

UNION LIFE FUNERAL PLAN TERMS & CONDITIONS

DEFINITIONS:

- **"Principal member"**: The principal member must be a permanent resident of South Africa. The principal member where specified will be a person who qualifies for the eligibility conditions specified in the schedule of this policy.
- **"Spouse"**: a person married to the principal member by law, tribal custom or under the tenets of any Asian religion and shall include a common law spouse and where applicable, a relationship between two people of the same gender. The principal member may, due to a life changing incident, apply to Union Life in writing to change the spouse details. The spouse described fully in the schedule to this policy document shall be the only spouse covered under this definition.
- **"Child"**: an unmarried child of the principal member including a posthumous child, stepchild, child of any common law spouse of the principal member, illegitimate or legally adopted child, providing that proof of any child is submitted to Union Life and acceptance acknowledged by the underwriter. A child who is stillborn shall be covered for funeral benefits if the death occurred after the 26th week of pregnancy. Only 2 stillbirth claims will be accepted per family during the term of the policy.
- **"Unmarried Children"**: Are covered to below age 21 and to below age 26 years if a full-time student. Unmarried children who are mentally retarded or totally and permanently disabled prior to age 22, who are unable to care for themselves are covered to death, cessation age of the principal member or withdrawal. (In both instances, proof satisfactory to the underwriter of the condition of disablement or confirmation of full-time study must be submitted at claim stage. This does not include part-time and correspondence students). The principal member must inform Union Life in writing of any births of immediate children for the children to be covered.
- **"Beneficiary"**: Is the person fully described in the schedule to this policy who has been elected by the principal member to receive the benefits or direct the usage of the benefits claimed as a result of death of the principal member.
- **"Policyholder"**: Means the party as described in more detail in the schedule, who signed the application form to this policy, and who is responsible for the payment of the premiums. The policyholder must be a permanent resident of South Africa.
- **"Basic death benefits"**: The amounts as described fully in the schedule to this policy on which a death benefit will be paid on death of any life covered under this policy.
- **"Extended family member"**: A person whose funeral costs the policyholder is financially responsible for in the event of his/her death and shall include but not limited to: parents, parents in law, grandparents, uncles, aunts, brothers, sisters, nephews, nieces, grandchildren, own children above 21 years and domestic workers. There is a maximum joining age as stipulated in the schedule to this policy and cover will be limited in accordance to age at entry. Cover will not decrease due to age i.e. cover at entry will always be applicable unless policyholder elects to change benefits. The policyholder may, due to a life changing incident apply to Union Life in writing to change the details of the extended family members within three months of the occurrence of that event. An extended family member may be covered on a maximum of two policies and a maximum benefit of R20,000 will be payable on any one life under this benefit. Replacement of one person with another will not be allowed.
- **"Complaint"**: refers to a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of 30 September 2004, and in which it is alleged that Union Life Limited:
 - has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
 - has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant which is likely to result in such prejudice or damage; or
 - has treated the complainant unfairly.

CANCELLATION:

The policyholder, as well as Union Life, reserves the right to cancel this policy at any time after giving the other party 3 (three) months written notice of such intention.

WAITING PERIODS:

- There is a 6 (six) month waiting period for claims due to natural causes.
- Where a higher benefit is selected than in a previous plan, an applicable waiting period as stated above will apply to the increased amount.
- Lives above 65 years at entry will have a 9 (nine) months waiting period for claims due to natural causes for all benefits.
- Suicide will not be covered during the first 2 (two) years of membership or re-instatement of membership.
- Immediate cover for accidental death.
- Death as a result of self-inflicted injury or violation of a law, will not be covered during the initial waiting period.
- The underwriter reserves the right to review the premium rate in line with inflation, market and actual claims experience of the business and in general on the scheme anniversary date.

REVISION OF TERMS & CONDITIONS:

Union Life reserves the right to amend, revoke, vary or alter any of the terms and conditions of this policy provided that Union Life shall give the policyholder at least thirty days written notice of such revision.

