

A. Principal Life Assured information (Employee)

Employer name _____ Sub employer name _____

Employee number _____ Occupation _____ Gender M F

Full names _____ Surname _____

Source of Funds/Income _____ ID/Passport number _____

Date of birth _____ Country of residence _____

Country of birth _____ Cellphone number _____

Email _____ Nationality _____

Physical/Postal address _____

City/Town _____ Code _____

B. Beneficiary details (in the event of death of the Principal Life Assured)

First Name	Surname	ID number or date of birth	Relationship	Contact Details
		Y Y M M D D		

Note: Only one beneficiary above 18 years may be nominated.

C. Immediate family benefits

Benefit Option	Option 1	Option 2
Employee	R 15,000	R 15,000
Spouse	R 15,000	R 15,000
Child age 14 to 21 years	R 15,000	R 15,000
Child age 6 to 13 years	R 5,000	R 7,500
Child age 1 to 5 years	R 3,750	R 3,750
Child age 0 to 11 months	R 3,750	R 3,750
Stillborn	R 3,500	R 3,500

Benefit Option	Option 1	Option 2
Normal Retirement age	65	65
Benefit Cessation Age	70	120
Monthly Premium	R 16,80	R 30,00

D. Details of lives to be added (Spouse, children and parents may only be added at a life changing event i.e Marriage and birth of a child)

First Name	Surname	Gender	ID/Passport number or date of birth	Relationship
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	

E. Details of lives to be removed

First Name	Surname	ID/Passport number or date of birth	Relationship
		Y Y M M D D	
		Y Y M M D D	
		Y Y M M D D	
		Y Y M M D D	

F. Updating details of Live assureds

First Name	Surname	ID/Passport number or date of birth										Relationship		
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							
		Y	Y	M	M	D	D							

Note: Updating Name/Surname; ID/Passport Number or Relationship. Any Change to Name/Surname; ID number requires an ID document to be provided.

G. Declaration of acceptance (Please read and understand the summary of cover benefits on the terms and conditions)

By virtue of my employment with my employer, I am covered on the NG KERK VAN TRANSVAAL COMPULSORY FUNERAL SCHEME, subject to its terms and conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information or misstatement in the application will invalidate any claim or benefit under the policy and I undertake to abide by the terms and conditions of the policy.

Sanlam shall not be liable for any amount until it has accepted this application and has received the first premium.

I understand that Sanlam has the right to defer a claim under this policy until all requirements, as specified by Sanlam, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date, Sanlam has the right to adjust the date of issue of this policy accordingly.

The employee may cancel the policy at any time by giving 31 (thirty-one) month written notice to Sanlam. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

Sanlam undertakes to treat all information supplied by me and relating to my benefits, strictly confidential. Sanlam undertakes not to divulge to any party, not signatory to this policy, any such information supplied by me and relating to my benefits, without my prior written consent unless required by Law.

By signing this form; I give Sanlam permission to use my information to check whether it appears on any sanction/crime watch lists, as required by law, and to inform the relevant legal bodies if it does appear on any sanction/watch lists. I understand that, in terms of the law, Sanlam has to cancel this policy or application for benefits immediately if I am on any sanction lists.

I acknowledge that I have read and understood this declaration.

Signature of Principal Life Assured

Date

NB: Please send a completed Detail update form to GBGAPNewbusiness@sanlamsky.co.za

H. Protection of Personal Information Declaration

The Protection of Personal Information Act (POPIA) requires Sanlam Developing Markets Limited (Sanlam) to inform you how we use, disclose and destroy personal information we obtain from you. Sanlam is committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely, and according to applicable law. Sanlam undertakes not to divulge to any party not signatory to this Policy, any information you supplied and relating to your Benefits without your prior written consent, unless required by law.

