GIB FUNERAL BENEFIT PLAN

APPLICATION FOR MEMBERSHIP FOR THE GIB FUNERAL SCHEME

GIB Financial Services (Pty) Ltd FSP: 9305

is an Authorised Financial Services Provider in terms of the FAIS Act

(Member Entry Age Between 18 and 75)

MEMBER SURNAME:	FIRST NAMES:		EMAIL ADDRESS:
POSTAL ADDRESS:		IDENTITY NUMBER:	OCCUPATION:
		DATE OF BIRTH:	COUNTRY OF BIRTH:
		COUNTRY OF RESIDENCE:	NATIONALITY:
		TELEPHONE NUMBER:	CELLPHONE NUMBER:

FUNERAL BENEFIT

Main Life - Payer (Single)					Single with Children					Principal, Spouse & Children				
Age	R20 000	Tick ☑	R30 000	Tick ☑	Age	R20 000	Tick ☑	R30 000	Tick ☑	Age	R20 000	Tick ☑	R30 000	Tick ☑
18-55	R82.65	☐	R104.96	☐	18-55	R94.46	☐	R122.01	☐	18-55	R123.33	☐	R165.31	☐
56-65	R108.90	☐	R143.01	☐	56-65	R131.20	☐	R175.81	☐	56-65	R177.12	☐	R242.72	☐
66-75	R232.22	☐	R322.76	☐	66-75	R144.32	☐	R195.49	☐	66-75	R372.60	☐	R527.42	☐

RELATIONSHIP:	FAMILY NAMES & SURNAME:	IDENTITY NO / DATE OF BIRTH:
Spouse		
Child 1		
Child 2		
Child 3		
Child 4		
Child 5		

Add Accidental Benefit to your Funeral Benefit

Benefit Structure	Principal Only				Principal & Children				Principal, Spouse & Children			
Principal Member	R20 000		R30 000		R20 000		R30 000		R20 000		R30 000	
Spouse	R20 000		R30 000		R20 000		R30 000		R20 000		R30 000	
Child age 14-21 years	R20 000		R30 000		R20 000		R30 000		R20 000		R30 000	
Child age 6-13 years	R10 000		R15 000		R10 000		R15 000		R10 000		R15 000	
Child age 1-5 years	R5 000		R7 500		R5 000		R7 500		R5 000		R7 500	
Child age 0-11 months	R5 000		R7 500		R5 000		R7 500		R5 000		R7 500	
Stillborn	R3 000		R3 000		R3 000		R3 000		R3 000		R3 000	
Additional Premium												
Age 18 to 55 at entry	R11.70	☐	R16.90	☐	R15.60	☐	R22.10	☐	R23.40	☐	R35.10	☐
Age 56 to 65 at entry	R19.50	☐	R27.30	☐	R26.00	☐	R36.40	☐	R39.00	☐	R57.20	☐
Age 66 to 75 at entry	R55.90	☐	R80.60	☐	R70.20	☐	R80.60	☐	R97.50	☐	R141.70	☐

Funeral Benefit - Extended Family – per Member

Age	R2 400	R3 600	R6 000	R9 000	R10 000	R15 000
0-6	R10.40	R14.30	-	-	-	-
7-60	-	-	-	-	R66.30	R96.20
61-74	-	-	R105.30	R152.10	-	-

EXTENDED FAMILY NAMES & SURNAME:	IDENTITY NO / DATE OF BIRTH:	RELATIONSHIP:	BENEFIT OPTION AMOUNT:

- The binder holder shall, as consideration for rendering the Binder Services, be entitled to a monthly binder fee of 4% (excluding VAT)
- Disclosure: Risk, Admin Fee R15.00, Broker Fee
- Please note that age at entry above refers to the actual age of the Principal member at entry into the scheme
- I confirm and accept the terms and conditions of this policy. I understand, accept and consent to the FICA Validation, the Processing of my Information, and the Disclosure and Sharing of my Information, per the terms and conditions.