CLAIMS PROCEDURE:

- In the event of a death, the beneficiaries must contact Union Life as soon as possible to arrange for a funeral service. Union Life must be notified within 6 (six) months of the date of death, and the following documentation must be submitted:
 - Certified death certificate
 - Certified copy of principal member's ID
 - Certified copy of deceased's ID
 - Notification of death B1-1663
 - For a disabled child, confirmation of the disability grant, copy of the medical application or medical report is required.
 - In the event of a claim in respect of a child who is over age 21 and a full time student, a letter of confirmation from the recognised educational institution must be submitted.
- Failure to lodge a claim or submit documents within 6 (six) months after the death or the date of claim respectively, may invalidate your claim.
- Claims, in respect of dependants, will only be paid where such dependants have been nominated on the original application form.
- **WE WILL NOT PAY CLAIMS ARISING FROM**
 - Direct violation of criminal law;
 - Driving a motor vehicle and having more than the legal limit of alcohol in his or her blood
- Union Life reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim.

EXAMINATION PERIOD & CONDITIONS OF COVER:

From the date that Union Life receives the first premium, there is a 30 day period in which the applicant still has an option to cancel the policy. Union Life must be notified in writing to have the policy cancelled and any premiums that may have been paid or deducted, will be refunded. If no such notification is received within 30 (thirty) days from payment and/or deductions of the premium, in writing, Union Life will consider the policy taken up.

Policy will commence on the date the first premium is received and/or honoured and the policy will continue as long as future premiums are honoured.

FOR CASH PAYMENTS:

- Payments need to be made at UNION LIFE Offices before the 7th of every month.
- The cut off date for commencement of cover is the 15th of every month (e.g. for a cash payment made on 16 October, cover will commence on 1 November

IMPORTANT WARNING:

It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.

It is recommended that you discuss with the intermediary or insurer the possible impact of the proposed transaction on your finances, your other insurance/assurance policies or your broader investment portfolio. You should ask for information about the flexibility of any proposed policy.

Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.

Remember that you may contact either the Long-Term Insurance Ombudsman or the Registrar of Long-Term Insurance, whose details are set out below, if you have any concerns regarding the products sold to you or advice given to you.

COMPLAINTS PROCESS:

This complaints process will be applied to complaints relating to products purchased after 30 September 2004.

All complaints must be submitted in writing and emailed or mailed to the following addresses:

Tel: (021) 975-1010

Fax: (021) 975-1992

Email: complaints@unionlife.co.za

Postal Address: P.O. Box 1265, Durbanville, 7551

Upon receipt of a written complaint Union Life will provide written acknowledgement of receipt of the complaint within three weeks.

We will endeavour to resolve your complaint within a period of not more than six weeks from receipt of a written complaint. Should there be any delays in this, we will advise you timeously.

Should you not be satisfied with our final response with regard to your complaint, you may direct a written complaint to the Office of the Ombud for the Financial Services Provider within the 6 months period after receipt of your response from ourselves.

The contact details for the Ombud of the Financial Services Provider are as indicated below:

DETAILS OF COMPLIANCE OFFICER:

Assent Legal Solutions CC

Unit 4 Northumberland House, Cnr Parklands Main Road,

Parklands, 7441

P.O. Box 51288, Westbeach, 7441

Tel: (021) 557-7155

Fax: 086 537-7840

Email: freddie@assent.co.za

FOR ANY ENQUIRIES, PLEASE CONTACT UNION LIFE:

Union Life Limited

FSP No. 15107

19 Oxford Street, Durbanville, 7550

P.O. Box 1265, Durbanville, 7551

Tel: (021) 975-1010

Fax: (021) 976-5920

Email: info@unionlife.co.za

www.unionlife.co.za

DETAILS OF UNDERWRITER & ADMINISTRATOR

Union Life Limited

FSP No. 15107

19 Oxford Street, Durbanville, 7550

P.O. Box 1265, Durbanville, 7551

Tel: (021) 975-1010

Fax: (021) 976-5920

Email: info@unionlife.co.za

www.unionlife.co.za

DETAILS OF OMBUDSMAN:

Ombudsman for Long-Term Insurance

Private Bag X45, Claremont, 7735

Tel: (021) 657-5000

Fax: (021) 674-0951

www.ombud.co.za

DETAILS OF OMBUD FINANCIAL SERVICE PROVIDERS:

The Office of the Ombud for Financial Service Providers

Providers

P.O. Box 74571, Lynnwood Ridge, 0040

Tel: 0860 324 766

Fax: (012) 348-3447

Email: info@faisombud.co.za

www.faisombud.co.za