By signing this declaration, I consent to the following:

- My personal information may be collected, processed, recorded, used for purposes of concluding and administering this policy and must be safeguarded during the rendering of financial services to me by Sanlam.
- Sanlam will use my personal information only for the purposes for which it was collected and agreed to with me.
- Sanlam may add to my personal information, information received from other product providers and third parties to offer a more comprehensive and appropriate service to me.
- Sanlam may verify, share, and disclose my personal information to their product providers and third parties whose services or products they use in order to adequately and appropriately render financial services to me.
- Sanlam may also disclose my information where it has a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect its rights.
- Sanlam may collect and process my personal information for Sanlam's own marketing purposes to ensure their products and services remain applicable and appropriate.
- Sanlam will adequately protect my personal information to avoid unauthorized access and use of my personal information.

Furthermore, I understand that:

- I have the right to access my personal information.
- I have the right to ask Sanlam to update, correct or delete my personal information.
- Once I object to Sanlam processing my personal information, Sanlam may no longer process my personal information, unless to conclude outstanding business. If I object to Sanlam processing my personal information, cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy.
- Should I wish to withdraw my consent to process my personal information, I must do so in writing. You can contact Sanlam on 0860 222 556 or on GBGAPServicing@sanlamsky.co.za and request the information you would like or to withdraw your consent.
- Once I withdraw my consent, I understand that Sanlam is still obliged under other legislation to keep the information for at least 5 years after termination of the relationship between Sanlam and myself.
- We may send your personal information to service providers outside the Republic of South Africa for storage or further processing on Sanlam's behalf. We will ask your consent before we send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa.
- Our complete privacy policy is available on www.sanlam.co.za and at a branch nearest to you.
- We may share your information with other business units and companies which are part of the Sanlam Group* to market our financial products and services which we deem similar, with the aim of affording you the opportunity of taking up some of the financial products or services to fulfil your needs.
- We may also collect your personal information from other insurers, service providers, law enforcement agencies and other providers, which may assist in saving cost and combating fraud.

*Sanlam Group includes all the companies and businesses, whether corporate or unincorporated, that comprises the Sanlam Group or is under the direct or indirect control of Sanlam Limited, and includes its representatives. See www.sanlam.co.za for more information.

- Due to you being a client of Sanlam Developing Markets Limited, we may provide you with information about our financial products and other services, which may include text messages, emails, and the like. If you would not like to receive such direct marketing, please mark your choice below:

I would not like to receive direct marketing from Sanlam Developing Markets Limited:

 N

I acknowledge that I have read and understood this declaration.

Signature of Principal Life Assured

YYYY/MM/DD

Date

Policy Schedule and Important Disclosures

1. General

- 1.1. Sanlam Developing Markets Limited ("SDM") is the underwriter of the NG KERK VAN TRANSVAAL COMPULSORY FUNERAL Aid Scheme ("the Group Policy") provided to the Employees of the NG KERK VAN TRANSVAAL ("the Employer") and their Dependants.
- 1.2. The rules and conditions as set out in the Group Policy are consistent with the provisions of the Insurance Act 18 of 2017 and with the terms of the Group Policy.
- 1.3. The Group Policy is compulsory for all Employees of the Employer, who are natural persons over the age of 18 and below the age of 65.
- 1.4. A copy of the Group Policy is available from the Employer and SDM.
- 1.5. The Benefit payable in the event of death of an Assured Life is:

Assured Life	Option 1	Option 2
Employee	R 15 000	R 15 000
Spouse	R 15 000	R 15 000
Children 14 – 21 years* inclusive	R 15 000	R 15 000
Children 6 – 13 years inclusive	R 7 500	R 7 500
Children 1 – 5 years inclusive	R 3 750	R 3 750
Child < 11 months	R 3 750	R 3 750
Stillborn	R 3 500	R 3 500
Normal Retirement Age	65	65
Benefit Cessation Age	70	120

*Or age 25 (twenty-five) if a full-time student at a registered educational institution. Proof of education must be submitted an application and claims stage

