



General Rules for Funeral Insurance

1. Any person over the age of 14 years may participate as a main member in this Scheme /Enige persoon oor die ouderdom van 14 jaar kan deelneem as 'n lid op die skema

INTREE PERIODE/INCEPTION PERIOD

6 Maande/ Months – Natuurlike oorsake/Natural Causes.

9 Maande/ Months – Natuurlike oorsake/Natural Causes Singles 86 - 90

1 Maand/Month – Onnatuurlike oorsake/Unnatural causes

1 Maand/Month – Oorneem polisse/Take over Policies (NEW ADDITION)

Claims qualify from the 1st month following the last month of the waiting period

Eise kwlifiseer vanaf die 1ste maand na die laaste maand van die wagperiode.

2. A restriction of 6 own children is placed on the size of a participating family and all dependent children must be own or legally adopted children / Maksimum van 6 kinders kan gevoeg word en moet eie kinders of wettig aangenome of voogdyskap hê.

3. A Child for whom there is no legal adoption or foster care documents must be an own member / 'n Kind vir wie wettige aanneem of voogdyskap dokumente nie bestaan nie moet 'n eie lid wees.

4. A main member and spouse can both be members of the same policy if they are legally married, living together or married in custom law. All details must be supplied at inception/ 'n Hooflid en gade kan beide lede wees van dieselfde polis indien hulle wettiglik getroud is of saambly of getroud in Stamverband. **All ID numbers of all members must be supplied at inception/ Alle ID nommers moet verskaf word by aansluiting.**

5. IMPORTANT: ALTHOUGH SAFRICAN DOES NOT HAVE A SEPARATE SUICIDE EXCLUSION PERIOD ANYMORE, DEATH DUE TO SUICIDE WILL STILL CARRY THE NORMAL WATING PERIODS APPLICABLE TO THE MAIN MEMBERS POLICY. SUICIDE DOES NOT COMPLY WITH THE DEFINITION OF UNNATURAL DEATH / BELANGRIK: AL HET SAFRICAN NIE MEER 'N APARTE SELFMOORD WAGPERIODE NIE SAL SELFDOOD NOGSTEEDS DIE NORMALE WAGPERIODES VAN DIE POLIS HÊ. SELFDOOD VOLDOEN NIE AAN DIE VEREISTES VAN ONNATUURLIKE STERFTE NIE.

6. Information wrongfully or wilfully supplied incorrectly will also cause a claim not to pay out / Informasie verkeerdelik of opsetlik verkeerd voorsien kan ook veroorsaak dat eise nie uitbetaal nie.

7. All **unnatural deaths (Excluding suicide)** are covered after 1 month of date of inception if the data has been received by the administrator/Insurer and the 1st premiums has been paid and received. Death at a later stage due to attempted suicide is not deemed to be unnatural death. / Alle **onnatuurlike sterftes (Selfmoord uitgesluit)** word gedek na 1 maand indien data ontvang is en premies ontvang is deur die administrateur/versekeraar. Dood op 'n latere stadium as gevolg van gepoogde Selfmoord is nie Onnatuurlike sterfte nie.

8. Cover on this scheme is based on a month-to-month basis and premiums received for that month will cover you for that month only. *No Premium = No Cover/ Dekking op hierdie skema is op 'n maand tot maand basis en premies ontvang vir daardie maand dek slegs daardie maand. Geen Premie = Geen Dekking*

9. Full premiums for a month is payable on or before the 30th of that month.

You have until the 10th of the next month to pay the premium at the maximum but then you must pay a double premium for both months / Volledige premies betaalbaar vir 'n maand is betaalbaar voor die 30ste van daardie maand. U het tot die 10de van die volgende maand om te betaal maar dan 'n dubbel premie betaalbaar.

10. This is not a savings plan with any accrual value and no money will be refundable if you should cancel the policy at any time. If you should become in arrears with your premiums the policy can/will be cancelled. You will lose all paid premiums /

Hierdie is nie 'n spaarplan met enige groei waarde nie en geen gelde is terugbetaalbaar nie. Indien u ophou betaal of die kontrak kanselleer verval u dekking en premies. Sou u agterstallig raak met betalings kan/sal die polis gekanselleer word. U verloor alle premies betaal.

11. Premiums will because of different risk factors in the Insurance industry vary from time to time and can be adjusted if need be with a 30-calendar day notice period.