Funeral Benefit Premium	**R**
Accidental benefit Premium	**R**
Extended Family Total Premium	**R**
TOTAL PREMIUM TO BE DEDUCTED:	**R**

TCF Disclosure: Financial advice is the process to determine suitable solutions for your specific circumstances. It is based on an analysis of your financial situation, financial product experience and objectives. The FAIS Act governs the provision of financial advice. You should always get advice from a registered financial adviser before you make any significant change to your financial solutions.

Written authority and mandate

❑Debit order Authority:

Name of Bank: __________________________ Branch Code: _____________ Account type: Cheque □ Savings □ Transmission □

Name of Accountholder: _________________________ Account Number: ____

I hereby authorize Phakama on behalf of **GIB Financial Services (Pty) Ltd** to commence a debit order withdrawal from my account on the _____________ day of the month (add appropriate date of the month), and monthly thereafter for the premium applicable for the cover selected. I understand that the debit order will be run on the date selected. If for any reason it is not honoured, two withdrawal runs will be done the next month. In the event of this second run being dishonoured, the policy will lapse. I understand it is required that this signed document reaches Phakama offices 10 working days prior to the selected deduction date, if not, the deduction will only qualify for the following calendar month's deductions. In the event that the payment day falls on a Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day. Should the relevant premium rate be adjusted by the Institution as a result of an inflation related increase in subscription/premium/payment rate, I confirm that the adjusted premium rate may be deducted. I agree that although this Authority and Mandate may be cancelled by me by giving you notice in writing of not less than 20 ordinary working days, such cancellation will not cancel the Agreement. I shall not be entitled to any refund of amounts which you have withdrawn while this Authority was in force, if such amounts were legally owing to you. I acknowledge that this Authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party, but in the absence of such assignment of the Agreement, this Authority and Mandate cannot be assigned to any third party.

The User Abbreviated Name as Registered with the Bank will reflect as follows on your bank account: **PFM** followed by your policy / membership number.

Signature: _________________________________

❑Salary Stop order Instruction:

Persal Number: _______________________________ Department Code: ____________________________

I hereby authorize the Accountant of the Department of…………………………………………to deduct monthly with effect from .... 20..... the premium of R ....from my salary and to remit it to Sanlam with whom I have an insurance policy, until such time as I cancel this authorization in writing, or until I substitute it with a new authorization. Should the relevant premium rate be adjusted by the Institution as a result of an inflation related increase in subscription/premium/payment rate, I confirm that the adjusted premium rate may be deducted from my salary until such time as I cancel this authorization in writing or until I substitute it with a new authorization.

Signature of approval for Persal deduction: ___________________________________

Your payroll department may take up to two months to commence the deduction from your salary. Should you wish to start your first deduction via debit order, please provide your banking details and tick the block. If authorisation is given above, should a deduction from your salary be unsuccessful, the premium will be deducted from your bank account to ensure that your policy does not lapse.

I declare to the best of my knowledge and belief that the particulars given are true and correct * I am satisfied that the plan chosen by me best suits my needs * I am able to afford the monthly premium of the plan chosen by me * I have read and understood the Summary of the Terms and Condition on the reverse side hereof. * I am/am not replacing an existing Funeral Plan with this Policy.

Beneficiary details;

I hereby authorize the Underwriter to pay the proceeds of this Funeral Policy to ____________________________with ID number _____________________________the policy owner/ beneficiary of the policy.

Signature of Account Holder / Applicant:__________________________________ Date:________________________________

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SUMMARY OF THE TERMS AND CONDITIONS OF THE GIB FUNERAL BENEFIT PLAN (CODE 23035 – Policy number 19198661x1)

BENEFITS

A principal member may only elect cover under one of either the Immediate Family Benefit, the Principal Member plus Children Benefit, The Principal Member Only Benefit. A principal member will only be eligible to elect extended family members to be covered under the Extended Family Benefit if the principal member is covered. The cover amount for an extended family member may not exceed the cover of amount that is applicable to the Principal Member.