- 1.6. New Employees will have the option to select a cover option during the 1st (first) month of employment. An Employee will default to cover Option 1 in the event that no cover option is selected.
- 1.7. "Spouse" means the spouse of the Employee, including a party to a customary marriage concluded in accordance with the applicable indigenous law as well as a union concluded between parties married in accordance with the doctrines of any recognized religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a common law spouse or life partner, provided that the Employee provides, upon request, proof to the satisfaction of SDM of the permanency of his/her relationship with his/her life partner. The maximum age at entry for a Spouse is 84 years.
- 1.8. "Dependent Child(ren)" means in relation to an Employee-
 - 1.8.1. a child of an Employee under the age of 22 (twenty-two) years, including a stepchild or legally adopted child, including any child of a Spouse of the Employee;
 - 1.8.2. stillborn child of an Employee born after the 26th (twenty-sixth) week of pregnancy;
 - 1.8.3. a child of an Employee being permanently mentally or physically disabled in the opinion of SDM and totally dependent on the Employee, which total and permanent disability must have occurred prior to the age of 22 (twenty-two); and
 - 1.8.4. an unmarried child of an Employee under the age of 26 (twenty-six) who is a full-time student at any registered university, or registered educational institution, registered in terms of applicable legislation in the Republic of South Africa or such other institution as may be approved in Writing by SDM.
- 1.9. A maximum number of 1 (one) Spouse, 5 (five) Dependent Children and 2 (two) stillbirths shall enjoy cover in terms of the Group Policy.
- 1.10. Insurance cover in respect of an Employee shall commence on the 1st (first) day of the month in which his/her employment with the Employer commences.
- 1.11. Payments of the Benefits shall at all times be suspended until receipt by SDM of the first Premium payable by the Employer in respect of each Employee.
- 1.12. Insurance cover in terms of the Group Policy in respect of an Assured Life on Benefit Option 1 shall stop if –
 - 1.12.1. the Group Policy is cancelled by either SDM or the Employer as provided for in terms of the Group Policy;
 - 1.12.2. the Employee is no longer an employee of the Employer;
 - 1.12.3. the Employee reaches the Normal Retirement Age (65 years), unless the Employee is still actively at work, in which case cover will cease on the date the Employee reaches the Benefit Cessation Age (70 years);
 - 1.12.4. the Employee dies;
 - 1.12.5. the Assured Life dies;
 - 1.12.6. a Dependent Child no longer qualifies as a Dependent Child;
 - 1.12.7. the Employer fails to pay the Premiums payable in terms of this Group Policy in respect of the Employees on the due date thereof, and fails to remedy such failure within the 30 (thirty) day period of grace; or
 - 1.12.8. the Employee is absent from the Republic of South Africa for a period exceeding 3 (three) consecutive months, unless otherwise agreed in Writing by SDM.
- 1.13. Insurance cover in terms of the Group Policy in respect of an Assured Life covered under benefit Option 2 shall stop if –
 - 1.13.1. the Group Policy is cancelled by either SDM or the Employer as provided for in terms of the Group Policy;
 - 1.13.2. the Employee is no longer in the employ of the Employer by means other than retirement;
 - 1.13.3. the Employee reaches the Normal Retirement Age (65 years), unless the Employee is still actively at work, in which case cover will cease on the date the Employee reaches the Benefit Cessation Age (120 years);
 - 1.13.4. the Employee dies, subject to the provisions in clause 3.1;
 - 1.13.5. the Assured Life dies;
 - 1.13.6. a Dependent Child no longer qualifies as a Dependent Child;
 - 1.13.7. the Employee ceases to be a member of the Group Scheme;
 - 1.13.8. the Employer fails to pay the Premiums payable in terms of this Group Policy in respect of the Employees on the due date thereof,

and fails to remedy such failure within the 30 (thirty) day period of grace; or

- 1.13.9. the Employee is absent from the Republic of South Africa for a period exceeding 3 (three) consecutive months, unless otherwise agreed in Writing by SDM.

