



VEBI GROUP
Funerals and Financial Services

FUNERAL COVER APPLICATION FORM

FSP 51631 · membership

Cover amount

Main member age

18-64

65-84

Member details

FULL NAME

SURNAME

ID / PASSPORT

RELATIONSHIP

COVER AMOUNT (R)

PREFERRED CONTACT

PHYSICAL ADDRESS

(call / whatsapp / email / sms)

MOBILE NUMBER

EMAIL ADDRESS

(cell)

PAYMENT METHOD

Cash

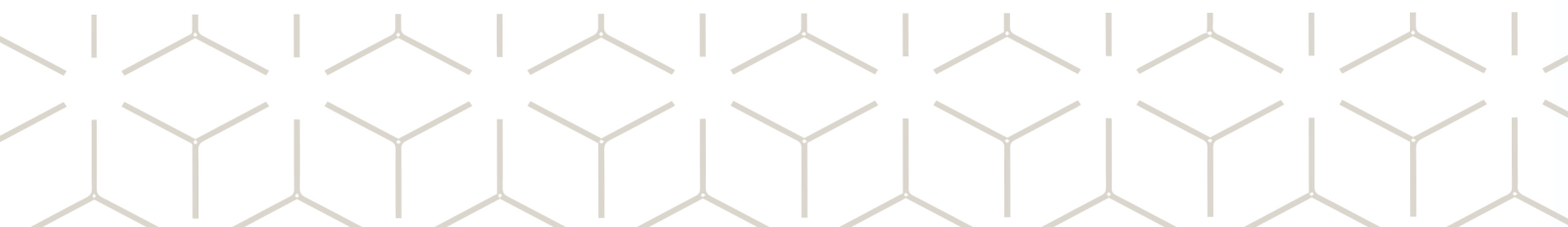
EFT

Debit order

Other

Signature _____

Date ____ / ____ / ____



EXTENDED

	NAME & SURNAME	ID NUMBER	RELATIONSHIP	COVER
CHILDREN				
Child 1	_____	_____	_____	_____
Child 2	_____	_____	_____	_____
Child 3	_____	_____	_____	_____
Child 4	_____	_____	_____	_____
Child 5	_____	_____	_____	_____
Child 6	_____	_____	_____	_____
PARENTS				
Parent 1	_____	_____	_____	_____
Parent 2	_____	_____	_____	_____
Parent 3	_____	_____	_____	_____
Parent 4	_____	_____	_____	_____
EXTENDED (10)				
Ext 1	_____	_____	_____	_____
Ext 2	_____	_____	_____	_____
Ext 3	_____	_____	_____	_____
Ext 4	_____	_____	_____	_____
Ext 5	_____	_____	_____	_____
Ext 6	_____	_____	_____	_____
Ext 7	_____	_____	_____	_____
Ext 8	_____	_____	_____	_____
Ext 9	_____	_____	_____	_____
Ext 10	_____	_____	_____	_____

BENEFICIARY

Beneficiary name	Beneficiary surname
_____	_____
Beneficiary ID number	Relationship to main member
_____	_____
Beneficiary address	

Beneficiary contact number	Beneficiary email address
_____	_____

I, the undersigned, declare that the above information is correct and that I am obliged to abide by the terms and conditions. I understand that failure to pay premium on time may cause my policy to lapse.

Signature: _____ **Date:** _____



A. Authority/Mandate: Paper/Electronic

Given by (name of Accountholder): _____
 Address: _____
 Bank Account Detail
 Bank Name: _____
 Branch Name and Town: _____
 Branch Number: _____
 Account Number: _____
 Type of Account: Current (cheque) / Savings / Transmission
 Date: _____
 Contact Number: _____
 To (Name of Beneficiary): _____
 Address: _____
 Abbreviated Shortname to be used: **VEBI FUNER**

Refer to contract reference number _____ ("the Contract Reference Number")

I/We hereby authorise Netcash (Pty) Ltd to issue and deliver payment instructions to your banker for collection against my/our abovementioned account at my/our above mentioned bank on condition that the sum of such payment instructions will not differ from my/our obligations as agreed to in the Contract Reference Number.

