

A. Principal member information

Church branch name _____ Province _____

Employee number _____ Title _____

Full names _____ Surname _____

Date of birth _____ Cell number _____ Gender M F

ID number _____ Work number _____

Fax number _____ Source of Funds/Income _____

Occupation _____ Country of residence _____

Country of birth _____ Nationality _____

Email _____

Physical/Postal address _____

City/Town _____ Code _____

B. Benefit selection

B1. Immediate family benefit option

Immediate Family	
Benefit Option	Option
Principal Member	R 5 000
Spouse	R 5 000
Child 14-21 years	R 5 000
Child 6-13 years	R 2 500
Child 1-5 years	R 1 250
Child 0-11 months	R 1 250
Stillborn	R 1 250
Monthly Premium	R 18.00

B2. Immediate family details
Please complete the details of your Immediate Family in the table below.

First Name	Surname	ID 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	

NB: Children over 21 and under 25 need to be registered full time students. Maximum of one spouse and six children may be covered.

C. Beneficiary details in the event of death of the Principal Member

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

Note: Only one beneficiary may be nominated. Please attach a copy of the beneficiary's ID.

D. Premium deduction authority

hereby authorise my employer to draw against my salary, the premium payable under the above plan on a monthly basis. This request will remain in force, until cancelled by myself in writing. I understand that premiums are subject to change from time to time at the discretion of the underwriter.

_____ Y Y Y Y / M M / D D

Signature of Principal Member Date

E. 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, 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

____ Y Y Y Y / M M / D D
Date

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

F. 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

Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

NG Kerk van Transvaal Voluntary Top-Up Funeral Policy – Terms and Conditions

1. General information

- 1.1. This document is furnished to you in compliance with the Policyholder Protection Rules prescribed under section 62 of the Long-Term Insurance Act 52 of 1998, and the General Code of Conduct in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.
- 1.2. Sanlam Developing Markets Limited (“SDM”) is the underwriter of the NG Kerk van Transvaal Voluntary Top-Up Funeral Policy (“Umbrella Policy”). SDM is a licensed insurer conducting life insurance business and adheres to the principles of Treating Customers Fairly (“TCF”), as published by the Financial Sector Conduct Authority.
- 1.3. The cover granted in terms of the Umbrella Policy is only available as a top-up benefit to all Policyholders who are cover under the Compulsory Group Scheme, subject to the terms and conditions of the Umbrella Policy.
- 1.4. The cover per Assured Life in terms of this policy may not exceed R100, 000.00 (one hundred thousand Rand) for Assured Lives above the age of 14 (fourteen) years. Should a child be covered in more than one policy, cover for children that have attained the age of 6 (six) years 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.
- 1.5. No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the Umbrella Policy.
- 1.6. No Premiums will be refunded should the Umbrella Policy be cancelled after the cooling-off period.
- 1.7. All Assured Lives covered under the Umbrella Policy must be permanently resident in the Republic of South Africa with effect from the Inception Date. If an Assured Life becomes a permanent resident of any country other than the Republic of South Africa or resides outside the Republic of South Africa for more than 3 (three) months he/she will no longer be eligible for cover.

2. Definitions

- 2.1. “**Accident**” means an external, violent, unexpected, and visible event which directly results in the death of a Life Assured;
- 2.2. “**Accidental Death**” means death directly caused or resulting from injuries sustained during an Accident;
- 2.3. “**Application Form**” means a form that has been completed by the Policyholder for cover the Assured Lives in terms whereof application is made for Benefits, subject to the conditions of the Umbrella Policy;
- 2.4. “**Assured Lives**” means the Policyholder and his/her dependants in whose lives the Policyholder has an insurable interest;
- 2.5. “**Benefits**” means benefits in terms of the funeral class of business as defined in the Insurance Act 18 of 2017, provided by SDM to the Policyholder in respect of the Assured Lives, in terms of the Umbrella Policy;
- 2.6. “**Benefit Cessation Age**” means the Benefit Cessation Age as defined in the Compulsory Group Scheme;
- 2.7. “**Dependent**” means the Spouse and Dependent Children of the Policyholder;
- 2.8. “**Dependent Child(ren)**” means in relation to the Policyholder –
 - 2.8.1 a child of a Policyholder under the age of 22 (twenty-two) years including a stepchild, illegitimate child, or legally adopted child, including a child of a Spouse of the Policyholder;
 - 2.8.2 stillborn child of a Policyholder born after the 26th (twenty sixth) week of pregnancy;
 - 2.8.3 a child of a Policyholder being permanently mentally or physically disabled in the opinion of SDM and totally dependent on the Policyholder, which total and permanent disability must have occurred prior to the age of 22 (twenty-two) years; and
 - 2.8.4 an unmarried child of a Policyholder under the age of 26 (twenty six) years who is a full-time student at any registered university, technikon or tertiary 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;

