



ASIPHILE FUNERAL PLAN WORDING

Definitions

- Main Member (Principal Member)
This can be any person between the ages of 18 years - 65 years. They must be residing and working in South Africa and must have a valid working permit.
- Spouse
This can be any person with whom the Main Member (Principal Member) has been in a relationship with and has been living with for longer than 6 months.
- Children
They must be related to the Main Member (Principal Member) - their blood child or they can include the Spouse's Children as long as the Main Member (Principal Member) has been in a relationship with and has been living with the Spouse for longer than 6 months.
- Additional Children (Extended Family)
They must be related to the Main Member (Principal Member) - their blood child or they can include the Spouse's Children as long as the Main Member (Principal Member) has been in a relationship with and has been living with the Spouse for longer than 6 months.
- Additional Adults (Extended Family)
They can include Parents-in-law, brothers, sisters, aunts, uncles or other relatives who are financially dependent on the principal member.

Eligibility

- Main Member (Principal Member) 18 years - 65 years maximum 1
- Spouse 18 years - 65 years maximum 1
- Children 0 years - 22 years maximum 4
- Additional Children (Extended Family) 0 years - 22 years maximum 4
- Additional Adults (Extended Family) 18 years - 85 years maximum 8
- Children aged 23 years or older will be covered up to age 26 years if they are studying fulltime at a recognized school or tertiary institution. This is subject to the provision of satisfactory evidence (annually) of full time study at a recognized school or tertiary institution.
- Unmarried mentally or physically disabled children who are totally and completely dependent on the main member will be covered for as long as the policy is in force.
- Age based prices are applicable for Additional Children & Additional Adults (Extended Family) in line with the funeral scale selected by the scheme.
- The Benefit for Additional Children (Extended Family) under the age of 14 years will reduce in line with the funeral scale selected by the scheme.

Repatriation of mortal remains benefit

- Repatriation of Mortal remains within South Africa, Namibia, Lesotho, Swaziland, Botswana, Mozambique and Zimbabwe.
- When a member's death occurs more than 100km from their normal place of residence / place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory.
- Funeral assistance service.
- 24 hour client and claims assistance service.

General terms and conditions

- Maximum benefit for the Main Member (Principal Member) is R45 000. This means that the Main Member (Principal Member) cannot have policies where if all policy benefits are added up, the benefit amounts to more than R45,000 for the Main Member (Principal Member).

- Once the Main Member's (Principal Member) cover ceases (dies, withdraws or retires), the funeral benefit for Spouses, Children, Additional Children and Additional Adults (Extended Family) members cease immediately. No continuation option is available.
- The Main Member (Principal Member) will always be the Beneficiary (Pay out Person) unless the main Member dies, then the person loaded as the "Pay out Person" will be the Beneficiary. If the Main Member (Principal Member) is still alive but would like the Benefit to be paid out to someone else, an affidavit from the Main Member (Principal Member) is required.
- Additional Children and Additional Adults (Extended Family) can cease membership while the main member remains a member, but that Extended Family Member cannot be readmitted to membership

Exclusions & Waiting Periods

Main Member (Principal Member), Spouse, Children 22 years and under

- A six month waiting period applies from date of receipt of the first month's premium for claims due to natural causes.
- Active participation in war, riot and civil commotion or terrorism or similar related incidents.
- All claims related to or a direct or indirect consequence of the use of atomic, biological or chemical warfare / weapon, terrorism or attacks on or sabotage of such facilities.
- Suicide will be excluded for the first 24 month

Additional Children & Additional Adults (Extended Family)

- A six month waiting period applies from date of receipt of the first month's premium for claims due to natural causes, unless proof is supplied of continuous insurance with another registered insurer.
- The commission of a crime, suicide, or self-inflicted injury and deliberate exposure to exceptional danger will not be covered during the first year of membership from the date of receipt of the first months premium.

Premiums

- "No Premium = No Cover". Should premiums not be paid in terms of the policy, cover ceases and should the member wish to re-join, they will be treated as a new entrant, with the commensurate waiting period.
- A 15 day grace period is allowed. Should a premium reject and the client pays in the cash within the grace period, there will be cover. If not, the policy will be double debited the following month and if the premium still comes back rejected, the policy will be cancelled with effect from the end of the period for which premiums were last received, cover ceases and should the member wish to re-join, they will be treated as a new entrant, with the commensurate waiting period.
- Should the client have paid premium less than 11 times in a 12 month period, the policy will be cancelled with effect from the end of the period for which premiums were last received, cover ceases and should the member wish to re-join, they will be treated as a new entrant, with the commensurate waiting period.

SIGNED BY CLIENT (Please sign the disclaimer below and initial each page of the document)

I hereby agree that I have read and understood all the terms and conditions of the product detailed in this document.

CREDIT PROVIDER NAME : _____

OWNER'S FULL NAME : _____

OWNERS SIGNATURE : _____

DATE SIGNED : _____