The individual payment instructions so authorised must be issued and delivered on the date when the obligation in terms of the Agreement is due and the amount of each individual payment instruction may not differ as agreed to in terms of the Agreement.

The payment instructions so authorised to be issued must carry the Contract Reference Number, included in the said payment instructions, and must be provided to identify the specific contract. The said Contract Reference Number should be added to this form in section E before the issuing of any payment instruction and communicated directly after having been completed.

I /we agree that the first payment instruction will be issued and delivered on _____(date) and thereafter regularly on the _____ of each month.

If however, the date of the payment instruction falls on a non-processing day (weekend or public holiday) I agree that the payment instruction may be debited against my account on the following business day; or

Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the Agreement have been paid or until this authority is cancelled by me/us by giving you notice in writing of not less than the interval (as indicated in the previous clause) and sent by prepaid registered post or delivered to your address indicated above.

DebiCheck authentication

I authorize the originator to make use of the tracking facility as provided for in the DebiCheck system. The initial payment instruction will be issued and delivered with an initial amount of _____ {first collection amount}. The DebiCheck authentication is subject to the following terms:
 _____ {insert mandate type} mandate with an instalment amount of R_____ {installment amount}.
 The payment instruction will be issued on _____ {mandate initiation date} not exceeding R_____ {maximum amount} and thereafter _____ {DebiCheck frequency}. The installment and maximum amount may be adjusted _____ {adjustment category}.

B. MANDATE

I/we acknowledge that all payment instructions issued by you will be treated by my/our abovementioned bank as if the instructions had been issued by me/ us personally.

C. CANCELLATION

I/we agree that although this authority and mandate may be cancelled by me/us, such cancellation will not cancel the Agreement. I/we also understand that I/we cannot reclaim amounts, which have been withdrawn from my/our account (paid) in terms of this authority and mandate if such amounts were legally owing to you.

D. ASSIGNMENT:

I/We acknowledge that this authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party.

Signed on thisday of.....

.....
SIGNATURE AS USED FOR OPERATING ON THE ACCOUNT

.....
ASSISTED BY
FOR OFFICE USE

.....
CAPACITY

E. AGREEMENT REFERENCE NUMBER

THE AGREEMENT REFERENCE NUMBER IS





INDIVIDUAL FUNERAL POLICY

GENERAL TERMS AND CONDITIONS

Vebi Funerals and Financial Services is the Funeral Service Provider and Intermediary with FSP 51631, and RMA Life Assurance Company Limited, Reg No 1990/06308/06 (RMA Life) is the Insurer under this policy.

In an event whereby a client opts not to use Vebi Funeral Services for the burial of their loved ones, a 30% portion of the claim will be deducted to assist in the administration and running costs of the business. Therefore the client will be paid 70% of the total cover.

This individual policy is underwritten on a group basis. The Policyholder will provide RMA Life with all information required by RMA Life to enable RMA Life to underwrite this policy on a group basis. The risks covered under this insurance policy are rated based on the characteristics of a group of people together, as opposed to that of the individuals who are the Lives Assured under this policy. The group is reflected on the Policy Schedule and the Main Life Assured under this policy must be a member of the group for the Assured Lives to be included in the group of people on whose characteristics the policy is rated.

RMA Life will pay the benefits set out in this policy according to the terms and conditions set within this document. The policy will be amended if and when required as provided for in these General Terms and Conditions, and the amendments will then form part of the insurance contract. Should there be any conflict between this policy and any other document issued by RMA Life, the terms and conditions set out in this policy will prevail.

The Individual Funeral Policy is a funeral policy that will pay a lumpsum upon the death of an Assured Life. Please keep this document in a safe place.

1. Definitions

1.1 **Accident/Accidental:** An Accident means a sudden, unexpected, unusual, specific event occurring at a particular moment and a particular place which even the Assured Life could not foresee, anticipate or envisage and

which results in visible, violent, external and traumatic death of the Assured Life.

