

Terms and Conditions

21st AND AUBREY FUNERAL PLAN KEY INFORMATION

- In the event of death burial service will be provided by 21st and Aubrey to the claimant. The benefit will only be provided if a valid claim has been submitted and all premiums have been received by the underwriter subject to any allowable grace periods or reinstatement periods.
- Please check the information on the policy schedule is correct and complete and that all your dependents are listed.
- If the deceased is at home, please contact us immediately. Do not contact other funeral parlours because they will charge, and the family will also be responsible for the cost.
- You must report the death to our offices within 6 months. No funeral benefit is payable if we are notified of the claim later than 6 months after a deceased's date of death.

WAITING PERIODS:

- 6-months waiting period for ages 18-100
 - Suicide: 12 months waiting period.
 - Accidental death: No waiting period after payment of first premium
- If your policy has lapsed and you reinstate your policy:
 Policyholder Reinstatement Requirement
 Policies can be reinstated after premiums have been missed provided that all outstanding premiums are paid in within (3) three months. No additional waiting periods will apply. A policy can be reinstated within 6 months from lapsed date.

CASH PAYOUT

The following cash pay-out is applicable to main member, spouse and adult extended family member.

Social Funeral Plan

Main member- Full Cover amount.
 Service offering for children varies depending on the age band of the child.
 Children- 14-21 Full cover amount, 6-13 50% of cover amount, 0-5 25% cover amount.

Vital Funeral Plan

Main member spouse and adult extended family member - Full Cover amount.
 Service offering for children varies depending on the age band of the child.
 Children- 14-21 Full cover amount, 6-13 50% of cover amount, 0-5 25% cover amount.

Heritage Funeral Plan

Main member spouse and adult extended family member - Full Cover amount.
 Service offering for children varies depending on the age band of the child.
 Children- 14-21 Full cover amount, 6-13 50% of cover amount, 0-5 25% cover amount.

PRODUCT DETAILS

21st and Aubrey Funeral Plans: Social, Vital, Heritage. Benefit details are provided on the product brochure.
 For members & dependents covered, please refer to your Funeral Plan Schedule. Should you wish to add additional dependents or extended family members or would like to make changes to your personal information, please contact us at info@21staubrey.co.za or call us on 010 900 5052.
 Your monthly premium is reflected on your Funeral Plan Schedule. The premium may be reviewed annually.

WHEN DOES MY COVER START?

Your policy will activate on the first day of the month after receipt of your first premium and cover commences subject to the relevant waiting period. If the first premium was received before or on the 15th of the current month - the effective entry date will be on the 1st of the current month. Should the first premium be received after the 15th of the current month, the effective entry date will be on the 1st of the following month.

COOLING OFF PERIOD

21st and Aubrey offers a cooling off period of 31 days commencing on date the policyholder received his policy documents confirming cover. Your premiums will be refunded subject to the terms and conditions set out in the Policyholder Protection Rules. No penalty will be charged.

WHO CAN BECOME A MEMBER?

Any person can join, who has a South African identity document and who is between the ages of 16-100 years (dependent on plan chosen).
 If you are under 18, you should bring consent from your guardian. If no guardian is available, bring an affidavit.
 Children are covered under their parent's funeral plan until they are 20 years old. Children under the age of 26, who are full time students, can be covered under their parent's funeral plan.
 Children born with substantial mental or physical disabilities, who by the age of 21, were already covered under their parent's funeral plan, can remain under the parent's funeral plan. 21st and Aubrey reserves the right to request medical proof confirming permanent disability and proof of factual dependency on the parent.
 Persons who are over the age of 21, who have disabilities and who were not linked to a 21st and Aubrey funeral plan before the age of 21, will need to take out their own funeral plan as an adult.
 Stillborn are covered from 26 weeks. Proof of pregnancy will be required from a registered health practitioner at claim stage.
 Parents ages 55-100 can be added on the policy at an additional charge. Extended members ages 18-100 can be added at an additional price.

WHAT IS THE WAITING PERIOD?

These waiting periods are in place not only to protect your family from fraud but also

to protect 21st and Aubrey from fraudulent claims.

The waiting period is (6) six months for members between the ages of 18 and 100 years. This waiting period is applicable to death due to natural or unnatural causes (other than accident or suicide).
 In the event of a suicide, the waiting period will be (12) twelve months.
 There is no waiting period for Accidental Death, provided the first premium has been received by the underwriter.
 If you have/had an existing policy with another insurer at least 31 days before contracting with 21st and Aubrey, which provides for similar risks relating to the same lives insured, there is no waiting period, provided you have completed your waiting period in respect of the previous policy. A waiting period equal to the unexpired part of the waiting period under a previous funeral policy may be imposed. You must provide the relevant documents and you must be in good standing with the current insurer.