- 2.9. “**Compulsory Group Scheme**” means the Compulsory Group Scheme policy entered into between the Employer and SDM for the provision of funeral benefits to the Employee and the Employee’s immediate family;
- 2.10. “**Continuation Option**” means the continuation option provided for in respect of the Benefits;
- 2.11. “**Eligible Employees**” means all Employees In Active Service and Retired Employees of the Employer who applied for cover. Reference to “Policyholder” shall bear the same meaning;
- 2.12. “**Employer**” means the NG Kerk van Transvaal;
- 2.13. “**Foreign Country**” means any country other than the Republic of South Africa;
- 2.14. “**In Active Service**” means an Eligible Employee attending work and capable of attending to all his/her normal duties without interruption for more than 30 (thirty) days;
- 2.15. “**Inception Date**” means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.16. “**Insured Event**” means the events giving rise to the payment of the Benefits to the Policyholder or his/her Nominated Beneficiary, which event shall, for purposes of the Umbrella Policy be the death of an Assured Life;
- 2.17. “**Nominated Beneficiary**” means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.18. “**Normal Retirement Age**” means the normal retirement age of a Policyholder being 65 (sixty-five) years;
- 2.19. “**Normal Retirement Date**” means the first day of the month following the month in which a Policyholder attains the Normal Retirement Age, or the first day of a month if the Normal Retirement Age is attained on the first day of a month;
- 2.20. “**Premium**” means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.21. “**Retired Employee**” means an employee who attained the Normal Retirement Age, who elected cover under the Umbrella Policy and under the NG Kerk van Transvaal Continuation Funeral Aid Scheme;
- 2.22. “**Spouse**” means the spouse of the Policyholder, 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 recognised 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 Policyholder provides, upon request, satisfactory proof of the permanency of his/her relationship with his/her life partner; and
- 2.23. “**Waiting Period**” means the Waiting Period and exclusions applicable to Assured Lives and determined with reference to the Inception Date of the applicable Benefits in relation to an Assured Life.

3. Insurance cover

- 3.1. Insurance cover in respect of an Assured Life shall commence on the later of the day on which SDM-
 - 3.1.1 receives a duly completed Application Form;
 - 3.1.2 receives the first Premium; and
 - 3.1.3 duly approve the application for Benefits.
- 3.2. The Policyholder may add Assured Lives in terms of the Umbrella Policy after Inception Date subject to the maximum number of Assured Lives and subject to the terms and conditions of the Umbrella Policy, which includes without limitation the following conditions:
 - 3.2.1 upon marital union after the Inception Date, the Policyholder may apply for cover in respect of a Spouse within 6 (six) months of the change in marital status. A new Waiting Period will apply in respect of the Spouse;
 - 3.2.2 upon the birth or adoption of a Dependent Child after the Inception Date, the Policyholder may apply for cover in respect of the Dependent Child within 6 (six) months of the child becoming eligible

Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

for cover and a new Waiting Period will apply in respect of any new Dependent Children;