- 1.2 **Natural Death:** is medically defined as death brought on by a disease or age rather than caused by other factors like Accident or crime.
- 1.3 **Age Next Birthday:** Insured's age at a particular time with the addition of 1 year.
- 1.4 **Assured Life:** This means the person whose life is insured under this policy and upon whose death the benefit will pay out if the conditions of this policy are met. All Assured Lives must be South African citizens or a Permanent Resident, or a person with a legal South African work permit. The Assured Lives are the Main Life Assured and his / her Spouse, Children, Parents and Extended Family. The names of the Assured Lives are reflected on the Policy Schedule.
- 1.5 **Beneficiary:** This is the person nominated by the Policyholder to receive the payment of the benefit under circumstances where the benefit is not paid to the Policyholder.
- 1.6 **Benefit start date:** means the date on which cover commences in respect of an Assured Life, which is the day on which the first Premium is paid with respect to that Assured Life.
- 1.7 **Child/Children:** Will mean an unmarried, financially dependent biological Child of the Main Life Assured or Spouse, who has not yet attained the age of 21 or 25 if fulltime student or mentally disabled and will include: a posthumous Child, a stepchild, a grandchild, a legally fostered Child and an adopted Child and a Stillborn Child.
- 1.8 All ages referred to in this Policy are Age Next Birthday.

The benefit for Children is age-dependent and limited in terms of applicable legislation. Notwithstanding anything included in the table hereunder, the claim amount will be limited to the maximum amount allowed in applicable legislation.

Benefit tables for Children:

Child Age	% Main Life Assured's Cover Amount
Stillbirths	12.5%
< 1	12.5%
1 – 5	25%
6 – 13	50%
> 13	100%



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- 1.9 **Extended Family:** means grandparents, siblings, siblings in law, niblings, cousins, uncles, grand uncles, aunts, grand aunts, additional Spouse, additional Children of the Main Life Assured.
- 1.10 **Insurer:** RMA Life is the Insurer, and in return for a stipulated Premium, RMA Life accepts the risks and will payout the benefit if a claim event occurs.
- 1.11 **Not taken up (NTU):** This is when the Premium Payer does not pay the first Premium payable on the policy. The policy is considered as Not taken up by the Policyholder (NTU) and cancelled from inception.
- 1.12 **Parent(s):** means the persons who are the biological Parents, Parents-In-Law, adoptive Parents and step-parents of the Main Life Assured.
- 1.13 **Policyholder:** The person that has taken out the policy, has an insurance contract with RMA Life and is also the Premium Payer. The Policyholder and the Main Life Assured is the same person
- 1.14 **Policy start date:** means the date on which the policy becomes effective.
- 1.15 **Premium:** the amount specified as payment for the policy benefits and confirmed in the Policy Schedule and amended as provided for in this General Terms and Conditions.
- 1.16 **Repudiation:** In relation to a claim means any action by which RMA Life rejects or refuses to pay a claim or any part of a claim, for any reason, and includes instances where a Claimant lodges a claim –
- 1.16.1 in respect of a loss event or risk not covered by the policy; and
- 1.16.2 in respect of a loss event or risk covered by a policy, but the Premium or Premiums payable in respect of those Assured Lives are not paid.
- 1.17 **Spouse:** means a person who is the permanent life partner (whether in a heterosexual or homosexual partnership) or Spouse or civil union partner of the Main Life Assured in accordance with:
- 1.17.1 the Marriage Act, 68 of 1961;
- 1.17.2 the Recognition of Customary Marriages Act, 68 of 1997;
- 1.17.3 the Civil Union Act, 17 of 2006; or
- 1.17.4 the tenets of any Asiatic religion.
- 1.17.5 A permanent life partner is a partner who the Main Life Assured has lived with for longer than 12 months.
- 1.17.6 A maximum of 1 Spouse will be covered for benefits under this policy at any one time.
- 1.18 **Stillbirth (Stillborn Child):** Is a Child of a Life Assured that did not breathe or show any other signs of life after being delivered, expelled or surgically removed from its mother after the 26th week of pregnancy. This excludes instances where the mother chooses to have an abortion (i.e. termination of pregnancy).
- 1.19 **Main Life Assured:** means the individual that is a member of the group and is listed as the Main Life Assured on the Policy Schedule. The Main Life Assured and the Policyholder is the same person.
- 2. What documents form part of the policy?**
- 2.1 The Application Form;
- 2.2 The Policy Schedule; and
- 2.3 The General Terms and Conditions (this document).
- 3. Duration and Term of the Policy**
- 3.1 The insured event for this policy is death of the Assured Life.
- 3.2 The term of this policy is 12 months from the Policy start date.
- 3.3 The policy is automatically renewed for another 12 months on an ongoing basis provided that the group still exists and the Main Life Assured is still a member of the group.
- 4. Will the Premium increase?**
- 4.1 The Premium will have no automatic increase. However, RMA Life may review and increase Premiums:
- 4.1.1 Within the term of the policy if there are reasonable actuarial grounds to change or vary the terms, conditions or provisions of the policy; or if the variation will be to the benefit of the policyholder; and
- 4.1.2 Annually upon renewal. Upon annual renewal the following factors will be taken into account to determine the increase: the size of the group; take-up