2. Benefits

- 2.1. The Benefits shall be payable to the Employee upon the death of an Assured Life or the Employee's Nominated Beneficiary upon the death of the Employee by SDM.
- 2.2. If the Employee does not nominate a beneficiary, the Benefit will be paid to;
 - 2.2.1. the Spouse of the Policyholder who is covered under the Group Policy; or
 - 2.2.2. the Dependent Child of the Employee who is covered under the Group Policy.
- 2.3. If SDM cannot trace the Assured Lives in clause 2.2, the Benefit will be paid to the estate of the Employee.
- 2.4. Benefits and Premiums in terms of the Group Policy will be renewed annually in Macrhto ensure that the Group Policy remains actuarially sound.
- 2.5. SDM shall be entitled to amend the Benefits payable in terms of the Group Policy by way of 31 (thirty-one) days' written notice to the Employer and Employee.

3. Supplementary Benefits

- 3.1. Continuation Option
 - 3.1.1. In respect of cover Option 1: Where an Employee reaches the Normal Retirement Age and is still actively at work after the Normal Retirement Date, cover will automatically continue until the Employee attains the age of 70 years, provided that the Employee was covered under the Group Scheme prior to reaching the Normal Retirement Age.
 - 3.1.2. In respect of cover Option 2:
 - 3.1.2.1. Cover will automatically continue until the Employee attains the age of 120 (hundred and twenty) years for an Employee who has reached the Normal Retirement Age, provided that the Employee was covered under the Group Scheme prior to reaching the Normal Retirement Age.
 - 3.1.2.2. In the event of death of an Employee covered under Option 2, cover for the Spouse and Dependent Children will continue if the premiums are paid uninterrupted after the death of the Employee and the Spouse is appointed as the principal life assured under the Group Policy.
- 3.2. Paid up Cover on Death
 - 3.2.1. In the event of death of an Employee covered under Option 1, SDM shall issue a certificate of fully paid-up cover for the benefit of any of the Employee's surviving Dependants, which will confirm that the Dependants will continue to enjoy cover on the same terms and conditions of the Group Policy without paying any Premiums, subject to the following:
 - 3.2.1.1. cover for a Spouse shall continue until the earliest of:
 - 3.2.1.1.1. the termination of the Policy;
 - 3.2.1.1.2. Normal Retirement Age of the Employee; or
 - 3.2.1.1.3. the payment of funeral Benefits in respect of such Spouse.
 - 3.2.1.2. cover for a Dependent Child shall continue until the earliest of:
 - 3.2.1.2.1. the termination of the Policy;
 - 3.2.1.2.2. Normal Retirement Age of the Employee;
 - 3.2.1.2.3. if the Dependent Child no longer qualifies as a Dependent Child for purposes of the Group Policy; or
 - 3.2.1.2.4. the payment of a funeral Benefit in respect of such Dependant Child.
 - 3.2.1.2.5. provided that SDM receives notification of the death of the Employee and all the supporting documentation it may require to issue the certificate of fully paid-up cover within 12 (twelve) months of the date of the death of the Employee, failing which, SDM shall not be liable to issue such paid-up certificate unless, in its absolute discretion, it decides otherwise.
- 3.3. Paid up Cover on Disablement
 - 3.3.1. An Employee will be regarded as being disabled if in the opinion of SDM, he/she has been totally and permanently incapacitated and as a consequence has been wholly and continuously prevented from engaging in his/her own or similar business or occupation and from performing his/her own or similar work for remuneration, compensation or profit for a period of 6 (six) consecutive months and will remain so thereafter.
 - 3.3.2. In the event of the Employee, covered under Option 1, becoming disabled during the operation of the Group Policy, SDM shall issue a certificate of fully paid-up cover for the benefit of the Assured Lives on the same terms and conditions as those applicable under the Group Policy, without paying any premiums, subject to the following:
 - 3.3.2.1. cover for the Employee and the Spouse shall continue until the earliest of:
 - 3.3.2.1.1. the termination of the Group Policy;
 - 3.3.2.1.2. the Normal Retirement Age of the Employee; or
 - 3.3.2.1.3. the payment of funeral Benefits in respect of the Employee or the Spouse.
 - 3.3.2.2. cover for a Dependent Child shall continue until the earliest of:
 - 3.3.2.2.1. the termination of the Group Policy;
 - 3.3.2.2.2. the Normal Retirement Age of the Employee;

