



PAID UP APPLICATION FORM - SADTU UNION BENEFIT

Principal Members Full Names:				
Principal Members Surname:				
Identity Number:	Marital Status:	Gender:	Male:	Female:
Postal Address:				
Work Telephone No.:	Home Telephone No.:	Cell No.:		
Fax No.:	Email Address:			
Retirement / Disability Date:				

BENEFICIARY

Full Names & Surnames	Full ID number	Relationship to Member	Percentage (All beneficiaries may not exceed 100%)

- If you nominate a beneficiary who is younger than 18 years (legal minor), the benefit will be paid to the child's legal guardian. The funds might not be available to assist with funeral expenses.
- The funeral benefit for all other lives assured under the policy will be paid to the policy owner.
- If the policy owner dies and there is no beneficiary, the proceeds will be paid to the late estate account, unless an authorised person presents a letter of authority.
- If more than one person is nominated as a beneficiary, the percentages allocated must add up to 100%.

I/we have read and understood the note included above regarding nominating minors as beneficiaries.

PRINCIPAL MEMBER'S SIGNATURE: _____

DATE: _____

NOTE: THE FOLLOWING DOCUMENTATION MUST BE SUBMITTED WITH THIS APPLICATION:

- Latest Salary advice,
- Certified ID copy of Member
- ID copy(is) of beneficiary
- Retirement / Disability confirmation letter from District Office.

DECLARATION

I declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any willful misrepresentation in this application will invalidate any benefit under this Policy and that I undertake to abide by the terms and conditions of the Policy. Safrican Insurance Company Limited shall not be liable for any amount until it has accepted this application and first premium. If it is over the age limit when joining, the claim will be repudiated and premiums refunded. I state further that I have read and understood the terms and conditions attached to this group policy.

PRINCIPAL MEMBER'S SIGNATURE: _____

DATE: _____

PLEASE SEND COMPLETED APPLICATION FORMS TO: FAX 086 514 1115 or Email: info@phakama.co.za

TERMS AND CONDITIONS OF THE SADTU PAID UP PLAN

FUNERAL BENEFITS:

The funeral plan provides for a cash payment of a death claim of a Principal Member.

PRINCIPAL MEMBER:

A permanent, genuine member of SADTU. A principal Member may not be older than the maximum entry age of 70 (seventy) years. A principal Member must live in South Africa.

SADTU: The South African Democratic Teachers Union.

EFFECTIVE DATE:

The date on which the Policy, Schedule or Endorsement becomes effective.

COMMENCEMENT OF COVER:

The date when the Policy takes effect (as specified in the Schedule).

WAITING PERIODS:

- From the start date of cover, there is no waiting period for claims due to natural causes, for all persons insured under the policy.
- Where a policy is reinstated, a new waiting period will start from the date cover is reinstated.

EXCLUSIONS:

This benefit will not be paid if death is directly or indirectly caused by, or attributable to:

- Terrorism or war (whether declared or not).
- Radioactive contamination, whether directly or indirectly.
- Self-inflicted injuries, whilst sane or insane.
- Participation in any riot, strike or civil commotion.
- Consumption of alcohol or the taking of any poisons or drugs.
- Participation in any hazardous pursuit as determined by Safrican.
- Divorced spouses at the start of the policy are not covered as Spouses, and cover for divorced spouses as Spouses who divorce during the term of the policy will end immediately on divorce. Divorced spouses may be covered as Extended Family, on Schemes or Policies which offer Extended Family cover.

CANCELLATION:

The Benefits shall cease upon any of the following events occurring:

- Cancellation of the Policy because of material misrepresentation or non-disclosure on the part of the Policyowner.
- In the event of a fraudulent claim.

SURRENDER VALUES / CESSION / LOANS:

This policy has no surrender value, and may not be ceded or pledged in any way. No loans will be granted against this policy.

FRAUDULENT CLAIMS:

Safrican will not pay any fraudulent claim that is made against this policy. Safrican will, at its own discretion, be entitled to cancel this policy, and any other policy held by the Principal Member or claimant, with immediate effect, should any fraudulent claim be made with the knowledge or intent of the Principal Member or claimant to Safrican's detriment.

SUMMARY CLAIMS PROCEDURE:

- In the event of a death, a Claim Notification Form must be requested from a Safrican office, and submitted together with the relevant supporting documents.
- Failure to submit all required supporting documentation within **six (6) months** of the date of death will result in the benefit being forfeited.

Documents to be submitted include, but are not limited to:

- Fully completed Claim Notification Form.
- Proof of Death:
 - (BI-5) Original or faxed certified copy, of computer produced Death Certificate; **or**
 - (BI-18) Original or faxed certified copy of unabridged Death Certificate; **or**
 - (BI-20) Original or faxed certified copy of Abridged Death Certificate in respect of stillborn, together with supporting medical documents.
- (BI-1663) Original or faxed copy of the Notification of death
- Clearly certified copy of Principal Member's Identity Document
- Clearly certified copy of deceased's Identity Document
- Clearly certified copy of claimant's Identity Document
- Copy of Principal Member's pay slip for pay period immediately prior to retirement / Disability
- Marriage Certificate where applicable.
- Current bank statement of the claimant
- See the Claim Notification Form for further required documents

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

- Safrican will endeavour to settle the claim within 48 hours, from receipt of ALL claim documentation, **provided** all the claim procedure criteria have been met.
- Claims will be rejected once the maximum benefit per individual has been reached. Safrican accepts no liability for loss of premiums or benefit where an individual was insured for more than the maximum benefit permitted.
- Faxed copies must be clearly certified by the Police or a Commissioner of Oaths. The relevant details of the Police or Commissioner of Oaths as well as the date stamp must be clear. Documentation submitted other than those listed, will not be accepted. Affidavits are not accepted.

Your policy is underwritten by:

Safrican Insurance Company Limited ("Safrican")
Reg No. 1935/007463/06
An authorised Financial Services Provider
FSP No. 15123
www.safrican.co.za

Safrican is authorised to provide financial services regarding the following products: Long-term Insurance: Category A, B1, B2

Safrican holds professional indemnity and/or fidelity insurance cover.

For assistance with information on the SADTU Family Benefit Plan, kindly contact:

Safrican Head Office
First Floor, Grosvenor Corner, 195 Jan Smuts Avenue, Rosebank
P.O. Box 616, Johannesburg, 2000
Tel: (011) 778 8000 / 8075 / 8131 / 8132
Email: clientretention@safrican.co.za

If you have any reason to complain, kindly **first** contact the Compliance Officer of Safrican at:

Post: P O Box 616, Johannesburg, 2000
Fax: (011) 778-8130
E-mail: compliance@safrican.co.za

Should a complaint not be resolved to your satisfaction, you may then escalate the complaint to the Ombudsman at:

For complaints about how the policy was sold to you:
FAIS Ombudsman
P.O. Box 74571, Lynnwood Ridge, 0040
Tel: (012) 470 9080 Fax: (012) 348 3447

For complaints about policy terms or a claim not paid:
The Ombudsman for Long-term Insurance
Private Bag x45, Claremont, 7735
Tel: (021) 657 5000 Fax: (021) 674 0951

Your policy is administered by:

Phakama Administration Services
An authorised Financial Services Provider
FSP No. 1473
LynnRidge Mews.5th Floor, 22 Hibiscus Street, Lynnwood Ridge
Tel: (012) 348 8310, Fax: 086 514 1115
Email: info@phakama.co.za

Your Intermediary is:

AM Shikwambana Consultants CC
Reg No. 2001/034101/23
An authorised Financial Services Provider
FSP No. 24518
Tel: (011) 778 8140