rate or level of participation by members of the group in the individual policies underwritten on a group basis; average risk profile (age, gender and location of Assured Lives will be used to determine the groups average risk profile) and claims profile (the average claims ratio of the group will be taken into consideration).

4.2 Should RMA Life review Premiums, RMA Life will give the Policyholder 31 (Thirty-One) days' notice of any Premium change.

5. What benefits does the Policyholder have?

The Policyholder can choose from the following options in terms of the Assured Lives they would like to cover (where Premiums will be quoted at a **Family Option** level):

- **Family Option 1:** Main Life Assured only.
- **Family Option 2:** Main Life Assured and Spouse.
- **Family Option 3:** Main Life Assured and up to 6 Children.
- **Family Option 4:** Main Life Assured, Spouse, and up to 6 Children.

The Policyholder can also choose to insure up to 4 Parents and up to 10 Extended Family members in addition to the options above. When adding Parents and Extended Family members, a Premium rate per insured life is payable.

The Policyholder may also choose a Body Repatriation Value Added Service benefit for an additional Premium. If this benefit is added to the policy, it will apply to all Assured Lives covered on the policy.

The benefits that the Policyholder chose will be reflected on the Policy Schedule.

6. What are the minimum and maximum entry ages?

Insured Life	Minimum Entry Age	Maximum Entry Age	Cease Age
Main Life Assured	18	85	-
Spouse	18	85	-
Children	1	18	21/25
Parents	18	85	-
Extended Family	1	85	-

7. What is the Insurance Cover amount?

7.1 The cover amount per Life Assured is as follows:

Insured Lives	Minimum Cover	Maximum Cover
Family Options (1 – 4)	R10 000	R50 000
Parents	R5 000	R30 000
Extended Family	R5 000	R30 000

7.2 Cover amount for each Parent and each Extended Family cannot exceed the Main Life Assured's cover amount.

7.3 The Cover amount selected for Family Options will apply to both the Main Life Assured & Spouse.

7.4 The Children Cover Amount will be limited as set out in section 1.

7.5 The Cover amount that the Policyholder is entitled to under this Policy is reflected in the Policy Schedule.

8. How are the Premiums paid?

8.1 Premiums are payable monthly or annually.

8.2 The Premiums are set out in the Policy Schedule.

8.3 The Premiums set out in the Policy Schedule in respect of the Assured Lives shall be paid by the Policyholder.

8.4 Premiums may be paid via debit order or EFT.

8.5 No cash payments will be accepted.



10. What are the minimum and maximum entry ages?

Insured Life	Minimum Entry Age	Maximum Entry Age	Cease Age
Main Life Assured	18	85	-
Spouse	18	85	-
Children	1	18	21/25
Parents	18	85	-
Extended Family	1	85	-

11. What is the Insurance Cover amount?

11.1 The cover amount per Life Assured is as follows:

Insured Lives	Minimum Cover	Maximum Cover
Family Options (1 – 4)	R10 000	R50 000
Parents	R5 000	R30 000
Extended Family	R5 000	R30 000

