

A. Principal Life Assured information

Employer name _____ Sub-employer name _____

Employee number _____ Title _____ Initials _____ Gender M F

Full names _____ Surname _____

Date of birth _____ Y Y Y Y / M M / D D Cell _____

ID/ Passport number _____ Work _____

Fax _____ Email _____

Physical / Postal address _____

City / Town _____ Code _____

B. Benefit selection

Note: When selecting cover for the Principal Life Assured, choose either the Principal Life Assured only, Principal Life Assured & Spouse benefit or the Immediate family benefit (Refer to table 1-3).

B1. Principal Life Assured Benefit Only

Please mark your option with an "X" See table 1 (page 2) and write your benefit option number here

B2. Principal Life Assured and Spouse Benefit

Please complete details of your spouse in the table below, please mark with an "X" see table 2 (page 2) and write your option here

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

B3. Immediate family details

Please complete the details of your Immediate Family in the table below, please mark your option with an "X" see table 3 (page 2) and write your benefit option number here

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	

NB: Children over 22 and under 26 need to be registered full time students. Maximum of one spouse and four children may be covered.

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 years may be nominated.

Table 1: Principal Life Assured Only Benefits

Principal Life Assured Only			
Benefit option	Option 1	Option 2	Option 3
Principal Life Assured	R 15 000	R 25 000	R 40 000
Monthly Premium per Principal Member			
Age at Entry	Option 1	Option 2	Option 3
18 to 65 years	R 44.50	R 68.85	R 107.00

Table 2: Principal Life Assured and Spouse Benefits

Principal Life Assured and Spouse Benefit			
Benefit option	Option 1	Option 2	Option 3
Principal Life Assured	R 15 000	R 25 000	R 40 000
Spouse	R 15 000	R 25 000	R 40 000
Monthly Premium per Principal Member			
Age at Entry	Option 1	Option 2	Option 3
18 to 65 years	R 85.00	R 137.00	R 215.00

Table 3: Immediate Family Benefit

Immediate Family Benefit			
Benefit Option	Option 1	Option 2	Option 3
Principal Member	R 15 000	R 25 000	R 40 000
Spouse	R 15 000	R 25 000	R 40 000
Child age 14 to 21 years	R 8 250	R 13 750	R 22 000
Child age 6 to 13 years	R 8 250	R 13 750	R 22 000
Child age 1 to 5 years	R 4 500	R 6 250	R 10 000
Child age 0 to 11 months	R 4 500	R 6 250	R 10 000
Stillborn	R 4 500	R 4 500	R 4 500

Monthly Premium per Principal Member			
Age at Entry	Option 1	Option 2	Option 3
18 to 65 years	R 91.00	R 147.00	R 231.00

D. Premium deduction authority Debit order

Please provide the date of deduction for your monthly debit order deduction I hereby authorise 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 30 (thirty) days' notice in writing. 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 for ensuring that my monthly premium is paid.

Name of account holder _____ Email _____

ID/Passport number _____ Industry _____

Source of funds/Income _____ Country of residence _____

Occupation _____ Country of birth _____

Name of bank _____ With effect from _____ Y Y Y Y / M M / D D

Branch name _____ Branch code _____ Y Y Y Y / M M / D D

Account number _____ Deduction date _____ Y Y Y Y / M M / D D

Account type Current (Cheque) Savings Transmission Other (Please specify) _____

_____ Y Y Y Y / M M / D D

Signature of Principal Life Assured _____ Date _____

E. Declaration of acceptance

I hereby apply to participate in the NFMW Conversion Funeral Scheme for Individuals product in accordance with its Terms and Conditions. I hereby accept that going forward my policy will be underwritten by Sanlam Developing Markets. I declare that the above information and supporting documents are 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 Limited 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 (Ninety) 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 1 (one) month 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. Comments

G. 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@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 Principal Member

