



Introducing the Sanlam NFMW Funeral Cover Extender 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, and / or extend it to include those of your immediate family, parents, parents-in-law or extended family members. This is made possible by various flexible options. You are not obliged to cover yourself if you do not wish to do so.

You may cover up to eight of your extended family members i.e. brothers, sisters, aunts, uncles, nieces, nephews, grandparents, cousins and four parents, one spouse and an unlimited number of nominated children (with a maximum of five child benefit claims to be paid per plan).

How do I qualify for this cover?

As a member of the NFMW you already qualify. All you need to do is complete the application form.



NFMW Funeral Cover Extender is portable

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



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



How to complete the 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.
- **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 and 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 add all your children, however only the first five claims will be payable.
- **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 passes away (If you choose to cover yourself).
- **Section D (Premium deduction authority)**
This section is for you to authorise Sanlam to debit the necessary premiums from your bank account.
- **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. Principal Life Assured information

Employer name _____ Sub-employer name _____

Employee number _____ Title _____

Full names _____ Surname _____

Date of birth _____ Marital status _____ Gender M F

ID number _____ Cell number _____

Fax number _____ Work number _____

Email _____

Physical address _____ Code _____

Postal address _____ Code _____

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	R12.00	R24.00	R36.00	R48.00	R60.00	R72.00
Mark your option with an "X"						

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 12 500	R 15 000
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	R27.00	R54.00	R81.00	R108.00	R135.00	R162.00
Mark your option with an "X"						

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 number or date of birth	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 may be covered under the immediate family benefit only if they are full time students until age 26.

B3. Parents/Parents-in-law and Extended Family Benefits
 (The table below shows the monthly premiums per benefit 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 and Immediate 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 36.00	R 75.50	R 2.50	R 2.50	R 26.00	R 56.00	R 104.50
2	R 10 000	R 40.00	R 72.00	R 151.00	R 5.00	R 5.00	R 52.00	R 112.00	R 209.00
3	R 15 000	R 60.00	R 108.00	N/A	N/A	R 7.50	R 78.00	R 168.00	N/A
4	R 20 000	R 80.00	N/A	N/A	N/A	R 10.00	R 104.00	N/A	N/A
5	R 25 000	R 100.00	N/A	N/A	N/A	R 12.50	R 130.00	N/A	N/A
6	R 30 000	R 120.00	N/A	N/A	N/A	R 15.00	R 156.00	N/A	N/A

NB: * Maximum age of entry is 85 years inclusive. Children below 6 years cannot be covered for more that R10 000.

B4. Parents 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 number or date of birth	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 or your spouse and/or children if not covered under B2. (A maximum of 8 extended family members may be covered.)

First Name	Surname	Gender	ID number or date of birth								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, aunt, cousin, grandfather, uncle, niece, grandchild, sister, nephew, brother, children over the age of 22, grandmother of the principal Life Assured or spouse.

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

Title	Surname	Full names	ID number or date of birth								Relationship		
			Y	Y	M	M	D	D					

Note: Only one beneficiary may be nominated. Please attach a copy of the beneficiary's ID.

D. Premium deduction authority

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 _____ (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.

Monthly premium _____ With effect from _____

Name of account holder _____ Name of bank _____

Branch name _____ Branch code _____

Account number _____ Deduction date _____

Account type Current (Cheque) Savings

Signature of Principal Life Assured

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 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 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.

Signature of Principal Life Assured

Y Y Y Y / M M / D D
Date

Once the application form has been completed and signed, please email this to gbgapnewbusiness@sanlamsky.co.za

National Fund for Municipal Workers Funeral Cover Extender - Terms and Conditions

1. General Information

- 1.1 This document is furnished to you in compliance with section 48 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 37 of 2002.
- 1.2 Sanlam Developing Markets Limited (“Sanlam”) is the underwriter of the National Fund for Municipal Workers Funeral Cover Extender. Sanlam adheres to the principles of TCF (“Treating Customers Fairly”) as published by the Financial Services Board.
- 1.3 The information below is a summary of the terms and conditions of the National Fund for Municipal Workers Funeral Cover Extender. Continued membership of the scheme and access to the funeral Benefits it provides depends on the member observing membership rules at all times and being up to date with Premiums. Failure to comply with these conditions will result in termination of membership.
- 1.4 Funeral cover is provided on the life of the Principal Life Assured, the Principal Life Assured’s Dependent Children, Spouse, Extended Family Members, and Parents/Parents-in-law.
- 1.5 Membership of the Group Scheme is voluntary for all Eligible Employees of the Employer over the age of 18 (eighteen) years.
- 1.6 No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the Group Policy.
- 1.7 Benefits will not be paid to the Principal Life Assured in respect of an Assured Life who is permanently resident in a foreign country.
- 1.8 No Benefits shall be payable for Assured Lives who reside in a foreign country for a period longer than 3 (three) months.
- 1.9 All Benefits in terms of the Group Policy shall be paid only to a South African bank in the South African currency (ZAR).