11.2 Cover amount for each Parent and each Extended Family cannot exceed the Main Life Assured's cover amount.

11.3 The Cover amount selected for Family Options will apply to both the Main Life Assured & Spouse.

11.4 The Children Cover Amount will be limited as set out in section 1.

11.5 The Cover amount that the Policyholder is entitled to under this Policy is reflected in the Policy Schedule.

12. How are the Premiums paid?

12.1 Premiums are payable monthly or annually.

12.2 The Premiums are set out in the Policy Schedule.

12.3 The Premiums set out in the Policy Schedule in respect of the Assured Lives shall be paid by the Policyholder.

12.4 Premiums may be paid via debit order or EFT.

12.5 No cash payments will be accepted.

13. Missing the first Premium

13.1 If the Policyholder misses the first Premium payment on the policy, the Policy start date will be moved to the following month.

13.2 If the Policyholder fails to pay the first Premium again in the second month, the policy will be deemed Not taken up (NTU) and the Policyholder will be notified of the cancellation of the policy from inception.

14. What happens if Premiums are not paid?

14.1 **Grace Period:** RMA Life allows a 31 day grace period for monthly Premiums and 45 days for annual Premiums as Grace Period. Cover continues until the end of the Grace Period. The Grace Period is only applicable after the first Premium on the policy was paid and the policy is in force or incepted.

14.2 **Lapse:** The policy will lapse if two consecutive Premiums are missed and/ or the policy will also lapse at any stage if two Premiums are outstanding. If the policy is lapsed, the Policyholder will be informed of the lapse.

15. Can the policy be reinstated?

15.1 The policy may only be reinstated once in a 24-month period.

15.2 The policy may only be reinstated within a 3-month period after lapse or cancellation occurred.

15.3 If reinstatement is requested, all outstanding Premiums must be paid up to date.

15.4 No new waiting period will apply for Funeral benefits on reinstatement for Assured Lives that were covered before the lapse or cancellation and to which Assured Lives no waiting period was applicable before the lapse or cancellation.

15.5 For those Assured Lives where a waiting period was applicable before the lapse or cancellation, the waiting period will continue from the date of reinstatement.



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16. When does the cover start?

16.1 The insurance cover in respect of an Assured Life shall commence on the Benefit Start date reflected in the Policy Schedule.

17. When does the cover end?

17.1 Insurance cover in terms of this policy in respect of an Assured Life shall cease on the occurrence of the events mentioned below, whichever occurs first:

17.1.1 This policy is cancelled.

17.1.2 The Policyholder fails to pay the Premium on the due date thereof and fails to remedy such failure within the grace period set out in clause 11.

18. Are there any Waiting Periods?

18.1 The following waiting periods are applicable. No Benefits will be paid during the waiting period:

18.1.1 Cover for Accidental death starts immediately provided that the policy has commenced i.e., the first Premium is received by RMA Life. If the policy is in arrears but still in force the outstanding premiums will be deducted from the sum insured.

18.1.2 The waiting period are 3 months from plan A to E, 6 months for member plus spouse and 8 dependents and pensioners

18.1.3 A 12 (twelve) month waiting period shall apply from the Benefit Start Date in respect of a death due to suicide.

18.2 The waiting period is applicable per Assured Life and will commence when cover for that Assured Life commences.

18.3 Where new cover is added a new waiting period will be applicable to the new

cover.

18.4 Where cover is decreased no new waiting period will be applicable.

18.5 The waiting period will be waived/reduced If the Main Life Assured had another active policy with similar benefits that was cancelled within 31 days of taking out this policy. Similar benefits refer to the same or less cover amount and benefit payout type (e.g. lump-sum payment) on the following basis:

18.5.1 The waiting period will be reduced by the number of months the previous policy was active.

19. How long are lives assured covered under this policy?

19.1 All Assured Lives are covered for the term of the policy or until the insurance cover is terminated for whatsoever reason in terms of clause 17 below.

19.2 Cover for Children will end when the child reaches the age of 25.

20. Can this policy be cancelled?

20.1 **Cooling off period:** The Policyholder may cancel the policy within 31 days of receiving the terms and conditions.