MINIMUM AND MAXIMUM ENTRY AGE

The minimum age at entry for a principal member is 18 years and the maximum is 75 years.
The maximum age at entry for a spouse is 75 years.
The maximum age at entry for a child is 21 years, however the maximum age at entry will be 25 should the child be a full time student at a recognized educational institution of a public character.
The minimum age at entry for extended family is 1 month and the maximum is 74 years.

MINIMUM AND MAXIMUM ENTRY AGE

No dependants may be covered under the principal member only funeral benefit. A maximum of 0 spouse and 5 children may be covered under the principal member and children only benefit. A maximum of 1 spouse and 5 children may be covered under the Immediate family benefit. A maximum of 8 extended family members per principal member may be covered under the Extended family benefit.

MAXIMUM NUMBER OF DEPENDANTS

No dependants may be covered under the principal member only funeral benefit.
A maximum of 0 spouse and 5 children may be covered under the principal member and children only benefit.
A maximum of 1 spouse and 5 children may be covered under the immediate family benefit.
A maximum of 8 extended family members per principal member may be covered under the extended family benefit.

MAXIMUM BENEFITS PAYABLE

In cases where a member is covered under more than one policy, e.g. covered as a member on a policy and covered as an extended family member on another policy, both claims will be paid. However, the maximum payable on any one life, above the age of 14, by Sanlam will be R100 000. This is subject to statutory regulations limiting the benefit payable on children as follows:

- The maximum benefit payable for a child aged below 6 years is R20 000
- The maximum benefit payable for a child aged 6 – 14 years is R50 000

QUALIFYING PERIOD

A qualifying period will apply for death due to non-accidental causes and suicide from the day that the member is accepted onto the scheme or, where there is an increase in cover, from the date of increase but only in respect of the increased cover amount. Please note that no benefit will be payable in the event of death during the waiting period regardless of the cause of death. Death due to accidental causes in not subject to the qualifying period. The qualifying period is six (6) months for death due to natural causes and 12 months for death due to suicide.

__Accidental Death__

A 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.

__Insured__

Any person who satisfies the eligibility requirements on or after the commencement date.

__Family Member__

Qualifying Spouse, Qualifying Child and Extended Family Member.

__Marriage__

A marriage/union in accordance with the Marriage Act, Recognition of Customary Marriages Act or Civil Union Act or the tenets of a religion, or a union where two persons live together as if married with the commitment to do so permanently and have been doing so for at least six months and have successfully applied in writing to Phakama for the union to be registered.

__Spouse__

The spouse of the Principal Member who is resident within the Republic of South Africa, 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, no. 17 of 2006, a common law spouse or life partner, provided that the Principal Member provides, upon request, satisfactory proof of the permanency of his/her relationship with his/her life partner.

__Child__

Unmarried children of the Principal Member 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.

__Still-born Child__

The death of a foetus of at least 26 (twenty six) weeks or longer after conception or immediately prior to or during delivery, limited to a maximum claim of 2 (two) stillbirths.

__Extended Family Member__

Mother, father, mother in law, father in law, aunt, uncle, brother, sister, brother in law, sister in law, cousin, niece, nephew, grandparent, grandchild or child over the age of 21 (twenty one) next birthday, of the Principal Member for which the Principal Member would suffer a financial loss, such as the funeral costs or related burial costs for the nominated life, as a result of the death of the nominated life.

__Aunt__

The sister of a parent of the Principal Member, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover, and "**Uncle**" shall bear the same meaning with respect to the male gender.

__Brother__

A male sibling of a Principal Member, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover, and "**Sister**" shall bear the same meaning with respect to the female gender.

__Brother in law__

The brother of a Principal Member's wife or husband, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover, and "**Sister in law**" shall bear the same meaning with respect to the female gender.