- 3.2.3 the Policyholder may remove any Assured Life by way of 1 (one) month's written notice to SDM. The Premium shall, however, remain unchanged in the event that a Spouse or Dependent Child is removed and no longer receives cover in terms of the Umbrella Policy.
- 3.3 Insurance cover in terms of the Umbrella Policy in respect of an Assured Life shall stop if –
- 3.3.1 the Umbrella Policy or the Compulsory Group Scheme is cancelled;
- 3.3.2 the Policyholder cancels cover in of the provisions of the Umbrella Policy;
- 3.3.3 the Policyholder dies;
- 3.3.4 the Assured Life dies;
- 3.3.5 the Policyholder is no longer an Eligible Employee, or has attained the Normal Retirement Age or Benefit Cessation Age;
- 3.3.6 the Policyholder fails to pay the Premiums payable in terms of the Umbrella Policy in respect of the Assured Lives on the due date thereof, and fails to remedy such failure within 30 days period of grace;
- 3.3.7 a Dependent Child no longer qualifies as a Dependent Child for purposes of the Umbrella Policy; or
- 3.3.8 the Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.

4. Payment of premiums

- 4.1 Premiums shall be payable monthly in arrears on or before the 7th (seventh) day of the month without deduction or set-off, by way of a salary deduction in favour of SDM, in respect of Employees in Active Service.
- 4.2 Premiums for the Umbrella Policy in respect of Retired Employees that are covered under Option 2 of the Compulsory Group Scheme benefits are payable monthly in advance on the 1st (first) day of the month of cover and must be paid within one calendar month of Inception of cover, by way of debit order, failing which cover will terminate.
- 4.3 If the Policyholder fails to make payment of the outstanding Premiums within the 30-day period of grace, cover shall lapse for all Assured Lives.
- 4.4 Premiums and Benefits in terms of the Umbrella Policy will be renewed annually in July to ensure that the Umbrella Policy remains actuarially sound.
- 4.5 Notwithstanding the above, SDM reserves the right to change the Premiums and Benefits at any time by giving the Policyholder 31 (thirty-one) days' written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

5. Benefits

- 5.1 SDM shall, subject to the terms and conditions stipulated herein and for the duration of the Umbrella Policy provide the Benefits in respect of the Assured Lives.
- 5.2 Benefits in terms of the Umbrella Policy will be renewed annually in July to ensure that the Umbrella Policy remains actuarially sound.
- 5.3 Notwithstanding the above, SDM reserves the right to change the Benefits at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

6. Continuation Option

- 6.1 In the event of a Policyholder in active service reaching Normal Retirement Age the Policyholder shall have an option to apply to continue with cover within 60 (sixty) days of attaining the Normal Retirement Age. To be eligible to exercise the continuation option the Policyholder must have been covered under the Compulsory Group Scheme prior to reaching the Normal Retirement Age. Cover under the continuation option will terminate once the Policyholder reaches the Benefit Cessation Age that is applicable to the selected cover option under the Compulsory Group Scheme.

7. Continuation option for Spouse of a deceased Policyholder

- 7.1 In the event where the Policyholder passes away cover will continue for the Spouse and Dependent Children, subject to the provisions of the Umbrella Policy.
- 7.2 Cover for the Policyholder's Spouse and Dependent Children shall continue provided that:
- 7.2.1 Premiums are paid uninterrupted after the death of the Policyholder;
- 7.2.2 the surviving qualifying Spouse is appointed as the Policyholder in terms of the Umbrella Policy.
- 7.3 The option may be exercised in writing within 31 (thirty-one) days of the death of the Policyholder.
- 7.4 Only the Dependent Children, who enjoyed cover under the Umbrella Policy prior to the death of the Policyholder will be covered if the continuation option is exercised.
- 7.5 Any Waiting Period applicable prior to the date of exercising the continuation option shall continue from the date of exercising the continuation option. The Inception Dates of the current Umbrella Policy with regards to the Assured Lives will be used to determine the remainder of the Waiting Period applicable to each of the Assured Life.