2. Definitions

- 2.1 “**Accident**” means an unforeseen event, which could not reasonably have been expected to occur;
- 2.2 “**Accidental Death**” means death directly caused or resulting from injuries sustained during an Accident and which death occurs within 14 (fourteen) days after the date of such an accident;
- 2.3 “**the Assured Life(Lives)**” means the Principal Life Assured the Dependent Children, Spouse and Extended Family in whose life the Principal Life Assured has an insurable interest, subject to the age limitations;
- 2.4 “**Aunt**” means the sister of a parent of the Principal Life Assured and “**Uncle**” shall bear the same meaning with respect to the male gender;
- 2.5 “**Benefits**” means long-term assistance benefits as defined in the Long-term Insurance Act, provided by Sanlam to the Principal Life Assured in respect of the Assured Life(Lives), in terms of the Group Policy;
- 2.6 “**Cousin**” means a child of the Uncle or Aunt of the Principal Life Assured;
- 2.7 “**Dependant**” means the Spouse, Dependant Child and Extended Family Members of the Principal Life Assured;
- 2.8 “**Dependent Child(ren)**” means -
 - 2.8.1 a child of a Principal Life Assured under the age of 22 (twenty-two) years including a stepchild or legally adopted child;
 - 2.8.2 stillborn child of a Principal Life Assured born after the 26th (twenty-sixth) week of pregnancy or posthumously child;
 - 2.8.3 a child of a Principal Life Assured being permanently mentally or physically disabled and totally dependent upon the Principal Life Assured;
 - 2.8.4 an unmarried child of a Principal Life Assured under the age of 26 (twenty-six) years who is a full time student at any registered university, or tertiary education institution, registered in terms of applicable legislation in the Republic of South Africa or such other institution as may be approved in writing by Sanlam.
- 2.9 “**Eligible Employees**” means all Employees or Contract Workers (if applicable) In Active Service;
- 2.10 “**Employee(s)**” means a person permanently employed by the Employer within South Africa, who may also be a Eligible Employee in terms of this Group Policy and is a permanently resident within South Africa;
- 2.11 “**Employer**” means the National Fund for Municipal Workers;
- 2.12 “**Extended Family**” means an Aunt, Uncle, Sister, Brother, Sister-in-law, Brother-in-law, Cousin, Niece, Nephew, Parents, Grandmother, Grandfather or Grandchild of the Principal Life Assured;
- 2.13 “**Foreign Country**” means with regards to the Principal Life Assured 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 “**Grandparent**” means the natural or adoptive or step-parent(s) of the Principal Life Assured’s parent(s) and “**Grandparents-in-law**” shall bear the same meaning with respect to the spouse of the Principal Life Assured;
- 2.15 “**Inception Date**” means the date on which insurance cover in respect of an Assured Life commences;
- 2.16 “**Insured Event**” means the events giving rise to the payment of the Benefits to the Principal Life Assured or nominated beneficiary, which event shall, for purposes of this Group Policy be the death of an Assured Life;
- 2.17 “**In Active Service**” means a Principal Life Assured attending work and capable of attending to all his normal duties without interruption for more than 30 (thirty) days;
- 2.18 “**Niece**” means the female dependent child of an Uncle or Aunt

- of the Principal Life Assured, and “**Nephew**” shall bear the same meaning with respect to the male gender;
- 2.19 “**Parent(s)**” means the natural or adoptive or step-parent(s) of the Principal Life Assured, and “**Parents-in-law**” shall bear the same meaning with respect to the Spouse of the Principal Life Assured;
- 2.20 “**Principal Life Assured**” means an Eligible Employee of the Employer who has applied to be covered as a Principal Life Assured in terms of this Group Policy;
- 2.21 “**SADC countries**” means the Republic of South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique and Zambia;
- 2.22 “**Sister**” means a female sibling of the Principal Life Assured, and “**Brother**” shall bear the same meaning with respect to the male gender;
- 2.23 “**Sister-in-law**” means the sister of a Principal Life Assured’s Spouse, and “**Brother-in-law**” shall bear the same meaning in respect of the male gender;
- 2.24 “**Spouse**” means the spouse of the Principal Life Assured, 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 recognised religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a common law spouse or life partner, provided that the Principal Life Assured provides, upon request, satisfactory proof of the permanency of his/her relationship with the Principal Life Assured;