PAYMENT METHODS

You can pay via debit order by signing the mandate form at our branches or electronically.
 You can arrange a stop order with your bank to pay on your chosen date.
 You can use pay@ facility at Shoprite, Checkers, Ackermans, PEP, Boxers, Game, PicknPay, Massmart, Spar, Builders, Makro, Flash, Usave, etc.
 You can make a direct deposit to premium collection account using the funeral plan number as a reference. Please ask the consultant for current bank details. You can pay cash or swipe at any of our branches and receive a computerized slip.

HOW LONG DOES MY COVER LAST?

Your funeral plan will remain active if you pay the full premium on time every month up until your death, or until you stop making payments. If you are unable to make the regular payments, your cover will lapse as per Rule 15A of the Policyholder Protection Rules.
 We do provide a grace period of 90 days. The grace period allows you to make payment if the payment was missed on the specified date that you needed to pay.

WHEN DOES MY FUNERAL PLAN LAPSE?

If two premium payments are missed in a row, or two premium payments are missed during the life of the funeral plan, the funeral plan will automatically lapse as per Rule 15A of the Policyholder Protection Rules. If your funeral plan is in arrears and has not lapsed, you can catch up payments.
 The funeral plan will lapse after the non-payment of two consecutive premiums. It is therefore important that you pay your premium every month. You should always aim to make the payments every month on your funeral insurance funeral plan, as this will ensure that you and your family will remain covered for the duration of your funeral plan.
 If your spouse or partner was listed under the same plan, then upon your death, they will be given the option to continue with the funeral plan. But if they choose not to continue, then the funeral plan will lapse. In the case of your spouse, children or another family member, their cover will end upon your passing or their passing or once the child reaches 21 years of age.

IF MY FUNERAL PLAN LAPSES, DO I GET A REFUND?

You will not receive a refund if your funeral plan lapses. The cover is provided on a month-to-month basis and there are no surrender values when your funeral plan lapses. If you would like to avoid your funeral plan lapsing, you will need to make your monthly payments on time and ensure that you pay in the right amount each time.

CAN I REINSTATE MY FUNERAL PLAN?

If your funeral plan lapses or is suspended due to non-payment of premiums, it can be reinstated subject to specific terms and conditions. Reinstatements are always subject to conditions that 21st and Aubrey may determine at that time.
 If you reinstate your funeral plan because it has lapsed due to non-payment of premium, the plan will be reinstated on at least the same terms as the lapsed plan and no waiting period will be imposed. A waiting period may not be imposed if 21st and Aubrey enters into a new funeral plan with the same person within two months after the plan lapsed due to non-payment of premium.
 Where a funeral plan has lapsed, you must make a request to reinstate benefits. 21st and Aubrey reserve the right to accept or decline reinstatement. 21st and Aubrey will not reinstate a lapsed funeral plan until all unpaid premiums have been paid and a declaration has been received that there are no claims for the period between the lapse date and reinstatement date. 21st and Aubrey will not consider reinstatement if this is only requested at the claims stage.

HOW DO I CLAIM?

In the event of a claim, please contact 21st and Aubrey on 010 900 5052. If the deceased is at home, please contact us immediately. Do not contact other funeral parlours because they will charge, and the family will also be responsible for the cost of the removal and storage of the body.
 You must report the death to our offices within 3 months. No funeral aid benefit is payable if we are not notified of the claim for the benefit later than 3 months after a deceased's date of death.
 Please take the following documents to your nearest branch:

- Death certificate
- Copy of deceased's ID
- BI 1663
- Certified copy of main member and or beneficiary's ID



Terms and Conditions

- Police reports (In the event of an unnatural or accidental cause of death)
- Bank statement of main member or beneficiary
- Claimants ID

All premium payments must have been paid up to date at the time of a claim arising. 21st and Aubrey reserves the right to request any further documentation it may deem necessary to accurately assess a claim.

In the event that the claim is repudiated 21st and Aubrey will request the member to refund monies which may be advanced to them i.e. immediate cash and airtime.

CAN I DECIDE WHO RECEIVES THE MONEY IN THE EVENT OF MY DEATH?

During the application stage or at any time during the duration of your funeral plan, you will be able nominate your beneficiary. Only nominated beneficiaries will be considered when paying claims.