Date

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 Conversion 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 Conversion Funeral Scheme who wish to cover themselves and/or their Immediate Family Members.
- 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 “**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;
- 2.4 “**the Assured Lives**” means the the Dependants in whose lives the Policyholder has an insurable interest, subject to the age limitations;
- 2.5 “**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;
- 2.6 “**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;
- 2.7 “**Dependent Child**” means a child of a Policyholder under the age of 22 (twenty two) years including a stepchild and legally adopted child; stillborn child of a Policyholder born after the 26th (twenty-sixth) week of pregnancy; an unmarried child of the Policyholder under the age of 26 (twenty-six) years who is a full time student at any registered university, or registered tertiary educational institution, registered in terms of applicable legislation in the Republic of South Africa or such other institution as may be approved in writing by SDM; a child of a Policyholder being permanently mentally or physically disabled and totally dependent upon the Policyholder, which disability must have occurred prior to the age of 22 (twenty two) years;
- 2.8 “**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;
- 2.9 “**Immediate Family**” means the Spouse and Children of the Policyholder;
- 2.10 “**Inception Date**” means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.11 “**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;
- 2.12 “**Nominated Beneficiary**” means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.13 “**Principal Life Assured**” means the person who is a member of the NFMW Funeral Cover Conversion 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;
- 2.14 “**Premium**” means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.15 “**SADC Countries**” means the Republic of South Africa, Lesotho, Namibia, Botswana, Swaziland, Zimbabwe, Mozambique;
- 2.16 “**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;
- 2.17 “**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
- 2.18 “**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

Conversion 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 September 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 or where the change will be to the Policyholder's benefit.

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
- 5.3 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 September 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 or where the change will be to the Policyholder's benefit.

6. Reinstatement of lapsed Benefits.

- 6.1 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.
- 6.2 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.

7. Minimum and Maximum Ages Entry

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

* 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.

8. Exclusions and Waiting Periods

- 8.1 No insurance cover will be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life -
 - 8.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide);
 - 8.1.2 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;
 - 8.1.3 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
 - 8.1.4 where an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.
- 8.2 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
 - 8.2.1 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;
 - 8.2.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Policy;
 - 8.2.3 the Assured Lives covered in terms of the Policy are the same as the previous policy; and
 - 8.2.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 8.3 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.
- 8.4 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.
- 8.5 The cover per Assured Life in terms of the Policy may not exceed R100 000 (one hundred thousand Rand) for Assured Lives age of 14 (fourteen) years and above, per policy. Should a child be covered in more than one policy, cover for children aged 6 (six) but before attaining the age of 14 (fourteen) years will be limited to a maximum 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 from time to time.

8.6 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

9. Exclusions and Waiting Periods

- 9.1 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.
- 9.2 In the event of a claim, the Policyholder must provide SDM with the following legible documents:
- 9.2.1 a completed official claim form as prescribed by SDM from time to time;
- 9.2.2 an official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
- 9.2.3 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;
- 9.2.4 a fully completed BI/DHA 1663 form;
- 9.2.5 a fully completed BI/DHA-1680 form (if the deceased died at home);
- 9.2.6 a police/ accident report, if death was due to unnatural causes;
- 9.2.7 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
- 9.2.8 any additional documents that SDM, in its sole discretion, deems necessary.
- 9.2 All claims must be submitted within 12 (twelve) months of death.
- 9.3 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 9.4 SDM will be entitled to deduct arrear Premiums from Benefits payable.
- 9.5 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.
- 9.6 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.

10. Right to Cancel (Cooling Off Rights)

- 10.1 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.
- 10.2 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.

11. 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.

12. Complaints Procedure

- 12.1 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.
- 12.2 Complaints which are not resolved to the Policyholder's satisfaction must first be referred to SDM's Legal & Compliance department.
- 12.3 Complaints which are still not resolved can be referred to SDM's Arbitrator.
- 12.4 Complaints which are still not resolved can be referred Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

13. 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

14. Compliance Officer

Telephone 011 359 3058
Email gbcompliance@sanlamsky.co.za

15. Sanlam Arbitrator

Fax 021 957 1786
Email arbitrator@Sanlam.co.za

16. 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
 0860 800 900
Email info@nfosa.co.za
Website www.nfosa.co.za

17. Financial Sector Conduct Authority

Telephone 012 428 8000 (Switchboard)
Contact center 0800 0203 722
Fax 012 346 6941
Email info@fsc.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 PO Box 35655, Menlo Park, 0102
Website www.fsc.co.za

18. 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 Stiemens Street, Braamfontein, Johannesburg
Postal address P.O Box 31533, Braamfontein Johannesburg, 2017
Email enquiries@infoforegulator.org.za