

EXTENDED FAMILY DEPENDANTS:

| SURNAME AND FIRST NAME: | ID NO. / DATE OF BIRTH: | RELATIONSHIP: | Extended/ Wider Children | PREMIUM RATE: |
|--------------------------------------|-------------------------|---------------|--------------------------------|---------------|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |
| 5. | | | | |
| 6. | | | | |
| 7. | | | | |
| 8. | | | | |
| 9. | | | | |
| 10. | | | | |
| TOTAL EXTENDED FAMILY PREMIUM | | | | |

FUNERAL BENEFIT CHOICES:

| R10 000.00 COVER | Full Family | Single & Children | Married Couple | Single Member |
|---|----------------|-------------------|----------------|----------------|
| Cover Options | Option 1 | Option 2 | Option 3 | Option 4 |
| Principal Member | R 10,000.00 | R 10,000.00 | R 10,000.00 | R 10,000.00 |
| Spouse | 10,000.00 | 0.00 | 10,000.00 | 0.00 |
| Child 14 – 21 years | 10,000.00 | 10,000.00 | 0.00 | 0.00 |
| Child 6 – 13 years* | 5,000.00 | 5,000.00 | 0.00 | 0.00 |
| Child 1 – 5 years* | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Child 0 – 11months* | 1,250.00 | 1,250.00 | 0.00 | 0.00 |
| Stillborn | 1,250.00 | 1,250.00 | 0.00 | 0.00 |
| Rate Member/Month 18 - 64 years | 51.00 | 49.00 | 49.00 | 48.00 |
| Rate Member/Month 18 - 64 years (with tombstone benefit) | 63.00 | 61.00 | 61.00 | 59.00 |
| Rate Member/Month 65 - 74 years | 98.00 | 94.00 | 94.00 | 70.00 |
| Rate Member/Month 65 - 74 years (with tombstone benefit) | 130.00 | 124.00 | 124.00 | 98.00 |
| Rate Member/Month 75-84 years | 124.00 | 109.00 | 109.00 | 114.00 |
| Rate Member/Month 75-84 years (with tombstone benefit) | 166.00 | 158.00 | 168.00 | 151.00 |
| Rate Member/Month 85-94 years | 158.00 | 151.00 | 151.00 | 144.00 |
| Rate Member/Month 85-94 years(with tombstone benefit) | 213.00 | 204.00 | 204.00 | 194.00 |

| R18 000.00 COVER | Family | Single & Children | Married Couple | Single Member |
|---|----------------|-------------------|----------------|----------------|
| Cover Options | Option 1 | Option 2 | Option 3 | Option 4 |
| Principal Member | R 18,000.00 | R 18,000.00 | R 18,000.00 | R 18,000.00 |
| Spouse | 18,000.00 | 0.00 | 18,000.00 | 0.00 |
| Child 14 – 21 years | 10,000.00 | 10,000.00 | 0.00 | 0.00 |
| Child 6 – 13 years* | 5,000.00 | 5,000.00 | 0.00 | 0.00 |
| Child 1 – 5 years* | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Child 0 – 11months* | 1,250.00 | 1,250.00 | 0.00 | 0.00 |
| Stillborn | 1,250.00 | 1,250.00 | 0.00 | 0.00 |
| Rate Member/Month 18 - 64 years | 71.00 | 69.00 | 69.00 | 66.00 |
| Rate Member/Month 18 - 64 years (with tombstone benefit) | 92.00 | 88.00 | 88.00 | 84.00 |
| Rate Member/Month 65 - 74 years | 150.00 | 143.00 | 143.00 | 137.00 |
| Rate Member/Month 65 - 74 years (with tombstone benefit) | 202.00 | 192.00 | 192.00 | 174.00 |

