

SADTU EXTENDED FAMILY BENEFIT PLAN APPLICATION FORM





AMSC							YEBO SADTU MEM	BER BENEFITS							Pr	NSURAN eparing for	tomerrow, today
PRINCIPAL MEME	BER NAM	Е						SURNAN	ΛE								
IDENTITY NUMBE	:R	l .				MARIT	ALSTATUS	Married		Single	Wide	owed	Divorced	GENDE	R M	ale	Female
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SCHOOL NAME				POST	AL ADDI	RESS								POSTA	L CODI		
CATEGORY OF COVER (Waiting Period 6 months)*						PLAN A			PLA			PLAN C		PLAN D			
Extended Family ago 0 to 5 years							R25 000 n/a		R15 000 R47.30			R10 000	1	R7 000			
Extended Family age 6 to 65 years													R36.80			R26.3	
Extended Family age 6 to 65 years Extended Family age 66 to below 75 years							R80			R47.30 R119.20			R36.80 R79.80		R26.30 R56.20		
, ,							R195.90 R259.90		R119.20			R106.1		R74.60			
Extended Family age 75 to below 85 years Extended Family age 85 years and older							n/a			R312.70			R209.2		R147.00		
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Surname		Full Name:				Full Identity Number				Age	New	Existing		Selected (A,B,C,D)		Premium	
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PERSAL DEDUC	TION AU	JTHOF	RISATION	(*Mand	atory/R	Require	d fields)										
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TERMS AND CONDITIONS FOR THE SADTU EXTENDED FAMILY BENEFIT PLAN

EXTENDED FUNERAL BENEFIT:

The Extended Funeral Plan provides for a cash benefit to be paid in settlement of a death claim of an Extended Family Member.

Principal Member

A permanent, genuine member of SADTU, who is allowed to elect participation in the Policy, in accordance with the eligibility conditions as stated in the Policy, and who is responsible for financial assistance towards funeral and related costs of his/her Extended Family Members. There is no benefit for a Principal Member on this Plan. A Principal Member may not be older than the maximum entry age of 70 (seventy) years.

Extended Family Member

Family members who are dependent on the Principal Member for financial assistance in the event of their death and for whom an additional monthly premium as determined by Safrican is paid. This includes parents, parents-in-law, grandparents, uncles, aunts, brothers, sisters, nieces, nephews and children of the Principal Member who are age 22 years and older, including divorced spouses. An Extended Family Member may not be older than the maximum entry age of 114 years. Up to 10 (ten) dependants may be nominated for cover as Extended Family Members

SADTU: The South African Democratic Teachers

COMMENCEMENT OF COVER:

A policy commences on the first day of the calendar month following the receipt of the first premium. If the first premium is received before the 7th of a month, the policy shall commence on the first day of the same month. If the first premium is received after the 7th of the month, the policy shall commence on the first day of the following month.

WAITING PERIODS:

The following waiting periods apply:

- Claims due to accidental death will be paid immediately provided that the policy has commenced, i.e. the first premium is received by Safrican and the policy is not in arrears.
- A 6(six)months waiting period shall apply from the date the premium is received by Safrican.
- Where a Principal Member has chosen to increase a benefit amount for an insured person, or when taking up a continuation:
- A 6(six) month waiting period shall apply to their increased part of the benefit amount only.
- Upon retirement, the member can continue with the the increased benefit amount must be taken up within 1 (one) month of retirement.
- After the death of the Principle Member, a family member can continue with the policy. It must be taken up within 1 (one) month. No increase in
- Where premium payments are missed and resumed again at a later stage ,the applicable waiting period will apply from the date the payment of premiums is resumed and received.

LAPSE:

Safrican will terminate the policy when 2(two) consecutive premiums were missed.

CANCELLATION:

Principal Member, as well as Safrican, reserves the right to cancel this Policy upon receipt of a 30 day cancellation notice of such intention.

GENERAL:

- Each Principal Member must complete an application form electing all of his/her Extended Family Members.
- Claims, in respect of Extended Family Members will only be paid where such Members have been nominated on the original application form.
- Premiums are paid up to death.
- No arrear premiums will be accepted according to the terms of this policy.
 A maximum benefit of R60 000.00 will be paid to
- any individual covered on the SADTU Extended Family Benefit Plan.
 The policyholder is entitled to be provided upon
- request with a copy of the Policy Document.
- Policyholders is entitled to be provided upon request with a copy of the Master Policy

- Children may be covered multiple times under the Plan, provided that:
 - The benefit for children vounger than 6 years cannot exceed the maximum benefit limit of R20 000 across all Safrican plans.
 - The benefit for children younger than 14 and older than 6 years cannot exceed the maximum benefit limit of R30 000 across all Safrican plans.
- Should a Principal Member have under paid his/her premium, the benefit payable in respect of a claim will be reduced in proportion to the under

GRACE PERIOD:

A one-month grace period is allowed to pay a missed premium once the policy is in force. If the premium is not paid within that month, the cover will end without further

COOLING OFF PERIOD:

The Principal Member has a 31 day cooling off period from receipt of this document to examine the policy. Provided that no death or claim has taken place in this period, he/she must inform Safrican in writing if he/she chooses not to take up the policy. All premiums already paid will be refunded, less the cost of any risk cover.

PREMIUM RATE AND POLICY TERMS REVIEW:

premium rate payable, and the terms and conditions of the policy, shall be subject to alteration by Safrican at any time on three months written notice to SADTU.

SURRENDER VALUES

Should you wish to terminate the policy, you will not receive any cash benefit and/or surrender value. You may not use the benefits under this to be ceded or pledged in any way. No loans will be accepted 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.

DEBIT ORDER PROCEDURE:

Please ensure that the debit order is drawn from your bank account on the date selected. If it is not deducted on the selected date, please contact our offices immediately.

ADMINISTRATION FEE:

Please note that there is an additional fee of R7.00 per month per policy that must be paid to Safrican for administrating the Policy.

PURPOSE FOR PROCESSING YOUR INFORMATION

Your personal 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 the 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 personal information may need to be shared in order 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.

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

submit all required supporting documentation within twelve months of the date of death will result in the benefit being forfeited.

Documents to be submitted include, but are not limited to: Claim documents must be clearly certified by: 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.

- Fully completed Claim Notification Form.
- Proof of Death:
 - (BI-5) Clearly Certified copy of computer produced Death Certificate; or
 - (BI-18) Clearly Certified copy of unabridged Death Certificate; or
 - BI 20) Certified copy of Abridged Death Certificate in respect of stillborn, together supporting medical documents.
 (BI-1663) Copy of the Notification of death
- Clearly certified copy of Principal Member's Identity Document
- (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
- Copy of Principal Member's pay slip for pay period immediately prior to death or the month in which the death occurred
- 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.

Your policy is underwritten by:

Safrican Insurance Company Limited ("Safrican")

Reg No. 1935/007463/06

An authorised Financial Services Provider

FSP No. 15123 <u>www.safrican.co.za</u> For assistance with inform information SADTU Extended Family Benefit Plan, kindly contact:

Safrican Head Office 21 on 9th Street, Houghton Estate. P.O. Box 616, Johannesburg, 2000

Tel: (0<u>11) 778 8000</u>

Email: clientretention@safrican.co.za

f you have any reason to complain, kindly first contact

the Client Services team of Safrican at: Post: P O Box 616, Johannesburg, 2000

Fax: (011) 778-8130

E-mail: service@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 No1473

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: (010) 880 2240 Fax:

Email: info@amscinsurance.co.za

The intermediary obtains a fee up to 27%, which includes commission, admin fee and marketing fee, and which is included in the premiums