8. Maximum number of Assured Lives

Assured Life	Maximum
Policyholder	1
Spouse	1
Dependent Children	4
Stillbirths	2 claims

**Or age 25 (twenty-five) if a full-time student at a tertiary educational institution. Proof of studies or disability should be submitted at application and claim stage.*

9. Minimum and Maximum ages at entry

Assured Life	Minimum	Maximum
Policyholder	18	64
Spouse	18	84
Dependent Child	0	21*

**Or age 25 (twenty-five) if a full-time student at a tertiary education institution. Proof has to be submitted at application and claim stage.*

10. Reinstatement

- 10.1 Cover in terms of the Umbrella Policy can be reinstated within 3 (three) months from the date that the cover lapsed, provided that all outstanding Premiums have been paid in full. SDM will impose a Waiting Period not exceeding the unexpired Waiting Period under the lapsed policy.
- 10.2 After the 3 (three) month period stated above, cover cannot be reinstated. The Policyholder may apply for a new policy, subject to the terms and conditions of the Umbrella Policy and subject to SDM's acceptance of the new policy application.

11. Exclusions, limitations and Waiting Periods in respect of Benefits

- 11.1 No Benefits will be paid if an Assured Life dies within 6 (six) months from the start date due to natural causes. Accidental Death and death due to unnatural causes (excluding suicide) will not have a Waiting Period.
- 11.2 No Benefits will be paid if an Assured Life dies within 12 (twelve) months from the start date due to suicide or due to an attempted suicide.
- 11.3 No insurance cover shall be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life resulting directly or indirectly 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.
- 11.4 No Benefits will be paid where an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.
- 11.5 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
- 11.5.1 he/she had an active funeral policy with another insurer within 31 (thirty-one) days before applying for cover for the Assured Lives in terms of the Umbrella Policy with SDM;



- 11.5.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Umbrella Policy;
- 11.5.3 the Assured Lives covered in terms of the Umbrella Policy are the same as the previous policy; and
- 11.5.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 11.6 Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under the Umbrella Policy.
- 11.7 The exclusions and limitations as set out above will furthermore also apply in respect of increased Benefits or reinstated Benefits with effect from the Inception Date of the increased Benefits or reinstated Benefits.

12. Claims procedure

- 12.1 Claims must be submitted to SDM by furnishing SDM with the following documents namely-
- 12.1.1 A completed official claim form as prescribed by SDM from time to time;
- 12.1.2 An official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
- 12.1.3 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;
- 12.1.4 A completed BI-1663 Notification;
- 12.1.5 A completed BI-1680 Death Report;
- 12.1.6 A police / accident report if death was due to unnatural causes;
- 12.1.7 In the case of still born child, a medical report from the doctor who was present at the time the baby was born, confirming the mother of the child and the age of the foetus (in weeks);
- 12.1.8 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;
- 12.1.9 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);
- 12.1.10 Written authorisation from the Nominated Beneficiary if the claimant is a different person or entity from the Nominated Beneficiary to receive the claimed amount; and
- 12.1.11 Any additional documents that SDM, in its sole discretion, deems necessary.
- 12.2 Claims should be submitted to SDM within 12 (twelve) months of the death of the Assured Life.
- 12.3 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 12.4 Benefits are payable directly to the Policyholder or the Policyholder's Nominated Beneficiary. Such payment shall constitute full and final settlement of SDM's obligations in respect of a claim for Benefits.
- 12.5 If the Policyholder does not nominate a beneficiary, the Benefit will be paid to;
- 12.5.1 the Spouse of the Policyholder who is covered under the Umbrella Policy; or
- 12.5.2 the legal guardian of the Dependent Child of the Policyholder who is covered under the Umbrella Policy.
- 12.6 Should the Nominated Beneficiary be a minor, or the Policyholder not nominate a beneficiary, the Benefits shall be paid into the estate of the Policyholder.
- 12.7 No claims shall be allowed after the date of cancellation or termination of cover under the Umbrella Policy, unless the Insured Event occurred prior to the date of cancellation or termination.

12.8 SDM reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums paid by the Policyholder in respect of an Assured Life forfeited, should there be evidence of submission, or an attempted submission of a fictional claim, fraud or misrepresentation.