20.1.1 If the Policyholder chooses to cancel the policy in this period, RMA Life will refund any Premiums already received, in a case where a claim was paid, no refund will be provided.

20.2 **The right to cancel:** This policy may be cancelled, by RMA Life and/or the Policyholder at any time during the term of the policy by giving 31 (Thirty-One) Days' notice to the other party.

20.3 There will be no refund of Premiums if the policy is cancelled outside the cooling-off period.

20.4 No claim shall be entertained for death that occurred after the termination of this



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policy.

20.5 This policy will terminate when the Main Life Assured passes away.

20.6 In any instance where the policy is canceled, is an NTU or ends for whatever reason, the Policyholder and Main Life Assured will be informed.

21. Can I make changes to the policy?

21.1 Only the Policyholder may make changes to the policy. Changes can include:

21.1.1 Change debit order details.

21.1.2 Change contact details or personal details.

21.1.3 Change contact details or address.

22. Amendments and/or variations and Waivers

22.1 RMA Life will at all times be entitled to amend any provisions of the Policy or the funeral benefits, by sending 31 (Thirty-One) days written notice to the Policyholder.

22.2 No amendments, waiver or cancellation of the Policy as a whole or of any terms or condition of the Policy will be effective unless such amendment, waiver or cancellation is in writing and accepted by RMA Life.

22.3 Any alteration or variation to this policy may be enforced or put into effect if permitted by legislation within 31 (Thirty-One) days.

22.4 Formal notification will be provided before any alterations or variations are made within 31 (Thirty-One) days.

23. Child/Children specific events:

23.1 What happens if the Child reaches the maximum age for cover?

23.1.1 The maximum age for cover for

Children is 21 years or 25 years if mentally disabled or fulltime student. Cover for the Child will end when the Child reaches the age of 25 years.

23.2 There will be no waiting period applicable to changes under this clause.

23.3 Stillbirth claims will be limited to 2 claims over the lifetime of the policy (initial 12 months including any renewal thereafter). Stillbirth claims will not count towards the Children limit of 6 and are only payable once the insured Parent's waiting period for natural causes has passed.

23.4 If the Stillborn Child has both Parents insured under this policy:

23.4.1 waiting periods applicable to the parents will be applicable to the stillborn;

23.4.2 The Parent with the lower remaining waiting period will be used (where relevant), and

23.4.3 only one Stillbirth claim is payable per Stillbirth death.

24. How to submit a claim for funeral benefits?

24.1 claims@vffs.co.za and 021 023 3929 and all claims must be reported to Vebi Group

24.2 By email to: claims@vffs.co.za

24.3 RMA Life will not pay or be liable for a claim for Funeral Benefits unless written notification of the claim, together with all supporting documents as prescribed by RMA Life is received by RMA Life within 180 days after the occurrence of the Accident.

24.4 If any information that is provided on any Assured Life is incorrect, any benefit that becomes payable may be recalculated or declined.

24.5 All claims must be reported to RMA Life



within 180 days of the date of death of the Assured Life on the policy.

24.6 RMA Life will pay all valid claims within 48 hours of receiving all the required documentation. Should RMA Life require any additional documentation or information to validate the claim, the payment may take longer. The 48 hours will only apply once the additional documentation or information is received. RMA Life has the right to investigate any claim submitted. Once a claim is under investigation, the 48- hour payment turnaround time will fall away, and the investigation will determine the new timeframe in which a decision will be reached on the validity of the claim. In this instance RMA Life will inform the Policyholder that the claim is being disputed.

24.7 All benefits under this Policy will be provided to the Policyholder.

25. Documentation to be submitted to RMA:

25.1 To enable RMA Life to process a claim, the following documents must be submitted:

- 25.1.1 Completed claim form
- 25.1.2 RMA Life's Death Notification Form;
- 25.1.3 Certified Copy of ID of the deceased;
- 25.1.4 Certified Copy of ID of the Claimant;
- 25.1.5 Certified Copy of the death certificate issued by the Department of Home Affairs;
- 25.1.6 Original or certified copy of all four (4) pages of the DHA1663 (Notification of death);
- 25.1.7 Proof of bank account of the claimant (stamped by the bank); and
- 25.1.8 A police report must be completed

and submitted in the event of unnatural deaths.

