell number _____ Work number _____

Physical / Postal address _____ City / Town _____ Code _____

Important: Have you had a funeral policy that has been active for the past 31 days? Y N

B. Benefit selection
Note: When selecting cover for the Principal Life Assured, choose **either** the Principal Life Assured only benefit (B1) **or** the Immediate family benefit (B2).

B1. Principal Life Assured only

Benefit Option	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal Life Assured cover only	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Premiums per Life Assured	R 13	R 26	R 38	R 51	R 63	R 76
Mark your option with an "X"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B2. Principal Life Assured, Spouse, and Children under the Immediate Family Benefits

Benefit Option	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal Life Assured	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Spouse	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Child 14 - 21 years*	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Child 6 - 13 years	R 3 500	R 7 000	R 10 500	R 14 000	R 17 500	R 21 000
Child 1 - 5 years	R 2 500	R 5 000	R 7 500	R 10 000	R 10 000	R 10 000
Child 0 - 11 months	R 1 500	R 3 000	R 4 500	R 6 000	R 7 500	R 9 000
Stillborn	R 1 500	R 3 000	R 3 500	R 3 500	R 3 500	R 3 500
Premiums per Family	R 29	R 57	R 86	R 114	R 142	R171
Mark your option with an "X"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please complete the details of your Immediate family in the table below. (A maximum of 1 spouse and 5 children may be covered.)

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	
		Y Y M M D D	

B3. Parents/Parents-in-law and Extended Family Benefits
(The table below shows the monthly premiums per benefit option per life option for the different cover amounts, from R 5 000 to R 30 000.)

Options	Age at Entry Benefit	Parents/Parents-in-law			Extended family				
		18 - 65	66 - 75	76 - 85	0 - 5	6 - 17	18 - 65	66 - 75	76 - 85*
1	R 5 000	R 20.00	R 38.00	R 80.00	R 2.50	R 3.00	R 28.00	R 59.00	R 110.00
2	R 10 000	R 40.00	R 76.00	R 159.00	R 5.00	R 6.00	R 55.00	R 118.00	R220.00
3	R 15 000	R 60.00	R 114.00	N/A	N/A	R 8.00	R 82.00	R 177.00	N/A
4	R 20 000	R 280.00	N/A	N/A	N/A	R 11.00	R 110.00	N/A	N/A
5	R 25 000	R 100.00	N/A	N/A	N/A	R 14.00	R 137.00	N/A	N/A
6	R 30 000	R 120.00	N/A	N/A	N/A	R 16.00	R 164.00	N/A	N/A

NB: *Maximum age of entry is 85 years inclusive.

B4. Parent's details

Please complete the details of your Parents/Parents-in-law in the table below and write the option number in the column provided. (A maximum of 2 Parents and 2 Parents-in-law, may be covered.)

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

B5. Extended family details

Please complete the details of your Extended Family in the table below and write the option number in the column provided. (A maximum of 8 extended family members may be covered.)

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

Extended family includes: additional spouse, sister, brother, aunt, uncle, niece, nephew, grandmother grandfather, grandchild, cousin, Children and Step-Children over the age of 21, of the Principal Life Assured or spouse.

C. Beneficiary details in the event of death of the Principal Life Assured

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.

D. Premium deduction authority

I hereby authorise Sanlam Developing Markets (SDM) 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 _____ (deduction date) 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 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 30 (thirty) days' notice in writing, sent by 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 _____

Source of funds:

- Grants - Disability/Social grant
- Allowance
- Allowance
- Passive Income (Rental, dividends and interest income)
- Savings/ Investments
- Business Income
- Inheritance/Gifts/Donations/ Winnings

Would you like us to update your existing policies with the details given above Y N Country of residence _____

Occupation _____ Country of birth _____

Monthly premium _____ With effect from _____

Name of account holder _____ 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
Y Y Y Y / M M / D D
Date

Signature of Premium Payer
Y Y Y Y / M M / D D
Date

E. Declaration of acceptance

I herewith apply to participate in the NFMW Funeral Cover Extender product 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 the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information misstatement in the application will 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 Sanlam Developing Markets Limited has the right to defer a claim under this policy until all requirements, as specified by Sanlam Developing Markets Limited, 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. Sanlam Developing Markets Limited has the right to adjust the date of issue of this policy accordingly.

