

SUMMARY OF THE TERMS AND CONDITIONS OF THE SANTAM FUNERAL BENEFIT PLAN FUNERAL AID INSURANCE

(CODE 26210 – Policy number 19348515x2)

FUNERAL BENEFITS

If an Insured or his/her Family Member dies or any other person who became insured as requested by the Insured as an Individual Member, an amount elected in writing to Phakama by the Insured in terms of the policy at the time of qualifying for the insurance, is paid. The funeral aid benefit as selected on the participation certificate is paid.

Insured (Main Member)

Any client of Santam that had cover under the Santam Funeral Benefit Plan is insured in terms of the policy.

Family Member

Qualifying Spouse and Qualifying Child.

Individual Member

Any other person than a Family Member who became insured as requested by the Insured.

Marriage

A marriage/union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or Civil Union Act, 2006, or the tenets of a religion, or a union where two persons live together as if married with the commitment of continuing to do so permanently and have been doing so for at least 6 months, and have successfully applied in writing to Phakama for the union to be registered before the death of one of them and one or both of them are not joined in a marriage or union with another person.

Qualifying Spouse (if applicable)

The person with whom the Insured is joined in Marriage. If joined in Marriage with two or more persons, only that one nominated in writing to Phakama will be the Qualifying Spouse. If there is no nomination, the spouse of the Insured was joined in Marriage first, will be regarded as the Qualifying Spouse.

Qualifying Child

An unmarried child of the Insured or his/her Qualifying Spouse under the age of 21 years or an unmarried full-time student who is 21 years or older but under the age of 26 years or a child who before the above ages became incapacitated by a physical or mental infirmity from maintaining himself/herself.

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.

COMMENCEMENT OF INSURANCE

Insurance in terms of the Policy commences from the moment the Insured is insured in the policy.

PREMIUMS

A monthly premium per Insured, determined by Sanlam, is payable monthly in advance. The premiums payable in respect of the policy benefits are as reflected on the membership certificate. If any premium is not paid timeously, Sanlam's liability in terms of the policy regarding that Insured, his/her Family Members and any other person who became insured as requested by the Insured lapses.

EXCLUSIONS

Certain exclusions with regard to war and terrorism apply.

Certain limitations may apply if you are not physically present in the Republic of South Africa. If you are going to be outside the borders of the Republic of South Africa for a period longer than 6 months, please inform Phakama immediately.

No benefit is payable if Sanlam is notified of a claim later than 6 months after a deceased's date of death.

No benefit is payable if the death of the Insured or his/her Family Member or any other person who became insured as requested by the Insured as an Individual Member is due to suicide or attempted suicide during the first 24 months of the latest date on which cover for him/her commenced under the Santam Funeral Benefit Plan, irrespective of whether such person was insane or lawfully incapable of guilt when he/she committed suicide or attempted to commit suicide.

WAITING PERIOD (only applicable to an Insured or his/her Family Member or any other person who became insured as requested by the Insured as an Individual Member with less than 6 months membership since inception of previous insurance) In the case of death due to natural causes, cover or any increase in cover has a waiting period of six months in the case of an Insured and his/her Family Member and any other person who became insured as requested by the Insured.

Burial Repatriation Benefit

This benefit is not described in the policy and is available on the death of any Insured or Family Member or the death of any other person who became insured as requested by the Insured at no charge.

The benefit provides for transport of the deceased via road or air from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22° Latitude), to the funeral home closest to the place of burial in South Africa. One relative may accompany the body to the funeral home, and if needed, overnight accommodation (one night) will be provided at no additional cost.

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

Any incorrect information provided to the administrators may result in a claim not being honoured.

Only valid claims will be paid, provided that the premiums were received uninterruptedly.

Right to cancel

The Insured may at any time cancel his/her participation in the policy subject to there being no refund of premiums in respect of risk cover already enjoyed and subject to the payment of premiums still due and payable at the time of cancellation in terms of the Policy provisions.

Debit order procedure

The debit order can run on any working day of the month. However, should payment not be received by the 15th day of each month, 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 relevant date. If it is not deducted, please contact our offices immediately.**

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 six (6) months of the date of death. Failure to do so within the six (6) 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.

(B1-1663) original certified copy of the Notification of Death.

Certified copy of Principal Insured's ID.

Certified copy of deceased's ID document.

Copy of Membership Certificate.

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 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 or claims in respect of any other person who became insured as requested by the Insured, will only be paid where such Family Members or any other person who became insured as requested by the Insured 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 endeavour to settle the claim within 2 business days 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.

WHERE THERE ARE ANY DISCREPANCIES THE PROVISION OF THE RELEVANT POLICY WILL PREVAIL.

CONTACT NUMBERS

1. Phakama (Administrators)

Tel: (012) 348 8310

Fax: 086 514 1115

Email: info@phakama.co.za

2. Sanlam Developing Markets Queries (Underwriters)

Tel: 0860 001 019

Fax: 0860 426 742

Email: gbcentre@sanlamsky.co.za

3. Sanlam Legal and Compliance

Tel: (011) 359 7700

Fax: (011) 388 0390

4. Long-Term Insurance Ombudsman:

Private Bag X45, Claremont, 7735

Tel: 0860 103 236

Fax: (021) 674 0951

Email: info@ombud.co.za



The funeral aid scheme is currently underwritten by Sanlam Developing Markets trading as Sanlam Sky. Sanlam Sky is an authorised financial services provider. Administered by Phakama Funeral Society (Pty) Ltd, who acts on behalf of Sanlam in terms of an agreement contemplated in terms of section 49A of the Long-Term Insurance Act.