25.2 RMA Life will only entertain claims for the Assured Lives reflected on the Policy Schedule.

26. Repudiation of Claims

26.1 RMA Life aims to settle all claims; however, claims may be repudiated in circumstances where the claims do not comply with conditions of the policy. If a claim has been rejected, RMA Life will inform the claimant of the decision and reasons for rejection in writing.

26.2 The claimant has up to 90 days from the date of receiving the Repudiation Letter to lodge a complaint to RMA Life's Complaints Officer if they want to object against RMA Life's decision. The Complaints Officer will respond within 15 days, whereby the decision to repudiate the claim may be overturned or upheld. See the Complaints Procedure for the detailed complaints process.

26.3 No cover will be provided to any insured life that lives permanently outside the Republic of South Africa.

26.4 RMA needs to be informed if a person covered under the policy leaves the country for more than 3 months in a row. This may affect the terms and conditions of the contract, as well as whether or not cover can continue.

26.5 If RMA is not informed then RMA has the right to reject any claim and/or terminate the policy, in which event Premiums will not be refunded. RMA can only do so after the Policy Owner receives at least 31 days written notice of the intended termination.

27. What are the exclusions on this policy?

27.1 The Benefit will not be paid if death is



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directly or indirectly caused by or attributable to:

- 27.1.1 Active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military action, or usurped power.
- 27.1.2 In the event that a claim arises as a direct or indirect consequence of the use of nuclear, biological or chemical weapons, or any radioactive contamination, or attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective of whether any of the aforesaid has been performed with the specific use of information technology.
- 27.1.3 The influence of drugs or narcotics, unless administered or prescribed by a medical professional (other than themselves);
- 27.1.4 Operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot-air balloon, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- 27.1.5 Deliberate exposure to exceptional danger (excluding an attempt to save human life);

- 27.1.6 Criminal acts, participating or attempting to participate in illegal activity and/or being incarcerated in a penal institution;
 - 27.1.7 A motor vehicle injury where the life assured is driving whilst under the influence of alcohol (having a blood alcohol level above the statutory limit), in a race, stunt show or speed test;
 - 27.1.8 A motor vehicle injury resulting from the member failing to take reasonable measures to ensure the roadworthiness of the motor vehicle;
- 27.2 No benefit is payable if the Insurer is notified of a claim later than 180 days after the date of death.
- 27.3 Benefits are subject to prudential standard limitations.

28. What are the Policyholder's rights?

- 28.1 The Policyholder may not cash in this policy or transfer/cede the rights under this policy to a third party as security or for any other reason whatsoever.



29. Fraud and Misrepresentation

- 29.1 Notwithstanding the provisions of this Policy relating to claims, RMA Life reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums in respect of that life forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud, misrepresentation or non-disclosure of any material fact.
- 29.2 If RMA Life finds any non-disclosure, misrepresentation or any incorrect information to any material facts or circumstances with regards to the policy, we may reject the application.
- 29.3 Should this information come up during the term of the policy or at claim stage, RMA Life will declare the contract null and void. This will result in RMA Life cancelling the policy contract from inception and no paid Premiums will be refunded.

30. What are the responsibilities of the RMA Life staff?

- 30.1 All staff, who are not authorized FAIS Representatives, may explain to Policyholders the policy benefits, and the processes to be followed (Factual information only).
- 30.2 However, only RMA Life staff who are authorized FAIS Representatives may give financial advice to the Policyholder.

31. What are the Policyholder's responsibilities?

- 31.1 The claimant is responsible to answer all questions on the application form, claim form, or any other form that he/she might complete during the life of the policy, correctly and honestly.
- 31.2 The Policyholder warrants that he will provide all information required in the sole discretion of RMA Life to underwrite this policy and to assess claims under this policy.

31.3 Any neglect to complete these forms correctly, RMA Life may decrease the benefits or cancel the policy or insurance under the policy.

