

Definitions

Policy holder: The main role player who holds and exercises rights on the policy. Must be 18 years or older. A person or group in whose name an insurance policy is held.

Premium payer: The person who pays premiums on the policy.

Beneficiary: A person nominated by the policyholder as the person in respect of whom the insurer should meet policy benefits. Principle Insured is automatically the beneficiary of the policy, in cases where Principle Insured is not available to claim, the beneficiary receives the policy benefits.

Life insured: The person on whose life you take out insurance.

Maximum cover: The maximum cover per life insured is R60 000.

Insurable interest:

You can take out insurance on the lives of others. But you can do that only if you have an interest in the other person recognized as worthy of insurance protection often referred to as insurable interest. You have such an interest in your spouse, children, parents, and extended family members. But you do not have such interest in for example your friend or your neighbor.

Spouse: A person who is married to the policy holder by law, tribal custom or religion practiced in South Africa. This relationship must be in place when policy is applied for.

Child: An unmarried minor of the policy holder with a maximum age of 21 years old, in the event that they are over 21 years old and a full-time student, a letter of confirmation from a recognized educational institution must be additionally submitted. These can be biological, legally adopted, step or foster children. Any of these relationship must be in place when policy is applied for.

Immediate family: Your spouse and children.

Extended family members: A person for whose funeral costs, the premium payer is financially responsible for in the event of death. These include parents, parents-in-law, grandparents, uncles, aunts, related cousin, sisters, brothers, nephew, niece, grandchildren, great grandparents and own children above the age of 21 years.

Cover for foreign nationals: A person who has a legal standing in South Africa. Cover is applicable for such members as long as they reside in South Africa.

Your policy is administered by Dignity Group and African Unity Life. The insurance cover is available on the Product Specification Document held by Dignity Group and underwritten by **African Unity Life** a life licensed insurer and an authorised financial service provider (2003/016142/06. FSP Number is 8447).

Duration of your funeral assistance cover: This funeral cover policy is a whole-of-life funeral policy, which means that your cover (and your dependents' cover) will remain in place if your policy premiums are up to date.

Policy holder responsibilities:

- To ensure they provide accurate and enough information.
- To ensure premiums are paid up to date to ensure that the policy does not lapse.
- Ensure your details are up to date with Dignity Group.
- To request a policy schedule if not received within 31 days of policy inception.

Products and members to be covered:

Single and Family Plan- The plan can cover you, as the only life insured. Or it can be for your immediate family (spouse and six children) and extended dependents. The maximum entry age for the Principle Insured is 69 years, 69 years for spouse, 21 years for children (25 years if the child is a full-time student) and 99 years for extended dependents.

Senior plus Plan- The plan can cover you and up to six dependents, maximum entry age is 64 years. Additional four extended dependents who are between 64 and 84 years of age may be covered at an additional premium.

Kin Care Plan- The plan can cover you, your spouse, two (2) extended members and up to ten children (legally adopted, posthumous, illegitimate, foster and stepchildren). The maximum entry age for you and your spouse is 64 years. The maximum age entry for extended members is 85 years. Children covered on this policy remain in the policy even after 21 years for as long as premiums are paid.

1+9 Plan - The plan can cover you and up to nine dependents. The maximum age entry is 64 years.

Stillborn: shall be covered (25% claim pay-out) for funeral benefits if the death occurred after the **26th week of pregnancy** and up to 3 months from the time the child was born (and if the policy allows for the additional life). Only two stillbirth claims will be accepted per family during the term of the policy. A newborn may be covered if the Principal Insured informs African Unity Life in writing within 3 months (90 days) of the birth date of the new-born child for them to be covered (on condition that the policy allows an additional member to be added).

Waiting periods: Your policy must be active before you or your dependents lodge a claim.

The waiting period for **natural death is six (6) months** for all dependents **on all products.**

Suicidal death will be covered if the policy has completed 12 months waiting period.

How will you pay your premiums: Methods of payment include debit order, stop order, and easy pay.