The policyholder may cancel the policy at any time by giving 30 days' written notice to Sanlam Developing Markets Limited. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

Sanlam Developing Markets Limited undertakes to treat all information supplied by the policyholder and relating to the member's benefits, strictly confidential. Sanlam Developing Markets Limited undertakes not to divulge to any party, not signatory to this policy, any such information supplied by the member and relating to the member's benefits, without prior written consent of the policyholder.

I acknowledge that I have read and understood this declaration.

Y Y Y Y / M M / D D

Signature of Principal Life Assured

Date

F. 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 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@sanlam.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.

Y Y Y Y / M M / D D

Signature of Principal Life Assured

Date

G. Contact us

Client Contact Centre 0861 235 433
Fax 0861 235 329
Postal address PO Box 1941, Houghton 2041, South Africa
Physical address Sanlam Business Park, 13 West Street, Houghton, 2198
Email info@sanlam.co.za

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 NFMW Funeral Cover Extender Voluntary Funeral Policy (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 NFMW Funeral Cover Extender Voluntary Funeral Scheme who wish to cover themselves and/or their Immediate Family Members and Extended Family Members on a voluntary basis.
- 1.9 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;
- 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 Dependants 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 **"Dependants"** means the Spouse, Child, Extended Family member or Parents of the Policyholder. Cover in respect of a child will terminate reaching the age of 21 years, unless such a child is a full time student at a recognised educational institution in which case cover will terminate on reaching the age of 25 years; or has continuously been dependent on the Policyholder and is mentally or physically disabled and totally and completely dependent on the Policyholder, in which case such a total and permanent disability must have occurred prior to the age of 25 years (evidence to the satisfaction of SDM in respect of such disability must be provided);
- 2.12 **"Extended Family"** means mother, father, mother-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;
- 2.13 **"Foreign Country"** means with regards to the Policyholder any country other than the Republic of South Africa and with regards to all other Assured Lives any country other than the SADC Countries;
- 2.14 **"Grandchild"** means the child of the Policyholder's or Spouse's Child;
- 2.15 **"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;
- 2.16 **"Immediate Family"** means the Spouse and Children of the Policyholder;
- 2.17 **"Inception Date"** means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.18 **"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;
- 2.19 **"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;
- 2.20 **"Nominated Beneficiary"** means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.21 **"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;
- 2.22 **"Policyholder"** means the person who is a member of the NFMW Funeral Cover Extender Voluntary Funeral Scheme 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;
- 2.23 **"Premium"** means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.24 **"SADC Countries"** means the Republic of South Africa, Lesotho, Namibia, Botswana, Swaziland, Zimbabwe, Mozambique;
- 2.25 **"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. The maximum age at entry for a Spouse is 85 (eighty-five) years;

- 2.26 **"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
- 2.27 **"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;
 - 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 NFMW Funeral Cover Extender Voluntary Funeral Scheme;
 - 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 March to ensure that the Policy remains actuarially sound.
- 4.4 Notwithstanding the above, SDM reserves the right to change the Premiums at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change.

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 Child of the Policyholder who is 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 March to ensure that the Policy remains actuarially sound
- 5.5 Notwithstanding the above, SDM reserves the right to change the Benefits at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change.

6. Continuation Option

If a Principal Life Assured terminates his/her employment with the Participating Employer as a result of retirement, retrenchment or resignation, the Principal Life Assured can nominate the Assured Lives to continue with cover in terms of the Umbrella Policy provided he/she submits his/her debit authorisation form to SDM within 60 (sixty) days of his/her retirement, retrenchment or resignation. Should SDM not receive the debit order authorisation form the Umbrella Policy will terminate.

7. Reinstatement of lapsed Benefits.

- 7.1 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.
- 7.2 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 Sanlam's acceptance of the new policy application.