| R30 000.00 COVER | Family | Single & Children | Married Couple | Single Member |
|---|----------------|-------------------|----------------|----------------|
| Cover Options | Option 1 | Option 2 | Option 3 | Option 4 |
| Principal Member | R 30,000.00 | R 30,000.00 | R 30,000.00 | R 30,000.00 |
| Spouse | 30,000.00 | 0.00 | 30,000.00 | 0.00 |
| Child 14 – 21 years | 20,000.00 | 20,000.00 | 0.00 | 0.00 |
| Child 6 – 13 years* | 10,000.00 | 10,000.00 | 0.00 | 0.00 |
| Child 1 – 5 years* | 5,000.00 | 5,000.00 | 0.00 | 0.00 |
| Child 0 – 11months* | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Stillborn | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Rate Member/Month 18 - 64 years | 120.00 | 114.00 | 114.00 | 109.00 |
| Rate Member/Month 18 - 64 years (with tombstone benefit) | 158.00 | 152.00 | 152.00 | 145.00 |
| Rate Member/Month 65 - 74 years | 273.00 | 260.00 | 260.00 | 248.00 |
| Rate Member/Month 65 - 74 years (with tombstone benefit) | 374.00 | 356.00 | 356.00 | 338.00 |

| R40 000.00 COVER | Family | Single & Children | Married Couple | Single Member |
|---|----------------|-------------------|----------------|----------------|
| Cover Options | Option 1 | Option 2 | Option 3 | Option 4 |
| Principal Member | R 40,000.00 | R 40,000.00 | R 40,000.00 | R 40,000.00 |
| Spouse | 40,000.00 | 0.00 | 40,000.00 | 0.00 |
| Child 14 – 21 years | 20,000.00 | 20,000.00 | 0.00 | 0.00 |
| Child 6 – 13 years* | 10,000.00 | 10,000.00 | 0.00 | 0.00 |
| Child 1 – 5 years* | 5,000.00 | 5,000.00 | 0.00 | 0.00 |
| Child 0 – 11months* | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Stillborn | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| Rate Member/Month 18 - 64 years | 145.00 | 138.00 | 138.00 | 132.00 |
| Rate Member/Month 18 - 64 years (with tombstone benefit) | 194.00 | 185.00 | 185.00 | 177.00 |
| Rate Member/Month 65 - 74 years | 337.00 | 321.00 | 321.00 | 305.00 |
| Rate Member/Month 65 - 74 years (with tombstone benefit) | 464.00 | 442.00 | 442.00 | 420.00 |

* Refer to T&C for benefit limits for children 0-14 years

WIDER CHILDREN CHOICES: -

| Category | Benefit Amount |
|---|----------------|
| Children aged 14 - 18 years | R 5,000 |
| Children aged 6 - 13 years | R 2,000 |
| Children aged 0 - 5 years | R 1,250 |
| Stillborn | R 1,250 |
| Premium per principal member per month | R 7.50 |

EXTENDED FAMILY BENEFIT CHOICES:

| Extended Family Member Benefits | R 10,000 | Waiting Period |
|--------------------------------------|----------|----------------|
| Risk rate (18 - 64years) per member* | R 33.00 | 6 months |
| Risk rate (65 - 74years) per member | R 84.00 | 6 months |
| Risk rate (75 - 84years) per member | R 120.00 | 12 months |
| Risk rate (85 - 94years) per member | R 160.00 | 12 months |

* Refer to T&C for benefit limits for children 0-14 years

| PREMIUM CALCULATION SUMMARY | |
|---|----------------|
| CATEGORY INSURED | PREMIUM AMOUNT |
| FUNERAL BENEFIT PREMIUM | |
| WIDER CHILDREN PREMIUM (if applicable) | |
| TOTAL EXTENDED FAMILY PREMIUM (if applicable) | |
| TOTAL PREMIUM DUE | |

DEBIT ORDER AUTHORITY:

Name of Bank: _____ Branch Code: _____ Account type: Cheque Savings Transmission

Name of Accountholder: _____ Account Number: _____

I hereby authorize Safrican Insurance Company Limited ("Sfrican") to commence a debit order withdrawal from my account on ___ day of _____ 20___ and monthly thereafter, with a possible percentage increase each year, for the premium applicable for the cover selected. I understand that the debit order will be run on the date selected; if for whatever reason it is not honoured, 2 (two) withdrawal runs will be submitted the next month. In the event of this run being dishonored, the policy will lapse, subject to the grace period as stipulated under the terms and conditions. No cash payments are accepted for arrear or any other premiums. I understand that this signed document is required in the Safrican offices 10 (ten) working days prior to the elected deduction date; if not, the deduction will only qualify for the following calendar month's deductions, and cover will only commence the following month.

POLICY PAYER'S SIGNATURE: _____ **DATE:** _____

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 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:** _____

TERMS AND CONDITIONS OF THE USUTHU FUNERAL PLAN

FUNERAL BENEFITS:

The basic funeral plan provides for a cash benefit to be paid in settlement of a death claim of a Principal Member, his/her Spouse, Eligible Children and Extended Family Members, where applicable.

Principal Member: a permanent, genuine, and active person or member of the Policyholder, who is allowed to elect participation in the policy, in accordance with the eligibility conditions as stated in the policy schedule. The maximum entry age to the Fund is 94 years.

Spouse: a person married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, which shall include a Common Law Spouse of the Principal Member. A spouse may not exceed the maximum entry age of 94 years. Only a maximum of 2 Spouses may be covered.

Common Law Spouse: a person who is deemed by Safrican, at its sole discretion, to be a Spouse, having regard to the particular circumstances of each case, and shall include, where applicable, Customary Marriages or a relationship between two people of the same gender, or a relationship between two people after a continuous cohabitation period of 6 (six) months.

Child: An unmarried child, age 21 years and younger, of the Principal Member, including a stepchild, posthumous child, an illegitimate child, a legally adopted child or a stillborn child (from the 26th week of pregnancy). Only 2 stillbirth claims will be accepted per family during the term of the Policy. The age 21 years is extended to age 25 years if still a full-time student at a recognised institution or until the Principal Member ceases to qualify, which ever event occurs first. This does not include part time or correspondence students. Children who are mentally retarded or totally and permanently disabled at age 21 years or younger, who are unable to care for themselves, are covered until death or until the Principal Member ceases to qualify, which ever event occurs first. Details of any children of a Common Law Spouse, illegitimate children and stepchildren must be given to Safrican at the same time as the Principal Member joins the Plan, or within 1 month of the child becoming eligible for cover. Failing this, Safrican will require satisfactory proof to support any claim.

Wider Children: A child who is 18 years or younger and does not qualify to be an eligible child of the Principal Member but is financially dependent on the Principal Member. Wider children should be related to the Principal Member (there must be insurable interest) and the proof of dependability may be required by Safrican should it be deemed necessary. Up to 4 Wider Children may be nominated for cover.

Extended Family: Family members, who are dependent on the Principal Member for financial assistance towards funeral and related costs, may be covered. These may include parents, parents-in-law, uncles, aunts, brothers, sisters, nephews, nieces, grandparents and children of the Principal Member who are over age 21 years.

Please Note:

- Maximum entry age is 94 years.
- Up to 10 Extended Family members may be nominated for cover.
- Only in case of a marriage may Extended Family (parent-in-law) be added, provided the maximum number of Extended Family Members has not been exceeded (approval to be granted by Safrican before premiums are amended).
- Extended Family Members may only be covered once under the Plan.

TERMS & CONDITIONS:

- Each Principal Member must complete an application form electing his/her dependants and extended family.
- Benefits will cease at normal retirement age of the Principal Member, or on the death of the Principal Member before retirement age, or withdrawal from the Plan by the Principal Member, or non-payment of premium subject to the grace period, which ever event may occur first.
- All children may be covered multiple times under the Plan, provided that:
 - The benefit for children younger than 6 years cannot exceed the maximum benefit limit of R10 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.