When will your cover start: Your cover will only start once Dignity Group has received your first premium. Your policy inception the month we receive the first premium. All premiums are due on the first (1st) day of each month. Your policy must have completed a period of six (6) calendar months waiting period and

must have six (6) premiums paid. Failure to receive six (6) premiums will result in the initial waiting period being extended. African Unity Life reserves the right to cancel your application should you be found fraudulent or submitting false information, same applies to all the policies you have signed up.

Accidental death: No waiting period will apply in the event of the death of the Principle Insured or dependents were to pass away due to an accident after incepting of the policy.

Premium guarantee period: African Unity Life African Unity Life undertakes to not change your benefits or premiums within the first 12 months, unless it is absolutely required.

How unpaid premiums will affect your claims: Should you have unpaid premiums; your claim may be declined. All missed premiums must be up to date before the death of the insured person in order for the claim to be considered.

Suspension: This is when your policy misses one (1) month's premium payment and the benefits are suspended which only resume after you can meet the conditions set to re-activate it. Further attempts to deduct premiums will be done.

Lapsing of policy: Your policy will lapse if you fail to make payment for two (2) premiums within a period of 12 months or 3 premiums within the life time of your policy. Where a policy is lapsed, it is considered cancelled, no further attempts to deduct will be done.

Reinstatement of policy: Your policy can be reinstated by resuming payments within a period of three (3) months from the time of last premium payment.

Refunds: A refund request will be processed within 7-14 working days. Should you fail to inform Dignity Group within 90 days to stop collecting premiums of a deceased member, Dignity Group reserves the right to recover collection fees as well as commission before refunding your premiums.

You must provide Dignity Group with accurate information: African Unity Life will cancel your policy immediately and may not pay any claims if they find out that you intentionally gave false or inaccurate information.

How to claim: claims must be submitted within twelve months of death event. Failure to do so within the stipulated time of twelve months will result in African Unity Life not processing your claim. You must give Dignity Group all the required documents before African Unity Life can process your claim.

Claims process: Your policy must have completed a period of six (6) calendar months and must have six (6) premiums paid, to qualify for a claim. Please contact Dignity Group in the event of a claim for assistance. They will provide you with all the necessary forms you need to fill-in and you must supply Dignity Group with the following documents:

- A fully completed African Unity Life claim form.
- A certified copy of a computerised death certificate issued by the Department of Home Affairs.
- A certified copy of the deceased's ID document.
- A certified copy of the ID document of the person making the claim.
- A fully completed SAPS statement in cases where the death was due to unnatural causes and a certificate of release, if applicable.
- A notification of death form (**BI 1663** completed by the doctor who certified the death or an affidavit.
- A letter from the funeral parlor confirming that the deceased's remains are with them (must be on a letterhead).
- Burial order issued by the Home Affairs.
- Other supporting documents (such as proof of marriage or proof of relationship to children) if applicable.
- In the case of a stillbirth, you need to give African Unity Life a notification of the stillbirth (BI 1663) or a copy of the antenatal card and a letter from the hospital.
- A Stamped Bank Statement of the beneficiary (the person who will receive the pay-out)
- For a disabled child, confirmation of the disability grants, copy of the medical application or medical report.
- For a child who is over the age 21 years and a full-time student, a letter of confirmation from a recognized educational institution must be submitted.

NOTE: In the event of death of both the Principle Insured and the beneficiary, spouse is eligible to claim upon producing marriage certificate. An executor of the estate may also lodge a claim in the absence of a spouse.

African Unity Life reserves the right to:

- Request any further documentation or information it may deem necessary to accurately assess a claim.
- Carry out investigations regarding your claim.
- This may take up to a period of thirty (31) days.

General exclusions: African Unity Life will not pay your claim in the following circumstances:

- Fraudulent claim in terms of the benefits is committed.
- Death by suicide within the first 12 months of the policy or cover, whether the insured life is of sound or unsound mind;
- Participation in any terrorist activity, riot, civil commotion, rebellion or war;
- Willful and deliberate breaking of any criminal law by the Principle Insured;
- Death as a result of nuclear, biological and chemical terrorism and nuclear accidents;

Policy Conversion: Replacement of a dependent who has been claimed for is not allowed. Replacement of a policyholder is not possible. Upon death of policyholder, a new policy will have to be taken with the new policyholder. The waiting period for existing dependants will continue as normal on the new policy, but if they were not covered before, their waiting period will commence upon replacement. The policy must be

active when converting. Please contact Dignity Group for a policy conversion form. A policy conversion must be completed within 31 days of lodging a claim.