Notice of cancellation of policy must also be with a 30-day calendar period.

Membership of the scheme always commences on the 1st day of the month following the month of application or commences on the 1st day of a month selected by the client / Premies sal vir verskillende redes in die verskeringsbedryf van tyd tot tyd aangepas word ae kan aangepas word met 'n 30 dae kalender periode. Lidmaatskap begin altyd op die 1ste dag van die maand opvolgend na die aansoek ontvang is of die maand wat die klient genommineer het.

12. There will be no cover until after the 1st premium has been received and the designated waiting periods have been completed / daar sal geen dekking wees alvorens die eerste premie nie ontvang is en die neergesette wagperiodes nie voltooi is nie.

13. Only members up to the age of 85 or 90 years (next birthday) will be accepted. All existing paying members of other funeral schemes who wish to shift their insurance to us and keep their inception dates in place must be able to show proof that they had for a period of 6 months previously paid their premiums on a regular monthly basis / Slegs lede tot op ouderdom 85 of 90 (volende verjaarsdag) sal aanvaar word. Alle lede van oorneem polisse sal moet bewys lewer dat hulle vir die vorige 6 maande aaneenlopend op datum betaal het.

14. Claims can be paid within 48 hours after the Insurer has received all the correct documentation. (**see Control list on Claim form**) / Eise kan binne 48uur nadat die versekeraar al die korrekte dokumentasie ontvang het betaal word. (**sien Kontrole lys op Eis vorm**)

15. Claims will not be considered for persons who were not mentioned on the application form at inception. This also includes new-born babies who were not reported within 30 days after birth. Any new person added at a later stage after inception date of the policy is subject to a new waiting period equal to that of the main member. / Geen eise sal hanteer word vir persone wat nie by aanvang op die aansoekvorm verskyn het nie. Dit sluit nuut gebore babas in wat nie binne die neergelegde 30 periode gerapporteer is nie. Enige persoon wat nademaal bygevoeg word gaan deur 'n wagperiode soortgelyk aan die Hooflid.

16. Any child dependant who reaches the age of 21 years and who is not a fulltime student at a registered institution or is not physicaly or mentally handicapped must become an own main member. / Enige kinder afhanklike wat die ouderdom van 21jaar bereik en nie 'n voltyds geregistreerde student by 'n geregistreerde instelling is nie of nie fiese of geestelik gestrem is nie moet dadelik 'n eie hooflid word.
17. Any own child over 21 years of age who is a registered fulltime student at a legal tertiary institution or school will only have cover as a dependant up to age 25 years. / Enige kind ouer as 21jaar wat by 'n wettige Instituut of skool as 'n Voltydse student geregistreer is sal slegs dekking hê tot ouderdom 25jaar.
18. Working students enrolled part time does not qualify as a fulltime student and must become own members over age of 21 years. / Werkende deelyds student kwalifiseer nie as voltydse student nie en moet na ouderdom 21 'n eie lid word.
19. Any child dependant who at any age becomes pregnant and/or marries must become an own member with the same inception date of that of the original parent policy. In the case of a marriage the new spouse will have a new inception period. In the case of a child over 21 years there is a grace period of 3 months to register child as own member. After grace period has expired that child must go through a new waiting period. / Enige kind op enige ouderdom wat swanger raak of trou moet 'n eie hooflid word met dieselfde intree ouderdom as die Ouers. In die geval van 'n huwelik sal die nuwe man/vrou deur 'n nuwe wagperiode gaan. In die geval van 'n kind oor 21dae gee ons 3 maande grasie tyd as eie lid. Na grasie tyd geld normale wagperiodes.
20. Claims for people who have been dead for more than 6 months will not be considered if prior notice of the death had not been received at time of death. / Eise vir persone wat reeds 6 maande en langer oorlede is se eise sal nie kwalifiseer indien ons nie binne die 6 maand tydperk sodanig in kennis gestel is nie.
21. Stillbirths will only qualify after the 26th week of pregnancy. / Stil geboortes kwalifiseer slegs na die 26ste week van swangerskap.
22. Claims for people who were put on record by the funeral parlours with details totally different from those supplied at time of death will also not qualify. / Eise vir persone wat geregistreer is met total verkeerde inligting van wat ontvang tydens eis stadium, sal nie kwalifiseer nie.
- 23. A client has the right to cancel a policy in writing within 30 days after signing the application form and if you have paid a premium that money minus risk & administrative costs must be paid back to client. / 'n Klient het die reg om 'n polis binne 30 dae na aanvang te kanselleer en indien 'n premie klaar betaal is moet daardie premie minus risiko en admin koste terug betaal word aan die klient.**
- 24. No part of any claim may be withheld from a client if that client has not signed an Invoice setting out the reasons for the deduction / Geen gedeelte van enige eis mag van 'n klient weerhou word indien daardie klient nie 'n Faktuur geteken het wat die redes vir die aftrekking weerspeel nie.**