- 3.3.2.2.3. if the Dependent Child no longer qualifies as a Dependent Child for purposes of the Group Policy; or
- 3.3.2.2.4. the payment of a funeral Benefit in respect of such Dependant Child.
- 3.3.2.2.5. provided SDM receives notification of disablement of the Employee and all the supporting documentation it may require to issue the certificate of fully paid up cover within 12 (twelve) months of the date of disablement of the Employee, failing which SDM shall not be liable to issue such paid up certificate, unless in its absolute discretion it decides otherwise.
- 3.4. Burial Repatriation Benefits
- 3.4.1. FMS Marketing Solutions shall provide Funeral Support Services in relation to the Assured Lives as set out in the Annexure hereto.
- 3.4.2. The Funeral Support Services are a value-add benefit procured by SDM and all service and claims related queries pertaining to the Funeral Support Services are dealt with directly by FMS Marketing Solutions.
- 4. Reinstatement of lapsed benefits**
- 4.1. The cover in terms of the Group Policy can be reinstated within 2 (two) months from the date that the cover lapsed, provided that all outstanding Premiums have been paid in full.
- 4.2. After the 2 (two) month period stated above, cover cannot be reinstated. The Employer may apply for a new policy, subject to the terms and conditions of the Group Policy and subject to SDM's acceptance of the new policy application.
- 5. Exclusions**
- 5.1. No insurance cover shall be granted or Benefits paid in the event of death of an Assured Life:-
- 5.1.1. resulting directly or indirectly from or as a consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- 5.1.2. where an Assured Life is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months.
- 5.2. All Benefits in terms of the Group Policy shall be paid only to a South African bank in the South African currency (ZAR).
- 5.3. The cover per Assured Life in terms of the Group Policy may not exceed R100 000.00 (one hundred thousand Rand) for Assured Lives age of 14 (fourteen) years and above. Should a child be covered in more than one policy, cover for children aged 6 (six) but before attaining the age of 14 (fourteen) years will be limited to a maximum of R50, 000.00 (fifty thousand Rand) and R20,000.00 (twenty thousand Rand) for children below 6 (six) years, as prescribed in terms of legislation.
- 6. Claims**
- 6.1. In the event of a claim, the claimant shall provide SDM with the following legible documents:
- 6.1.1. a completed official claim form as prescribed by SDM from time to time;
- 6.1.2. an official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
- 6.1.3. certified ID copies of the deceased and claimant. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) party's identity document and a discharge form is required;
- 6.1.4. a completed BI-1663 Notification;
- 6.1.5. a completed BI-1680 Death Report;
- 6.1.6. a police / accident report if death was due to unnatural causes;
- 6.1.7. official confirmation of registration as a full-time student from a registered tertiary institution or medical report confirming disability of a Dependent Child, if the deceased Assured Life is between the ages of 22 (twenty-two) and 26 (twenty-six) years;
- 6.1.8. proof of bank account into which the claim will be paid (bank statement or bank confirmation letter stamped by the bank and not older than 3 (three) months); and
- 6.1.9. any additional documents that SDM, in its sole discretion, deems necessary.
- 6.2. No claims of whatsoever nature instituted in terms of the Group Policy shall be entertained after the date of cancellation or termination for any reason whatsoever of the Group Policy, unless the Insured Event occurred prior to the date of cancellation or termination.
- 6.3. Claims should be submitted to SDM within 12 (twelve) months of the death of the Assured Life.
- 6.4. Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 6.5. SDM shall be entitled to apply set off between any Benefits payable in terms of the Group Policy and any outstanding Premiums payable in terms of the Group Policy.
- 7. Cancellation**
- SDM shall at all times be entitled to cancel the Group Policy by way of a 31 (thirty-one) day written notice to the Employer and Employee.
- 8. Insurer's Contact Details**
- Sanlam Developing Markets Limited is a licensed insurer conducting life business
Physical Address: 11 West Street, Houghton, Johannesburg, 2041
Postal Address: PO Box 1941, Houghton, Johannesburg, 2041
Registration Number: 1911/003818/06
FSP No. 11231