3. Insurance cover

- 3.1 Insurance cover in respect of an Assured Life shall commence on the 1st (first) day of the month following the receipt by Sanlam of a duly completed Application Form and receipt of the first Premium by Sanlam.
 - 3.2 The Principal Life Assured may add Assured Lives in terms of the Group Policy after Inception Date subject to the maximum number of Assured Lives stated in terms of the Group Policy, and subject to the terms and conditions of the Group Policy, which includes without limitation the following conditions:
 - 3.2.1 Upon marital union after the Inception Date, the Principal Life Assured may apply for cover in respect of a Spouse or additional Spouse at any time after the change in marital status. An additional Premium will be payable by the Principal Life Assured and a new Waiting Period will apply in respect of the Spouse.
 - 3.2.2 Upon the birth or adoption of a Dependent Child after the Inception Date, the Principal Life Assured may apply for cover in respect of such a Dependent Child at any time of the child becoming eligible for cover and a new Waiting Period will apply in respect of any new Dependent Children.
 - 3.2.3 The Principal Life Assured may apply for cover in respect of Parents and Parents-in-law after the Inception Date. An additional Premium will be payable by the Principal Life Assured and a new Waiting Period will apply in respect of such Parents and Parents-in-law.
 - 3.2.4 The Principal Life Assured may apply for cover in respect of Extended Family Members after the Inception Date. An additional Premium will be payable by the Principal Life Assured and a new Waiting Period will apply in respect of any new Extended Family Members.
 - 3.2.5 The Principal Life Assured may remove any Assured Life by way of 1 (one) month’s written notice to Sanlam, in which event Sanlam will notify the Principal Life Assured of the amended Premium payable. The Premium shall, however remain unchanged in the event that a Spouse or Dependent Child, who is part of the Immediate Family Benefit, is removed and no longer receives cover in terms of the Group Policy. Premiums shall change where such child is an Extended Family member.
 - 3.3 Cessation of Cover
 - 3.3.1 Insurance cover in terms of the Group Policy in respect of an Assured Life shall cease in the event that -
 - 3.3.1.1 the Group Policy is cancelled by Sanlam in terms of the provisions of the Group Policy;
 - 3.3.1.2 the death of the Principal Life Assured;
 - 3.3.1.3 the death of an Assured Life;
 - 3.3.1.4 the Principal Life Assured is no longer an Eligible Employee or has attained the age of 70 (seventy) years;
 - 3.3.1.5 the Principal Life Assured terminates his/her employment with the Employer or terminates his membership to the Group Scheme or ceases for whatever reason to be a member of the Group Scheme;
 - 3.3.1.6 the Principal Life Assured fails to pay the Premiums payable in terms of the Group 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;
 - 3.3.1.7 a Dependent Child, other than a stillborn child and a mentally or physically disabled child reaches the age of 22 (twenty two) years or, in the event of a Dependent Child who is a full time student under the age of 26 (twenty six), reaches the age of 26 (twenty six) years; or
 - 3.3.1.8 an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.

4. Premiums

- 4.1 Premiums shall be payable monthly in advance, without deduction or

set-off by a Principal Life Assured to Sanlam by way of a debit order in favour of Sanlam. Cover shall incept on receipt of the first Premium.
4.2 The Premium rate may be altered from time to time upon Sanlam giving 30 (thirty) days' written notice to the Principal Life Assured.

5. Supplementary benefits

5.1. Continuation Option

5.1.1 If a Principal Life Assured reaches the age of 65 (sixty five) and is still In Active Service, cover shall automatically continue until the Principal Life Assured attains the age of 70 (seventy) years.

5.2. Conversion Option

5.2.1 If a Principal Life Assured terminates his employment with his/her Employer or on attaining the age of 70 (seventy) years, Sanlam shall, subject to the provisions of the Group Policy, grant to such a Principal Life Assured and any Assured Lives associated with such Principal Life Assured the option to apply for an individual life policy issued by Sanlam, separate and distinguishable from the cover provided in terms of the Group Policy.
5.2.2 The individual life policy shall provide for similar funeral benefits as those provided under the Group Policy.
5.2.3 The Principal Life Assured may exercise the option in writing within 30 (thirty) days of ceasing to be an Eligible Employee.
5.2.4 The Principal Life Assured shall have an option to simultaneously add Dependents, Parents and/or Parents-in-law and Extended Family Members. Only Assured Lives who enjoyed cover under the National Fund for Municipal Workers Funeral Cover Extender for a period of at least 6 (six) months may be elected for cover under the Conversion Option.
5.2.5 Application for conversions should be submitted in writing to GBConversions@sanlam.co.za. A debit order form must also be completed when exercising this option.

