

SUMMARY OF TERMS AND CONDITIONS FOR THE BLUE LABEL EMBEDDED FAMILY FUNERAL BENEFIT PLAN (SCHEME CODE: 0090005487)

Funeral Aid benefits:

The basic funeral plan provides for a cash benefit to be paid in settlement of a death claim of a Member below the age of 65 and his/her nominated Family Members years at the time of qualifying for the insurance. Maximum benefit: R20 000 per main member per policy.

Member	R20 000 benefit
Spouse	R20 000 benefit
Child 14 - 21	R20 000 benefit
Child 6 - 13	R20 000 benefit
Child 0 - 5	R10 000 benefit

Commencement of Insurance::

A monthly premium per Insured, determined by Liberty, is payable. If any premium is not paid continuously, Liberty's liability in terms of the policy regarding that insured lapses. The insurance commences on the first day of the month during which the first premium is received.

Principal Member:

Any person over the age of 17 years at the time of qualifying for insurance in terms of the policy. Maximum Entry age is 64 years.

Family Member:

Qualifying Spouse and Qualifying Child.

Qualifying Spouse:

Cover will be provided for one Spouse. Maximum Entry age is 65 years.

Qualifying Child:

Cover for Children will cease at age 22. Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognised school or tertiary institution. This is subject to the provision of satisfactory evidence (annually) of full time study at a recognised school or tertiary institution.

Unmarried mentally or physically disabled Children who are totally and completely dependent on the main member will be covered for as long as the policy is in force.

Cover will be provided for a maximum of 4 children at the stated premium. Where a member has more than 4 children, the 4 children as advised to Liberty will be covered.

Should a child be born to the principal member, the principal member has 90 days to update his application / nomination form. If the documentation is not updated the child will not be covered for benefits.

Still-born Child:

A Child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth.

Cancellation of Benefits:

The funeral benefits in respect of a Principal Member and his/her nominated Family Members will lapse on the occurrence of any one of the following:

- as soon as the payment of premiums in respect of a Principal stops; or
- at the cancellation of the Policy.

Continuation of policy / payment of premiums:

Once the principal member's cover ceases, the funeral benefit for the Family Member's ceases. If the principal member ceases to be a member of the funeral scheme (dies, withdraws or retires) cover will cease immediately for the principal member and his/her Family Member's. Should the spouse elect to take over the policy of an existing principal member due to the principal member having died, this must be done within 30 days of the death and application/nominations form and monthly membership schedule must be updated accordingly.

Exclusions:

- Notwithstanding any other provision to the contrary in the Policy, no benefit is paid in terms of this Schedule if the Principal Member and his/her nominated Family Members death,
 - (a) is a direct or indirect consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power,
 - (b) is a direct or indirect consequence of –
 - (i) the use of nuclear, biological or chemical weapons, or any radioactive contamination; or
 - (ii) 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 agent,

Irrespective whether any of the aforesaid has been performed with the specific use of information technology.

There are no exclusions for a pre-existing health condition, other than the six (6) month waiting period in respect of policy benefits payable on the happening of a death, disability or health event resulting from natural causes.

Waiting period:

Death due to natural causes

In the case of death due to natural causes, cover or any increase in cover there will be no waiting period. Should payments not be paid in terms of the policy, cover ceases and should the member wish to rejoin, they will be treated as a new entrant, with the commensurate waiting period.

Accidental Death

In the event that the death of a person covered is a direct and solely a result of bodily injury caused by accidental means, an Accidental Death Benefit will be payable. Death must have taken place within 30 days of the accident and the event must be the primary cause of death. No waiting period on Accidental Death.

Suicide

Maximum suicide of 12 months.

If the Insured's benefits have lapsed and he/she again becomes insured in terms of the policy, the above waiting periods will apply again.

The waiting periods specified above will also apply for additional dependants added after the inception of the policy. A waiting period will not be applied where a policyholder changes to another insurer, within 31 days of entering into a new policy with that insurer, provided that; the policy benefits under the previous policy in respect of risk, cover and lives insured, are the same as those covered under the new funeral policy and; the previous policy had already completed the waiting period in respect of that previous policy. The Insurer may apply a waiting period equal to the unexpired part of the waiting period under the previous policy if; the waiting period under the previous policy had not expired at the time the policyholder entered into a new policy with the insurer and; where the policy provides cover in respect of similar risks, cover and lives insured under the previous policy.

Burial Repatriation Benefit:

Repatriation of Mortal remains within South Africa, Namibia, Lesotho, Swaziland, Botswana, Mozambique and Zimbabwe.

When a Insured's death occurs more than 100km from their normal place of residence / place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory

Funeral assistance service

24 hour client and claims assistance service

Call: 0861 02 04 07 or (+27 11) 267 3933

Territorial limitations:

Unless Liberty agrees otherwise in advance in writing, benefits will extend only to and cover disability or death resulting from or arising out of any illness, accident or injury sustained or contracted by a member while:

- Domiciled in the Republic of South Africa, Swaziland, Botswana, Namibia, Zimbabwe, Mozambique and Lesotho.
- On worldwide business or holiday trips not exceeding 12 months consecutively

Purpose for Processing your Information: Your information will only be used for the purpose you would reasonably expect, including; providing administrative services on behalf of your Insurer and Service Provider; to issue, administer and manage your insurance policies, to process insurance claims; to notify you, on behalf of your Service Provider, of new products or developments that may be of interest to you; to verify your identity and to confirm, verify and update your details; and to comply with any legal and regulatory requirements.

FICA Validation: The validity of this insurance policy is subject to the fulfilment of party due diligence obligations of the Insurer and Service Provider under the provisions of the Financial Intelligence Centre Amendment Act conducted on the identity of client(s) or persons acting on behalf of clients as well as beneficiaries, premiums payers and beneficial owners of juristic persons where applicable.

Consent to Disclose and Share your Information: Your information may need to be shared to verify your identity, provide advice, reports, analyses, products or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

Claim Procedures:

The following documents must be provided for consideration of a claim for funeral aid benefits:

- Fully completed, signed and stamped claim form
- Copy of the deceased's identity document
- Copy of the death certificate
- Copy of the beneficiary nomination form
- Copy of the premium schedule
- Beneficiaries banking details – If we are paying an institution, we will need confirmation of banking details on the institutions letter head.
- If the cause of death is unnatural – a copy of the police statement is required

No funeral aid benefit is payable if Liberty is notified of the claim for the benefit later than 6 months after a deceased's date of death.

Liberty reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim.

The provisions of the Policy are compatible with the provision of the Long Term Insurance Act.

ADMINISTRATION HELP LINE:

Tel: (012)348 8310

Fax: 086 514 1115

info@phakama.co.za

CLAIMS SUBMISSION:

claims@phakama.co.za

Fax: 086 514 1115

NEW APPLICATION SUBMISSION:

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