You have the right to demand that a benefit expressed otherwise than as a sum of money be provided as a sum of money. The sum of money must be equal in value to the policy benefit that would have been provided had the benefit been provided otherwise than as a sum of money.

GENERAL EXCLUSIONS

No claim will be admitted in terms of this Scheme if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

The willing participation by the Principal Insured and such other insured persons under this Scheme, in any of the following:

Any act of war (whether war is declared or not); military action; riot; insurrection; civil commotion; usurpation of power; martial law; terrorism; any usage of nuclear, chemical and biological weapons, device or agent; disease, epidemic or pandemic. Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Individual Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law; Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion.

Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a licensed medical practitioner, who is not the Insured.

This document provides a summary of the most important terms and conditions of the Group Policy of which you are a member. In the event of a discrepancy between the Terms & Conditions summary and the Policy itself, the provisions of the Policy will prevail.

The Policy may contain terms and conditions that are not dealt with in this summary. You have the right to view the Master Policy at 21st and Aubrey office at Mtipa Street 11787 Soweto 1804

It is important to keep this document stored safely, in an easy-to-find place in case you need to claim or make changes to your plan.

ABOUT 21st and Aubrey (PTY) LTD

21st and Aubrey (Pty) Ltd is a registered company (Registration number 2023 / 850593 / 07) and an authorised Financial Services Provider, FSP number 53442. Key Individuals: Manqoba Mkhabela and Aubrey Mkhabela

Head Office: Mtipa Street 11787 Soweto 1804

provide financial services in respect of Long-term Insurance subcategory 1A, B1, B2/A, B1/A and assistance business. The FSP holds professional indemnity cover.

The representative is an authorised representative of 21st and Aubrey (Pty) Ltd and has been appointed in terms of a written agreement. 21st and Aubrey accepts responsibility for its own actions and for the actions of the representative that may be performed by him or her acting within the course and scope of the written agreement.

21st and Aubrey consultants/ representatives who do not meet the full Fit and Proper Requirements as defined by the FAIS Act render services under supervision. 21st and Aubrey has appointed The Compliance Toolbox (Pty) Ltd as its external compliance practice.

Neither 21st and Aubrey nor the representative holds directly or indirectly more than 10% of any product supplier's shares or an equivalent financial interest. 21st and Aubrey has not received more than 30% of its total remuneration, including

a commission from Linar during the preceding 12 months. Please note that 21st and Aubrey has established a Conflict-of-Interest Management policy. A copy is available at the head office.

The Insurer (the underwriter) is by Linar (Pty) Ltd. Linar is a licensed Life Insurer & Authorized FSP (50188). Telephone number: +27 78 738 0827 or e-mail info@linar.co.za. 21st and Aubrey is a duly authorized financial services provider FSP No. 53442

IMPORTANT INFORMATION

No representative or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request. No person acting on behalf of 21st and Aubrey may request you to sign any written or printed form or document unless all the details required to be inserted by you, or on your behalf, have already been inserted.

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed.

You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the policy.

Please note that all material facts in respect of any application, proposal, order, instruction, or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

All information obtained or acquired from you, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

COMPLAINTS

If you are dissatisfied with any aspect of the service, send your complaint in writing to info@21staubrey.co.za OR you can visit 21st and Aubrey head office at Mtipa Street 11787 Soweto 1804. Complaints can also be lodged with Linar at FAIS Ombud:

Website: www.faisombud.co.za

P.O Box 74571, Lynnwood Ridge, 0040

Tel: 086 066 3247 / 012 762 5000 / 012 470 9080 Email: info@faisombud.co.za

Long-Term Insurance Ombud: www.ombud.co.za

Private Bag X45, Claremont, 7735 Tel: 0860 103 236 / 021 657 5000 Email: info@ombud.co.za

If you have any complaints or queries, please contact us on 010 900 5052 or via WhatsApp on 081 013 6726

LINAR & 21st AND AUBREY DISCLAIMER & DISCLOSURE:

21st and Aubrey (PTY) Ltd is a licensed FSP. This product is underwritten by Linar (Pty) Ltd. Linar is a licensed Life Insurer & Authorized FSP (50188). "For complaints about products and services contact 21st and Aubrey on 010 900 5052

If you are not satisfied, call Linar on +27 78 738 0827 or e-mail info@linar.co.za

If you are still not satisfied, you can call the Insurance Ombudsman on 0860 103 236 or FAIS Ombudsman on 012 762 5000