GRACE PERIOD:

- A one-month grace period is allowed to pay any premium once the policy is in force (i.e. first premium has been received). If the premium is not paid within that month, the cover will cease without further notice.

WAITING PERIODS:

- A 6 (six) waiting period shall apply from the commencement date of the policy, in respect of a death due to natural causes, for insured persons less than 74 (seventy four) years at the commencement date.
- A 12 (twelve) waiting period shall apply from the commencement date of the policy, in respect of a death due to natural causes, for insured persons greater than 74 (seventy four) years at the commencement date.
- Claims due to accidental death will be paid immediately provided that the policy has commenced, the first premium is received by Safrican and the policy is not in arrears.
- Should a member select a higher benefit than the one currently enjoyed, the waiting period mentioned above will apply on the improved benefit.
- Where any premium payment is missed and thereafter paid, the applicable waiting period not served at the point when the premium was not paid, will apply from the date that payment of the premium is resumed.

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.
- Suicide will not be covered during the first 2 (two) years of membership.
- Divorced spouses at inception of the policy are not covered, and cover for spouses who divorce during the term of the policy will cease immediately on divorce.

COOLING OFF PERIOD:

- The policyholder has a 30 (thirty) 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, should she or he elect not to take up the Policy, she or he must inform Safrican in writing of her or his intention not to accept.
- All premiums already paid shall be refunded, if you have not claimed for a death.

SURRENDER VALUES:

There are no surrender values attached to this Policy. Benefits under this Policy may not be ceded or pledged in any way. No loans will be granted against this policy.

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 within **6 (six) months** of the date of death. Failure to do so within the **6 (six) month** period from 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 computer produced or faxed certified 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; **and**
 - (BI-1663) A copy of the Notification of death
- Certified copy of Principal Member's Identity Document
- Certified copy of deceased's Identity Document
- In the event of a claim for a full-time student, a letter confirming full-time study from a recognised educational institution, together with the last academic report, must be submitted
- For a disabled child, confirmation of the Disability Grant, copy of Medical Application of the Principal Member or Medical Report must be submitted.

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, **provided** all the claim procedure criteria have been met.

- Faxed copies must be clearly certified. The details of the Commissioner of Oaths with all the relevant details must be clear.
- Documentation submitted other than those listed, will not be accepted. Affidavits are not accepted.
- NB: Posted documents **MUST** be sent via registered mail.

NB: The policyholder is entitled to be provided, upon request, with a copy of the Policy.

Should a member have underpaid his / her premium, the benefit payable in respect of a claim will be reduced in proportion to the underpayment.

INTERMEDIARY SERVICES:

In instances where an intermediary is involved, up to a maximum of 10% commission and a R15.00 administration fee will be payable to the intermediary for services rendered, and in addition a R5.00 debit order fee which is included in the premium will be payable to Safrican.

**SAFRICAN HELP LINE
(ASK FOR CLIENT RETENTION)
(011) 778 8000**

**PLEASE FAX COMPLETED APPLICATION FORMS TO
THE FOLLOWING NUMBER:
(031) 304 3738
Email: nirvanara@safrican.co.za**

Your policy is underwritten by:

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

Safrican is authorised to sell the following products: Long-term Insurance: Category A, B1, B2

Safrican holds professional indemnity and/or fidelity insurance cover.

Safrican Head Office

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

If you have any reason to complain, kindly contact the Compliance Officer of Safrican on the details set out below.

PO 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 escalate the complaint to either the FAIS Ombudsman or the Long-term Insurance Ombudsman, whose details are set out below:

If it is about the terms of the policy or a claim that was not paid,
The Ombudsman of Long-term Insurance
Private Bag x45, Claremont, 7735
Tel: (021) 657-5000 Fax: (021) 674-0951

If it is about the terms of the sale of the policy:
FAIS Ombudsman
P.O. Box 74571, Lynnwood Ridge, 0040
Tel: (012) 470-9080 Fax: (012) 348 3447