8. Minimum and Maximum Ages Entry

Assured Life	Age at entry	
	Minimum	Maximum
Principal Life Assured	18	65
Spouse	18	85
Dependent Child	0	21*
Parents	18	85
Extended Family	0	85

* 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.

9. Exclusions and Waiting Periods

- 9.1 No insurance cover will be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life -
 - 9.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide);
 - 9.1.2 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;
 - 9.1.3 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; or

- 9.1.4 where an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.
- 9.2 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
- 9.2.1 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;
- 9.2.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Policy;
- 9.2.3 previous policy; and
- 9.2.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 9.3 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.
- 9.4 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.
- 9.5 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 in more than one policy, cover for children aged 6 (six) but before turning the age of 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.
- 9.6 The maximum number of Assured Lives that a Policyholder can cover is:

Relationship	Maximum
Principal Life Assured	1
Spouse	1 *
Dependent Child	5 claims **
Stillborn	2 claims
Parents	4
Extended Family Members	8***

* Additional Spouses can be nominated as Extended Family Members under the Extended Family Member Benefit.

** There is no limit to the number of children that may be nominated but only the first 5 child claims will be paid.

*** Depending on the benefit option elected by the Policyholder.

10. Claims

- 10.1 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.
- 10.2 In the event of a claim, the Policyholder must provide SDM with the following legible documents:
- 10.2.1 a completed official claim form as prescribed by SDM from time to time;
- 10.2.2 an official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
- 10.2.3 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;
- 10.2.4 a fully completed BI/DHA 1663 form;
- 10.2.5 a fully completed BI/DHA-1680 form (if the deceased died at home);
- 10.2.6 a police/ accident report, if death was due to unnatural causes;
- 10.2.7 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
- 10.2.8 any additional documents that SDM, in its sole discretion, deems necessary.
- 10.3 All claims must be submitted within 12 (twelve) months of death.
- 10.4 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 10.5 SDM will be entitled to deduct arrear Premiums from Benefits payable.
- 10.6 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.
- 10.7 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.

11. Right to Cancel (Cooling Off Rights)

- 11.1 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.
- 11.2 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.

12. 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.

13. Complaints Procedure

13.1 Please contact SDM on (011) 359 3014 or email gbc COMPLAINTS@SANLAMSKY.CO.ZA and have the following information on hand:

- Policy number;
- Identity number; and
- Nature of enquiry.

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

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

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

14. Insurer's Details

Sanlam Developing Markets Limited

Registration number 1911/003818/06

FSP No. 11230

Telephone 086 123 5433

Claims Telephone numbers 011 359 3174

011 359 3007

011 359 3176

011 359 3170

011 359 3175

Email 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

15. Compliance Officer

Telephone 011 359 3058

Email gbc COMPLIANCE@SANLAMSKY.CO.ZA

16. Sanlam Arbitrator

Fax 021 957 1786

Email arbitrator@Sanlam.co.za

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

Company Registration No 2023/162407/08

VAT Reference No. 4080315593

Head Office, Johannesburg

Physical /Postal Address 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198

Cape Town Office

Physical Address Claremont Central Building, 6th Floor, 6

Vineyard Road, Claremont, 7708

Telephone 0860 800 900

Email info@nfosa.co.za

Website www.nfosa.co.za

18. 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) Garfontein and Matroosberg

Roads), Ashlea Gardens, Extension 6,

Menlo Park, Pretoria, South Africa, 0081

Postal address PO Box 35655, Menlo Park, 0102

Website www.fsca.co.za

19. Information Regulator (South Africa)

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

19.2 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.

19.3 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.

19.4 Information Regulator Contact Details

Physical address 27 Siemans Street, Braamfontein, Johannesburg

Postal address P.O Box 31533, Braamfontein

Johannesburg, 2017

Email enquiries@info regulator.org.za



Sanlam Business Park, 13 West Street, Houghton, Johannesburg 2198
PO Box 1941, Houghton 2041, South Africa

Sanlam Developing Markets Limited Reg No. 1911/003818/06. Licensed Financial Services
Provider FSP 11230. Refer to the Sanlam website for directors' and company secretary's details.

T 0861 235 433
E info@sanlamsky.co.za

www.sanlam.co.za