12.9 SDM shall be entitled to deduct arrear Premiums from Benefits payable.

13. Cooling off period and right to cancel

13.1 After SDM has accepted the Policyholder's application for insurance cover, the Policyholder may instruct SDM to cancel cover under the Umbrella Policy. The Policyholder must submit this instruction in writing to SDM within 31 (thirty-one) days after receipt of the policy schedule. The Policyholder may submit such cancellation instruction to SDM if no Benefit has been paid or claimed or the Insured Event has not yet occurred. SDM may deduct the cost of any risk cover the Policyholder and/or Assured Lives enjoyed under the Umbrella Policy before it was cancelled.

13.2 After the completion of the 31 (thirty-one) days period referred to above, the Policyholder shall be entitled to cancel cover at any time by giving SDM written notice. The effective date of the cancellation will be the end of the calendar month for which Premiums have been requested. This may result in 2 (two) Premiums being deducted after the date the cancellation is requested. All Premiums received after the effective date of cancellation will be refunded.

13.3 SDM shall be entitled to cancel the Umbrella Policy by way of a 31 (thirty) day written notice to the Policyholders.

14. Replacement

If the Umbrella Policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Policyholder should be aware that it might be to their disadvantage to replace the Umbrella Policy. The Policyholder should contact SDM on the telephone numbers provided below, in order to be referred to a representative to discuss the implications of replacing a policy.

15. Surrender, maturity values and cessions

The Umbrella Policy does not accumulate cash or surrender value and the Umbrella Policy or Benefits cannot be ceded.

16. Complaints procedure

16.1 Please contact SDM on (011) 359 3014 or email gbc complaints@sanlamsky.co.za and have the following information available:

16.1.1 Policy number;

16.1.2 Identity number; and

16.1.3 Nature of enquiry.

16.1.3 Complaints which are not resolved to the Policyholder's satisfaction must first be referred to SDM's Legal & Compliance department.

16.2 Complaints which are still not resolved to the Policyholder's satisfaction may be referred to SDM's Arbitrator.

16.3 Complaints which are still not resolved may be referred to the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

17. Insurer's details

Sanlam Developing Markets Limited

FSP number: 11231/11230

Registration Number: 1911/003818/06

Telephone number: (086) 022 2556

Claims Telephone numbers: (011) 359 3174
(011) 359 3007
(011) 359 3176
(011) 359 3170
(011) 359 3175

WhatsApp Live Chat: (0860 222 556)



Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

E-mails: GBGAPClaims@sanlamsky.co.za
GBGAPServicing@sanlamsky.co.za
GBGAPNewBusiness@sanlamsky.co.za

Physical Address: 11 West Street, Houghton
Johannesburg

Postal Address: PO Box 1941, Houghton, 2041

Website: www.sanlam.co.za

Postal Address P.O Box 31533
Braamfontein
Johannesburg
2017

Email: inforeg@justice.gov.za

18. SDM Arbitrator

Fax: (021) 957 1786

Email: arbitrator@sanlam.co.za

19. Compliance officer

Telephone: 011 359 3058

Email: gbcompliance@sanlamsky.co.za

20. Ombudsman

FAIS Ombudsman

Telephone: (012) 762 5000 / (012) 470 9080

Fax: (086) 764 1422 / (012) 348 3447

E-mail: info@faisombud.co.za

Long-Term Insurance Ombudsman

Telephone: (086) 0103 236

Fax: (021) 674 0951

Email: info@ombud.co.za

Postal address: Private Bag X45, Claremont, 7735

21. Financial Sector Conduct Authority

Telephone: (012) 428 8000 (switchboard)

Contact centre: (080) 0110 443/ (080) 0202 087

Fax: (012) 347 0221

Email: info@fsca.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.fsca.co.za

22. Information Regulator (South Africa)

22.1 SDM confirms that it undertakes to treat all information supplied by the Policyholder and relating to the Policyholder's Benefits as strictly confidential.

22.2 SDM undertakes not to divulge to any party not signatory to the Umbrella Policy, any information supplied by the Policyholder and relating to the Policyholder's Benefits without prior written consent of the Policyholder.

22.3 Information Regulator Contact Details:

Physical Address: 27 Stiemens Street
Braamfontein
Johannesburg