6. Minimum and maximum ages at entry

The minimum and maximum ages at entry are as follows

Assured Life	Minimum Age*	Maximum Age
Principal Life Assured	18	64
Spouse	18	84
Child	0	21**
Extended Family Member	1 month	85
Parents-in-law	18	85

* All ages refer to age last birthday

**Or age 25 (twenty five) if a full time student at a tertiary education institution.

7. Maximum number of lives

The maximum number of lives that a Principal Life Assured can cover under the Group Policy is as follows:

Assured Lives	Maximum number of lives
Spouse	1
Dependent Children	5
Stillbirths	2
Parents/Parents-in-law	4
Extended Family members	8

8. Paid-up, surrender, maturity values and cessions

There are no paid-up, surrender or maturity values under the Group Policy, and the Group Policy or Benefits cannot be ceded.

9. Exclusions

9.1 No insurance cover shall be granted or Benefits paid to the Principal Life Assured upon the occurrence of an Insured Event in respect of an Assured Life -
9.1.1 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 24 (twenty four) months from the Inception Date in respect of each Assured Life;
9.1.2 other than Accidental Death of the Assured Life within 6 (six) months from the Inception Date;
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;
9.1.4 resulting directly or indirectly from the use of nuclear, biological or chemical weapons or any radioactive contamination; or
9.1.5 resulting directly or indirectly from attacks on or sabotage of facilities (including but not limited to nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective whether any of the aforesaid has been performed with the specific use of information technology.
9.2 The exclusions and limitations as set out above will furthermore also apply in respect of reinstated Benefits or increased Benefits with effect from the date of reinstatement or the inception date of the increased Benefits.
9.3 An Assured Life may be nominated for a Benefit more than once under the Group Policy but funeral cover in respect of each individual Assured Life may not exceed:-

9.3.1 R100 000 (one hundred thousand Rand) for Assured Lives over the age of 14 years;
9.3.2 R30 000 (thirty thousand Rand) for Assured Lives between ages 6 - 14 years; and
9.3.3 R10 000 (ten thousand Rand) for Assured Lives below the age of 6 years.

10. Reinstatement of lapsed benefits

10.1 In the event of insurance cover in respect of an Assured Life lapsing for any reason whatsoever, provided that such lapsing did not continue for a period longer than 3 (three) months, the Principal Life Assured shall be entitled to apply for one penalty-free reinstatement of cover in respect of the Assured Life without a requirement to pay arrear Premiums.
10.2 On reinstatement of cover in terms of clause 9.1 the following terms will be applicable:
10.2.1 no new Waiting Period shall be applied and any Waiting Periods applicable prior to the date of lapsing shall continue from the date of reinstatement;
10.2.2 maximum entry age rules will not be applied from the date of reinstatement;
10.2.3 the Premium payable prior to cover lapsing will be applied in respect of such Assured Life; and
10.2.4 No cover will be provided where a policy had lapsed for more than 3 (three) months.
10.3 On any subsequent reinstatement of cover the terms will be the same as for a new policy. Premium rates will be calculated using the ages of Assured Lives at the date that the cover is reinstated and all additional temporary exclusions will start afresh. Assured Lives that no longer meet the entry requirements will be excluded.

11. Rate and benefit review

The Premium, conditions and Benefits shall from time to time be revised and adjusted by Sanlam in order to ensure that the scheme remains actuarially sound. In addition Sanlam may amend Benefits and Premiums at all times by means of a 30 (thirty) days' written notice to the Principal Life Assured.