Sanlam Client Contact Centre: 0860 222 556
- 9. Complaints**
- 9.1. SDM can be contacted on 011 359 3014 or by e-mail gbcomplaints@sanlamsky.co.za, regarding any complaints or enquiries.
- 9.2. Complaints must first be referred to SDM's Legal and Compliance department.
- 9.3. Complaints which are not resolved may be referred to SDM's Arbitrator.
- 9.4. Complaints which are still not resolved may be referred to the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.
- 10. Compliance Officer**
- Telephone: 011 359 3058
Email: gbcompliance@sanlamsky.co.za
- 11. Sanlam Arbitrator**
- By fax on (021) 957 1786 or by email to arbitrator@sanlam.co.za.
- 12. Ombudsman for Long-term Insurance**
- Private Bag X45, Claremont, 7735 or on telephone number (021) 657-5000 or by email to info@ombud.co.za.
- 13. FAIS Ombudsman**
- (012) 762 5000 / (012) 470 9080 or
by fax on (086) 764 1422 / (012) 348 3447
or by email to info@faisombud.co.za.
- 14. Financial Sector Conduct Authority**
- Telephone (012) 428 8000 (switchboard)
Contact centre (080) 203 722
Fax (012) 346 6941
Email nfo@fscsa.co.za
Physical address Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads) Ashlea Gardens, Extension 6 Menlo Park, Pretoria, South Africa, 0081
- Postal address: P O Box 35655, Menlo Park, 0102
- Website www.fscsa.co.za
- 15. Information Regulator (South Africa)**
- 15.1. The Protection of Personal Information Act (POPIA) requires SDM to inform the Employer and Employees how it uses, disclose and destroys personal information obtained. SDM is committed to protecting the Employer and Employee's privacy and will ensure that the personal information is used appropriately, transparently, securely and according to Applicable Law.
- 15.2. SDM undertakes not to divulge to any party not signatory to the Group Policy, any information supplied and relating to the Benefits without prior written consent, unless required by Applicable Law.
- 15.3. By applying for cover in terms of the Group Policy the Employer agreed to the following:
- 15.3.1. The Employer and Employees' personal information may be collected, processed, recorded, used and must be safeguarded during the rendering of financial services by SDM;
- 15.3.2. SDM will use the personal information only for the purposes for which it was collected and agreed to;
- 15.3.3. SDM may add to the personal information, with information received from other product providers and third parties in order to offer a more comprehensive and appropriate service;
- 15.3.4. SDM may verify, share and disclose the personal information to their product providers and third-parties whose services or products they use in order to adequately and appropriately render financial services;
- 15.3.5. SDM may also disclose the information where it has a duty or a right to disclose in terms of Applicable Law or where it may be necessary to protect its rights.
- 15.3.6. SDM may collect and processes the personal information for SDM's own marketing purposes to ensure their products and services remain applicable and appropriate;
- 15.3.7. SDM will adequately protect the personal information to avoid unauthorized access and use of the personal information;
- 15.3.8. The Employer and the Employees will have the right to access their personal information;
- 15.3.9. The Employer and Employees have the right to ask SDM to update, correct or delete their personal information on reasonable grounds;
- 15.3.10. Once the Employer or Employee objects to SDM processing their personal information, SDM may no longer process the personal information, within reasonable parameters unless to conclude outstanding business. In the event that the Employer or Employee objects to SDM processing their personal information, cover in terms of the Group Policy may terminate as the processing of the personal information is material to servicing the Group Policy;
- 15.3.11. Should the Employer and/or an Employee wish to withdraw its consent to process their personal information, it must be done in Writing. SDM can be contacted on 0860 222 556 or gbgap servicing@sanlamsky.co.za;
- 15.3.12. Once the Employer or Employee withdraws its consent, SDM is still obliged under the Applicable Law to keep the information for at least 5 years after termination of the relationship between SDM, and the Employer and Employee.
- 15.4. Information Regulator Contact Details:
- Physical Address: 27 Stiemens Street, JD House, Braamfontein, Johannesburg, 2001
- Postal Address: PO Box 31533 Braamfontein Johannesburg 2017
- Email: infoREG@justice.gov.za



