

WESTSIDE FINANCIAL SERVICES FUNERAL AID INSURANCE

A. Summary of Policy Number 19192732x6

DEFINITIONS

Family Member: Any person under age 60 at the time of qualifying for the insurance, who is dependent on the Insured for maintenance and is nominated in writing to Phakama by the Insured. The Insured may not nominate more than five Family Members and must provide Phakama with proof that the person is in fact dependent on him/her. One Family Member may be older than 60 but younger than 80 at the time of qualifying for the insurance.

Insured: Any client of Westside Financial Services under age 80 at the time of qualifying for the insurance who is insured in terms of the policy.

FUNERAL AID BENEFITS

If an Insured or his/her Family Member dies on or before the age of 80, an amount equal to R6 000 is paid.

If an Insured or his/her Family Member dies after the age of 80, an amount equal to R3 000 is paid.

COMMENCEMENT OF INSURANCE

Insurance commences on the first day of the month in which Sanlam receives the first premium.

PREMIUMS

A monthly premium per Insured, determined by Sanlam, is payable monthly in advance. If any premium is not paid continuously, Sanlam's liability in terms of the policy regarding that Insured and his/her Family Members lapses.

EXCLUSIONS

- ◆ Exclusions with regard to war and terrorism.
- ◆ No benefit is payable if Sanlam is notified of a claim later than 6 months after a deceased's date of death.
- ◆ Certain limitations regarding pre-existing injuries or illness.

WAITING PERIODS

In the case of death due to natural causes, cover or any increase in cover has a waiting period of three months.

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

No benefit is paid if death is due to suicide or attempted suicide within 2 years after commencement of insurance, or the commencement of any increase in the insurance

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.

B. Burial Repatriation Benefit

This benefit is not described in the policy and is available on the death of any Insured or Family Member 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."

C. Administrative/Other aspects

General Terms and conditions:

- Each Principal Member must complete an application form electing his/her dependants and extended family.
- Any incorrect information provided to the administrators may result in a claim not being honoured.
- Only claims due to accidental death will be paid immediately, provided that the first premium was received.

Debit order procedure:

The Debit Order will be lodged on the date selected by the Member. Please note that should a debit order not deduct from your account, a double premium must be paid the following month, to avoid waiting periods being reinstated. If a policy lapse, the Principal Member must apply to have his/her membership reinstated, if approved, the waiting periods will once again come into force from effect of the date on which the debit order is successful. During this period until the actual debit order is honoured – **no** claims will be paid.

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.

Claim Procedures:

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

- Insurance Certificate; and
- Benefit claim forms as required by Sanlam; and
- In the event of a claim for a full-time student younger than 26 years, a letter confirming full-time study at a recognised educational institution must be submitted. (Part-time students are not covered in terms of the Policy);
- Application for Benefits form on which the Principal Member nominated his/her qualifying family members;
- Original certified copy of the official death certificate.

- Original certified copy of the Deceased ID document.
- Original certified copy of the Principal Member ID document.
- Copy of recent bank statement.
- For a disabled child, confirmation of the Disability Grant, copy of the Medical application or Medical report is required.

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

COMPLAINTS DEPARTMENT:

Tel: (021) 947 2220

Email: marlene.carstens@sanlam.co.za

SANLAM COMPLIANCE OFFICER:

Tel: (021) 947 1797

Fax: (021) 947 9360

Email: hameeda.khan@sanlam.co.za

ADMINISTRATION HELP LINE:

Tel: (012) 348-8310

Fax: 086 514 1115 or (012) 365 2871

UNDERWRITTEN BY:



Employee Benefits