PROBLEMS WITH CLAIMS

We sometime have problems immediately handling claims. There are quite a few different reasons for it:

1. Premiums not up to date
2. Claim documents not complete (see checklist on claim form)
3. ID documents and Death Certificates poor copies and unreadable (make your own copies of the Original documents). We have the most problems with copies of other bad copies.
4. IN the case where Home affairs only issues a Handwritten Death certificate we must

get a letter from them why there is not a Computer printed certificate. (ONLY IN CASE OF PEOPLE WITH MULTIPLE ID NUMBERS) Excuses that their ink is up is not acceptable.

5. In the case of Stillborn baby's we need the Handwritten copy of the Death certificate as well as ID's of the Parents as well as a Document from the clinic or our form showing proof that at the time of birth the woman had been pregnant for 26 weeks and longer.

6. New ID cards (printing on it very small). Enlarge the copy on the Photostat machine to make it more readable and certify. (Front and Back).

7. Certifications very poor. ALL certification stamps must be clearly readable otherwise Insurers does not accept it. The same is applicable to Home Affairs Stamp on Death certificate.

8. Mandate form must be FULLY completed plus Certified copy of ID of Mandate giver: **Mandate giver cannot be the Undertaker.** Must be the Dependant of deceased or person who reported death in case of Single policy.

9. Additional documents needed:

a. Marriage certificate in case of married couples.

b. Application form in case of Common law relationships.

c. Page 1 van BI 1663 with 2 finger prints on.

d. Burial order (In all cases where we receive a Handwritten Death certificate)

NB! Please do not do funerals out of your pocket until we have not qualified the claim. Even if a claim does not qualify it must be sent in so that the Insurer can officially defer the claim to protect you from allegations of stealing money and prohibit unnecessary Ombudsman queries.

We will cancel the deceased in the month following the month deceased. If there are spouses or children info that we do not have, you must supply it.

PLEASE DO NOT COPY ID'S AND DEATH CERTIFICATES TOGETHER ON ONE PAGE FOR CERTIFICATION. THE INSURER WANTS TO SEE THAT EACH DOCUMENT WAS SEPERATELY CERTIFIED.

PROBLEME MET EISE

Ons ondervind probleme om altyd eise dadelik te kan hanteer. Daar is verskeie redes daarvoor:

1. Premies nie op datum nie

2. Eis dokumentasie nie volledig nie (sien check lys op eisvorm)

3. ID dokumente en Doodsertifikate baie swak en onleesbaar (maak julle eie afskrifte van die oorspronklike dokumentasie. Ons ondervind die meeste probleem met swak afskrifte omdat dit afskrifte van ander swak dokumente is)

4. IN die geval waar Binnelandse sake slegs 'n Handgeskrewe Doodsertifikaat uitreik moet ons 'n brief van hulle kry om te bevestig waarom daar nie 'n rekenaar gedrukte sertifikaat is nie. (SLEGS IN DIEGEVAL VAN MENSE MET DUBBELE ID'S) Verskoning dat hulle ink op was word nie aanvaar nie.

5. In die geval van Doodgebore kinders kort ons die Handgeskrewe Doodsertifikaat asook ID's van Ouers asook die kliniek brief of ons dokument. Bewyse moet gelewer kan word dat die vrou 26 weke en langer swanger was met bevalling.

6. Nuwe ID kaarte (skrif daarop is baie Klein). Maak 'n groter en meer leesbare afskrif van die ID kaart (Voor en Agter) en laat dit sertifiseer.

7. Sertifiserings baie swak. ALLE Stempels moet duidelik leesbaar wees anders aanvaar versekeraars dit nie. Dieselfde geld vir Binnelandse Sake se stempel op Doodsertifikaat.