__Cousin__

A child of the Uncle or Aunt of the Principal Member, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover.

__Nephew__

The male dependant child of a Uncle or Aunt of the Principal Member, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover, and "**Niece**" shall bear the same meaning with respect to the female gender.

__Parent(s)__

The natural or adoptive or step-parent(s) of the Principal Member, who is nominated by the Principal Member to enjoy cover under the Extended Family funeral cover, and "Parents-in-Law" shall bear the same meaning with respect to the Spouse of the Principal Member.

COMMENCEMENT OF INSURANCE

Insurance in terms of the Policy commences as follows:

- If the first premium is received by Sanlam on or before the 7th day of a month, the insurance commences on the first day of that month.
- If the first premium is received by Sanlam after the 7th day of a month, the insurance commences on the first day of the following month.

PREMIUMS

Premiums will be payable monthly in advance by each member to Phakama. Phakama will pay over the premiums collected monthly in arrears to Sanlam. The premiums rate may be altered upon Sanlam giving one calendar month's written notice of its intention to do so.

EXCLUSIONS

A life (lives) assured is required to be permanently resident in the Republic of South Africa to be covered under this scheme. Cover under this policy in respect of the principal life assured and his/her dependants, immediate family members, parents or extended family members shall terminate if the principal life assured resides for a continuous period exceeding three months outside of the Republic of South Africa.The following exclusions and limitations apply in respect of all benefit plans offered in terms of this policy in respect of the assured lives:

- No insurance cover shall be granted or benefits paid in the event of the death of any of the assured lives 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.
- The policy will provide that no benefit will be payable in the event of death occurring as a direct or indirect consequence of active participation in war, invasion, acts or foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, military or usurper power (To seize, take over or occupy without right and hold by force or without legal authority).

No claim instituted shall be recognized or entertained unless written notice of such claim was received within 12 (twelve) months after the death of the assured life.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.

TERRITORIAL LIMITS

Cover under this policy in respect of an assured life shall terminate if the individual concerned resides for a continuous period exceeding three months outside of the Republic of South Africa.

TERMINATION OF COVER

Cover will terminate on the earlier of:

- Termination of the scheme
- When the principal member ceases to be a client of GIB
- Death of the principal member

Cover in respects of a child will terminate on reaching the age of 22 years, unless such a child is:

- A full time student at a recognized educational institution in which case cover will terminate on reaching the age of 26 years; or
- Has continuously been dependent on the principal member and is mentally or physically disabled and totally and completed dependent on the principal member, in which case such a total and permanent disability must have occurred prior to the age of 22 years (evidence to the satisfaction of Sanlam in respect of such disability must be provided).

Cover for any spouse, child or extended family member will cease on the cessation of cover of the principal member.

WAITING PERIOD

Death due to natural causes

Max waiting period of 6 months for all benefits / member types.

Accidental Death

No waiting period on Accidental Death.

Suicide

Maximum suicide of 12 months

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.

If the Insured's or Family Member's benefits have lapsed and he/she again becomes insured in terms of the policy, the above waiting periods will apply again.The exclusions and limitations as set out above will furthermore also apply in respect of re-instated benefits or increased benefits with effect from the date of reinstatement or the inception date of the increased benefits.

BURIAL REPATRIATION BENEFIT

Repatriation shall mean the repatriation of moral remains of a life assured to the funeral home of the claimant's choice that is within the borders of the Republic of South Africa and closest to the place of burial.The place of death must fall within the Republic of South Africa South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22° latitude), and the place of burial must fall within the Republic of South Africa. However, should the place of burial be outside of the Republic of South Africa and death occur within the Republic of South Africa, the mortal remains of a life assured will only be repatriated up to the border of the Republic of South Africa and no further.

CALL: 0860 004 080 – Provide the following information:

- Name and identity number of the deceased
- Name and code of the scheme
- Place where death occurred.