31.4 This may also result in the claim being repudiated.

31.5 For legal purposes, you should not sign any blank or incomplete forms.

32. What are the charges and fees?

32.1 All the charges and fees for this policy are included in the Premium as indicated in the Policy Schedule.

33. GENERAL PROVISIONS

33.1 Policy review

33.1.1 RMA Life reserves the right to change the policy from time-to-time and will notify the Policyholder and Main Life Assured of any policy changes.

34. Liability of RMA Life

34.1 RMA Life will pay benefits after the first Premium has been received if the claim is valid and no policy waiting periods are applicable.

34.2 After benefits have been paid, RMA Life will have no further liability towards the claim.

35. Currency and the law

35.1 RMA Life will make all payments in South African Rands (ZAR). Should the law of South Africa change, the conditions of this contract will be amended.

35.2 RMA Life shall only make payment into South African bank accounts.

36. No rights to other individuals

36.1 Unless otherwise provided, nothing in this Policy shall give any rights to benefit other than to the Policyholder or the



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claimant. Any extension providing indemnity to any person other than the Assured Life shall not give any rights of claims to such person, the intention being that the Claimant shall claim on behalf of such person.

37. Non-disclosure and Misrepresentation

37.1 This Policy shall not be void or voidable by reason of any:

- 37.1.1 Inadvertent misrepresentation, misdescription or non-disclosure;
- 37.1.2 Inadvertent breach of condition or warranty;
- 37.1.3 Inadvertent act, error or omission of the Policyholder, provided that notice be given to RMA Life as soon as reasonably practicable after the Policyholder becomes aware of the same. If required, the Policyholder shall pay any pro-rata additional Premium due, following such notice. It is the Policyholder's responsibility to ensure that the information for the Policyholder and Lives Assured and their Beneficiary(ies) are always accurate and kept up to date.
- 37.1.4 The Policyholder needs to inform RMA Life as soon as any life assured or contact information changes.

38. Commission and Fees

38.1 The commission is charged for each Premium. Premiums are worked out based on the total commission charge reflected in the Policy Schedule, according to the applicable legislation, and VAT will only be charged for Brokers who are VAT registered.

39. Policy Replacement

39.1 **Similar Policy:** Means a product with

benefits made available by an Insurer and has homogenous features to a product offered by RMA, identifiable by the following attributes:

- 39.1.1 Benefits
- 39.1.2 Exclusions
- 39.1.3 The duration of a policy
- 39.1.4 Policy Conditions
- 39.1.5 Waiting Periods

39.2 **Replacement Policy:** Means a new policy or a variation of an existing policy due to any reason other than the annual Premium increase, where:

- 39.2.1 The Policyholder or Main Life Assured was also the Policyholder or Main Life Assured in respect of another policy, and the Life Assured was covered under the previous policy in the last 31 days.
- 39.2.2 The previous policy termination event occurred in anticipation of, or as a consequence of effecting the new policy or variation.
- 39.2.3 If you have never had a funeral policy or not been a member of a group funeral policy and you take out cover, your cover is new to RMA, as it is the first time you are insured on a funeral policy.
- 39.2.4 A new policy can be the above, 38.2.3 or it can be a funeral policy from a different Insurer. This would happen if you cancelled funeral cover with one Insurer and take out cover with RMA Life. In this case, you have a new policy, but your cover is not new because you already had cover on a previous policy.

40. Complaints or Queries

40.1 If you have any questions or complaints about the policy, complaints@vffs.co.za or call 021 023 3929.



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36.2 If you have a complaint about how the policy was sold to you, and RMA Life could not resolve your query to your satisfaction, you may contact the FAIS Ombud at:

THE FAIS OMBUDSMAN

P.O. BOX 74571, Lynwood Ridge, 0040

Telephone: 012 762 5000

Fax: 012 348 3447

E-mail: info@faisombud.co.za

37.2 If you have a complaint about the policy itself or any claim under the policy and RMA Life could not resolve your query to your satisfaction you may contact the Ombudsman for Long Term Insurance at:

**THE OMBUDSMAN FOR LONG
TERM INSURANCE**

Private Bag X45, Claremont, Cape Town, 7735

Telephone: 021 657 5000

Sharecall: 0860 103236

Email: info@ombud.co.za

.... End...