12. Complaints Procedure

12.1 In the event of a claim please contact GBGAPClaims@sanlam.co.za
12.2 All claims must be notified within 12 (twelve) months of death. Any death claim not notified to the Insurer within 12 (twelve) months of death of an Assured Life shall not be valid.
12.3 In order for a claim to be admitted, Premiums in respect of the Assured Lives must be paid.
12.4 Claims must be accompanied by the following:
12.4.1 A completed official claim form as prescribed by Sanlam from time to time;
12.4.2 An official or certified copy of the original death certificate;
12.4.3 Certified ID copies of the deceased and Beneficiary. New identity cards must be certified with copies of the front and back of the identity card. In case of 3rd (third) party payments; a certified copy of the 3rd (third) Party's ID document is required and discharge form;
12.4.4 Completed BI/DHA-1663 form;
12.4.5 Completed BI/DHA-1680 forms (if the deceased died at home);
12.4.6 Police/accident report if death was due to unnatural causes;
12.4.7 Proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months);
12.4.8 In the case of still born child, a medical report from the doctor who was present at the time the baby was born, confirming the mother of the child and the age of the foetus (in weeks);
12.4.9 Official confirmation of registration as a full time student from a registered tertiary institution or medical certificate confirming Dependent Child's disability, if the deceased Assured Life is between the age of 22 (twenty two) and 26 (twenty six) years and has been included as a Dependent Child on the Principal Life Assured's policy;
12.4.10 Any additional documents that Sanlam in its sole discretion deems necessary.
12.5 All valid claims for the Assured Lives will be paid to the Principal Life Assured or nominated beneficiary. Should the nominated beneficiary be a minor, the Benefit shall be paid to the legal guardian of the minor. In the event that the Principal Life Assured did not nominate a beneficiary or if the nominated beneficiary cannot be located, the Benefit shall be paid into the Estate of the Principal Life Assured.
12.6 No claims shall be allowed after the date of cancellation or termination of the Group Policy or cover, unless the Insured Event occurred prior to the date of cancellation or termination.
12.7 Sanlam reserves the right to cancel the cover in respect of a Principal Life Assured and declare all Premiums paid by the Principal Life Assured in respect of an Assured Life forfeited, should there be evidence of submission, or an attempted submission of a fictional claim, fraud or misrepresentation.
12.8 Sanlam shall be entitled to deduct arrear Premiums from Benefits payable.

13. Unclaimed benefits

If a benefit is not claimed within 6 (six) months of notification of death, Sanlam will be obliged to start the process of tracing the beneficiary. If the process does not match the rightful owner with the Benefit, Sanlam shall repeat the tracing process within a three year period and again within 10 (ten) years if the Benefit remains unclaimed. If, after 10 (ten) years Sanlam cannot trace the beneficiary or Assured Life, an

external tracing company must be used. Should the Benefit be less than R1,000.00 (one thousand Rand) and/or the cost of tracing exceed the amount available, the above requirement will be waived. All reasonable administrative and tracing costs incurred after the first attempt to trace may be recovered from the unclaimed Benefit.

14. Membership information and right to cancel

Membership may be cancelled by the Principal Life Assured within 30 (thirty) days of the Insurer accepting the application ("cooling off period"). If there has been no claim or Benefit paid, the member will be refunded the Premiums paid during this time. Membership may be cancelled at any time by contacting Sanlam on the telephone numbers proved below.

15. Replacement

If this policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Principal Life Assured should be aware that it might be to their disadvantage to do so. The Principal Life Assured must please contact Sanlam on the telephone numbers provided below in order to be referred to a representative to discuss the implications of replacing a policy.

16. Representations that are material risk

The Insurer reserves the right to defer or decline a claim on any Assured Life covered should the Insurer find any information material to risk provided on the application to be false or incomplete.

17. Complaints procedure

Please contact Sanlam 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.

Complaints which are not resolved to your satisfaction may be referred to the Sanlam Arbitrator.

Complaints which are still not resolved can be referred to the Ombudsman for Long-Term Insurance or the Registrar of Long-Term Insurance.

18. Compliance officer

Telephone 011 359 7998
Fax 011 388 4580
Physical Address 9 West Street
Houghton
Johannesburg
Postal address P O Box 1941
Houghton
2041
South Africa

19. Sanlam arbitrator

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

20. Ombuds

FAIS Ombud
Telephone 012 762 5000
012 470 9080
Facsimile 086 764 1422
012 348 3447
Email info@faisombud.co.za

Long-Term Insurance Ombudsman

Postal address Private Bag X45
Claremont
7735
Telephone 0860 103 236
Fax 021 674 0951
Email info@ombud.co.za

21. Insurer's details

Sanlam Developing Markets Limited

Physical Address 9 West Street
Houghton
2198
Johannesburg
Postal address P O Box 1941
Houghton
2041
Registration number 1911/003818/06
FSP number 11231
Telephone numbers 0860 222 556
Emails GBGAPClaims@sanlamsky.co.za
GBGAPServicing@sanlamsky.co.za
GBGAPPremiums@sanlamsky.co.za
GBGAPNewBusiness@sanlamsky.co.za
Website www.sanlam.co.za