Cooling off Period & Conditions of Cancellation:

Cooling off is a period where you have an option to cancel the policy. In the event that you wish to cancel, you can do so within 31 days after receipt of policy schedule. You do so by giving a written notification to African Unity Life for cancellation, in the event of the option. The premium that may have been deducted will be refunded subject to the provisions as set out in the Policyholder Protection Rules. If no such written notification is received within the stipulated time frame, African Unity Life will consider the policy taken up and active. The policy cover and waiting periods will be effective from the commencement date and the cover will continue as long as future premiums are paid. Please send your signed cancellation request to cancellation@dignitygroup.co.za. **You can reverse your cancellation on an existing policy within 7 working days from receipt of cancellation.**

Changes to your policy: In the event that you wish to make changes to your policy, send such requests to amendments@dignitygroup.co.za subject to conditions mentioned in this schedule.

Important Warnings: It is prudent that you acquaint yourself with product, monthly premiums including the terms and conditions contained herein.

Complaints Process: If you have a complaint regarding Dignity Group's products or services, you have to submit in writing within 90 days to the nearest office or e-mail directly to the following: complaints@dignitygroup.co.za. Upon receipt of a written complaint Dignity Group shall provide a written acknowledgement of receipt of the complaint within 12 hours. Dignity Group shall endeavor to resolve your complaint within a period of not more than six (6) weeks from receipt of a written complaint. In event of any delays, you shall be notified timeously.

In the event that you are not satisfied with Dignity Group's resolution to your complaint, you can escalate it to complaints@africanunity.co.za

Should your complaint remain unresolved you are advised to escalate to independent industry bodies for further assistance:

The Long-Term Insurance Ombudsman: The ombudsman's role is to maintain fairness and objectivity as an independent body between policy holders and life insurers when they have a dispute they cannot resolve. The Long-term Insurance Act provides guidance to the ombudsman on the adjudication of matters.

Contact details:

Office Address: Third Floor, Sunclare Building, 21 Dreyer Street.
Postal Address: Private Bag X45, Claremont, Cape Town, 7735 | Telephone: 021 657-5000 / 012 470 9080 | Email: info@ombud.co.za

The FAIS Ombudsman: The FAIS ombudsman's role is to mediate fairly and independently between clients and financial services providers on matters to do with financial advice. The ombudsman follows the provisions of the Financial Advisory and Intermediary Services Act (FAIS Act).

Kasteel Park Office Park. Orange Building. 2nd Floor. Corner of Nossob and Jochemus Street. Erasmuskloof. Pretoria
Email: info@faisombud.co.za

Dignity Group is your intermediary and administration contact details:
Dignity Group (Pty) Ltd. FSP No: 44875
Post net Suite 307, Private Bag X9063. East London 5200 Tel: 0861 777 100 Fax: 086 219 6250 Email: info@dignitygroup.co.za

Details of Dignity Group Compliance Officer:
Moonstone compliance services 25 Quantum Street, Techno Park, Stellenbosch, 7600. Tel: 021 883 8000 Fax: 086 6050 834.
E-mail: vrermaak@moonstonecompliance.co.za

African Unity Life contact details:

African Unity Life is a life licensed insurer and an authorised financial service provider. FSP Number is 8447. 109 Jip de Jager Drive, Springfield Office Park, Bellville. Cape Town. 7530.
Telephone: 0861 234 555. Fax 021 180 4725
Email: info@africanunity.co.za

POPI – Information Sharing

Dignity Group will not share with any third party unless it is for the purpose of processing data for the conclusion of your application for insurance and managing your insurance policy. Dignity Group may therefore with your permission, disclose your information to any of our legitimate business partners should it be necessary and complementary to the purpose of maintaining your policy insurance.

Fee Disclosure

Dignity Group (Pty) Ltd earns 1.50% Commission on the gross premium received and 1% Binder fee on the gross risk fee received on a monthly basis.