8. Mandaat vorm moet VOLLEDIG Voltooi word asook Gesertifiseerde ID van Mandaatgewer. **BELANGRIK: Mandaatgewer kan nie die Ondernemer wees nie.** Moet die Afhanklike van die oorledene op polis wees of persoon wat dood gerapporteer het in geval van Enkel polis.

9. Addisionele dokumente benodig:

- a. Huwelik sertifikaat in geval van getroude egpareb. Aansoek vorm in die geval van saamwou verhoudings
- c. Bladsy 1 van BI 1663 met 2 vingerafsdrukke op
- d. Burial order (Moet te alle tye saamgestuur word waar Handgeskrewe Doodsertifikate uitgereik word)

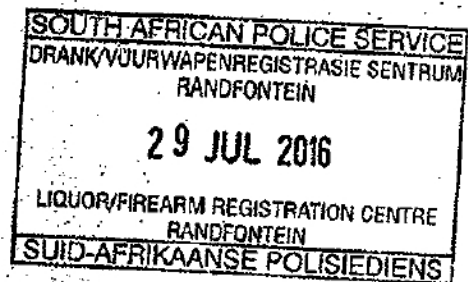
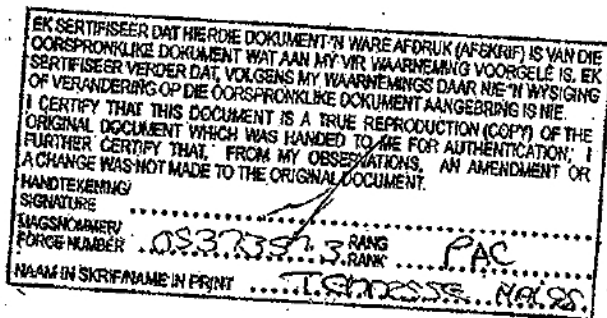
NB! Moet nie 'n begrafnis doen uit julle eie sak voordat julle nie seker gemaak het dat die eis welsal kwalifiseer nie.

Al kwalifiseer 'n eis nie, moet dit ingestuur word sodat die versekeraar dit officieel kan afkeer om u te beskerm teen bewerings van diefstal en onnodige Ombudsman navrae te bekamp.

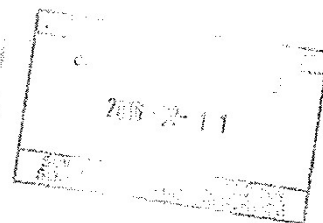
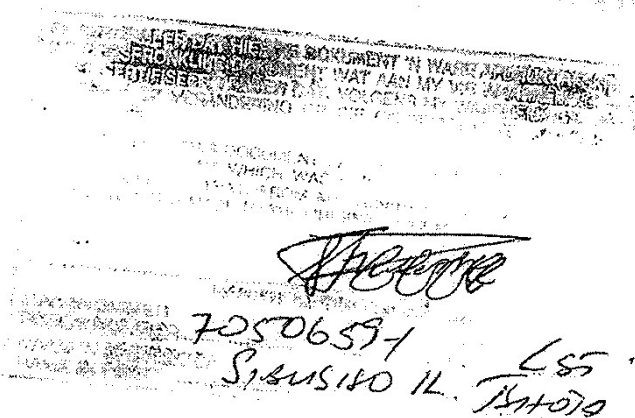
Ons sal die oorledene kanselleer in die maand opvolgend na die maand van dood. Indien daar kinders is of 'n gade wie se inligting ons nie het nie moet u dit voorsien.

MOET ASB NIE ID'S EN DOODSERTIFIKATE SAAM OP EEN DOKUMENT FOTOSTATEER EN SERTIFISEER NIE. DIE VERSEKERAAR WIL SIEN DAT ELKE DOKUMENT APART GESERTIFISEER IS.

This is what the Ideal certification most look like / Dit is die ideale sertifisering



This is wrong / Dit is verkeerd



Admin docs can be found at this link / Admin dokumente kan by hier link gevind word:

<http://www.insurancepartners.co.za/forms.html>

I / Ek _____ ID _____

Hereby acknowledge and accept the rules as above / Neem kennis van en aanvaar die reëls soos van toepassing hierbo.

Signed at/geteken te _____ on/op _____ 2017

Signature / Handtekening _____