FMS Marketing Solutions Burial Repatriation Benefit Terms and Conditions

1. General

- 1.1. This document is a summary of the service provided by FMS Marketing Solutions (FMS), a division of Uniq Benefit Solutions (Pty) Ltd.
- 1.2. FMS shall provide all or some of the Funeral Support Services depending on the requirements and on the circumstances of the claimant. The services shall include the following:-
 - 1.2.1. Transportation arrangements for a single relative to accompany the mortal remains to the nearest funeral home of choice closest to the place of burial;
 - 1.2.2. Accommodation for a maximum of one night, if required, for a single relative accompanying the mortal remains to the place of burial;
 - 1.2.3. Legal assistance regarding the funeral procedures, for example assisting with obtaining the death certificate, removal of body etc.;
 - 1.2.4. Assistance in the arrangement of a funeral or cremation, it being recorded that any costs shall not be for the account of FMS;
 - 1.2.5. Referral by FMS to family members of the deceased to pathologists, if required;
 - 1.2.6. Referral by FMS to family members of the deceased to psychologist or psychiatrist, if required;
 - 1.2.7. Referral by FMS to family members of the deceased for special counselling, particularly relating to the loss of a child, if required; and
 - 1.2.8. Repatriation of the deceased.
- 1.3. "Repatriation" shall mean the repatriation of mortal remains.
- 1.4. In terms of this service arrangement, an assured life shall be repatriated to the funeral home choice, closest to the place of burial within the Republic of South Africa.
- 1.5. Should the assured life die in any one of the SADC countries (Republic of South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe or Mozambique), then FMS will repatriate the remains of the assured life from that SADC Country to the funeral home choice, closest to the place of burial within the Republic of South Africa.
- 1.6. If the assured life died in the Republic of South Africa and the place of burial is outside the Republic of South Africa, FMS will repatriate the remains to a South African border post.
- 1.7. If the claimant elects to use their own service provider, FMS shall reimburse the Policyholder any cost incurred for repatriation, upon receipt of a paid invoice. The costs incurred by the claimant in respect of transportation/repatriation will be assessed against the prevailing market related rates. The

reimbursement shall be limited to the actual cost incurred by the claimant, provided it does not exceed the determination made by applying the market related rates as calculated by the review panel up to a maximum of R20 000.

- 1.8. In order to claim for a reimbursement, the claimant must submit an invoice from the service provider to FMS within 6 months of the service having been rendered confirming the repatriation costs incurred.

2. Claims

- 2.1. In the case of the death of an assured life, the claimant shall be entitled to contact FMS as soon as practicable and furnish FMS with the following information:
 - 2.1.1. Name and identity number of the deceased;
 - 2.1.2. Address where the death occurred;
 - 2.1.3. Policy number;
 - 2.1.4. Name, physical address, email and telephone number where FMS can reach the claimant.
- 2.2. Claims can be submitted by calling: 0860 112 767 (sharecall) or 011 745 9000

3. General queries

- 3.1. For general queries contact: 011 745 9000

4. FMS Marketing Solutions

Address: Block B, 28 Sloane Street, Bryanston
 Postal address: PO Box 71516, Bryanston, 2021
 Telephone: 0860 112 767
 Website: www.fmscenta.co.za

5. For Complaints

- 5.1. In the event of a complaint regarding the Burial Repatriation Benefit, FMS can be contacted on the details provided above. Alternatively, complaints can be submitted to the Consumer Goods & Services Ombudsman:
 Sharecall: 0860 000 272
 Email: info@cgso.org.za
 Fax: 086 206 1999