__GENERAL__

- Each Principal Member must complete an application form specifying his/her family members.
- Any incorrect information provided to the administrators may result in a claim not being honoured.
- Only valid claims due to accidental death will be paid immediately (i.e. there is no waiting period), provided that the first premium was received.

__Debit order procedure__

The Debit Order will run on the date selected by the Insured. Please note that should a debit order not be deducted from your account your cover will lapse. Sanlam may, however, reinstate your cover on conditions which it may lay down from time to time. **Please therefore ensure that the debit order is deducted from your bank account on the date selected. If it is not deducted on the selected date, please contact our offices immediately**.

ADMINISTRATION

The Administrator will be Phakama. The Administrator will be respondible for administration of this scheme including:

- Premium collection
- Maintaining of membership data
- Submitting of claims and relevant documentation to assess the claims

Sanlam will be responsible for paying claims.

__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:

In the event of a death, a Claim Notification Form must be requested from Phakama's office, and must be submitted together with the relevant supporting documents within twelve (12) months of the date of death. Failure to do so within the twelve (12) month period from date of death will result in the benefit being forfeited.

__Documents to be submitted:__

- Fully completed Claim Notification Form
- Proof of death: (B1-5) original certified copy of the computer produced Death Certificate.
- Certified copy of Principal Insured's ID.
- Certified copy of deceased's ID document.
- Copy of Membership Certificate.
- Proof of banking details of the beneficiary.
- A police report in the case of accidental death if death occurred in the first six months after inception of cover.
- Certified copy of marriage/registration certificate or sworn affidavit that the principal insured is married to the spouse or that the principal insured has lived with his/her partner for at least 6 months.
- Full time student: Letter from a recognised education institution.
- Disabled child: Confirmation of disability grant and a copy of medical report relating to disability.
- In the event that a child's surname is different from the principal insured, an affidavit is required to explain the nature of the relationship to the principal insured.
- Still-born child: Certified copy of death certificate and the Notification/Register of Death/Still Birth (83/B1 – 1663) form, as well as a letter from the doctor/hospital in attendance, confirming the duration of the gestation period.

Claims, in respect of Family Members, will only be paid where such Family Members have been nominated on the original application/amended form. __The underwriter reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim.__ The underwriter will endeavor to settle the claim within 48 hours of receiving all of the required fully completed documentation. Faxed copies must be clearly certified. The details of the Commissioner of Oaths with all the relevant details must be clearly legible. Documentation submitted, other than those listed, will not be accepted. **EXCEPT WHERE SPECIFIED ABOVE, AFFIDAVITS ARE NOT ACCEPTED**.

NOTIFICATION OF DEATH

Phakama must be notified in the event of an extended relation passing away, even if no claim is processed for the relation. Failure to inform Phakama of deceased extended relations will result in continued deductions of the extended relation's premiums. Refunds on premiums deducted for deceased extended relations will be processed from date of death where a claim was processed by Phakama. Where a claim was not processed by Phakama for any reason, refunds will be processed from the date that the correspondence was received informing Phakama of the death. Correspondence must include a copy of the death certificate of the Extended Relation. A maximum of six (6) months' premiums will be refunded.

In the event of a discrepancy between the policy 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 the summary.

Phakama (Administrators) Tel: (012) 348 8310 Fax: 086 514 1115 Email: info@phakama.co.za **Sanlam Group Benefits Queries (Underwriters)** Tel: 0860 001 019 Fax: 0860 426 742 Email: gbcentre@sanlamsky.co.za	**__Sanlam Legal & Compliance__** __Tel: (011) 359 7700__ __Fax: (011) 388 0390__ **Long-Term Insurance Ombudsman:** Private Bag X45, Claremont, 7735 Tel: 0860 103 236 Fax: (021) 674 0951 Email: info@ombud.co.za

PHAKAMA
Administration Services
Your trust. Our Commitment.
FSP no. 1473

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