

# TERMS AND CONDITIONS

## 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. Main member is automatically the beneficiary of the policy, in cases where main member is not available to claim, the beneficiary receives the policy benefits.

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

### 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 21years, if they are over 21 years and a full-time student, a letter of confirmation from a recognized educational institution must be submitted. These can be biological, legally adopted, step or foster child. This 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, sisters, brothers, nephew, niece, grandchildren, great grandparents, great 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 so long as they reside in South Africa.

**Your policy is administered by Dignity Group and 3Sixty Life Limited.** The insurance cover is available on the Group Master Policy held by Dignity Group and underwritten by 3Sixty Life Limited, an authorised financial services provider and licensed insurer (Registration number (1935/007508/06, FSP Number is 15107).

**Whole-of-life 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 main member is 99 years, 74 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 and up to ten children (legally adopted, posthumous, illegitimate, foster and stepchildren). The maximum entry age for you and your spouse is 64 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 entry age should be below 65 years.

**Stillborn** shall be covered (25% claim pay-out) for funeral benefits if the death occurred after the **26th week of pregnancy** (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 new-born may be covered if the principal member informs 3Sixty Life Limited 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 premium for Dignity Funeral plan:** Methods of payment include debit order, stop order, and easy pay or through other cash methods published by Dignity Group.

**When will your cover start:** Your cover will only start once Dignity Group has received your first premium. Your policy incept 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. 3Sixty Life Limited reserves the right to decline your application within 31 days of you applying for cover.

**Accidental death:** No waiting period will apply if the main member or dependents were to pass away due to an accident as long as the first premium has been received and policy is active.

**Backdate of premiums:** If your policy skipped payments, the premium paid thereafter will be allocated to the skipped month. This is only applicable if the policy is still active.

**Premium guarantee period:** 3Sixty Life Limited guarantees that your premiums and benefits will stay the same for the first 24 months. After that, 3Sixty Life Limited reserves the right to review and adjust premium and premium growth patterns at policy anniversary (one year after the day your policy started). Dignity Group will send you written notice of any changes to your policy at least 31 days before any changes are applied.

**How unpaid premiums will affect your claim:** Should you have unpaid premiums while your policy is still active, such unpaid premiums will be deducted from your claim amount.

**Lapsing of policy:** Your policy will lapse if you fail to make premium payments within two consecutive months or three premiums within a period of 12 (twelve) months.

**Reinstatement of policy:** Your policy can be reinstated by resuming payments within a period of five (5) months from the time of last premium payment. If you come to reinstate your policy after five (5) months, your policy will have to serve a new waiting period. Premiums need to be up to date, should arrears not be paid at the time the policy is reinstated, they will be collected at claim stage. There is no waiting period after reinstatement only when the policy completed the initial waiting period. If initial waiting period was not completed, it will continue after reinstatement till completed.

**You must provide Dignity Group with accurate information:** 3Sixty Life Limited will cancel your policy immediately and will not pay any claims if they find out that you intentionally gave false or inaccurate information.

**How to claim:** claims must be submitted within six months of death event. Failure to do so within the stipulated time of six months will result in 3Sixty Life Limited not processing your claim. You must give Dignity Group all the required documents before 3Sixty Life Limited 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 3Sixty Life Limited claim form.
- A certified copy of the official 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 parlour 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 3Sixty Life Limited 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 main member 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.**

### 3Sixty Life Limited 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:** 3Sixty Life Limited will not pay your claim in the following circumstances:

- A 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;
- Death as a result of nuclear, biological and chemical terrorism and nuclear accidents;
- The death of an unborn child due to the termination of a pregnancy (abortion).

**Replacement of Policy Holder:** Replacement of a dependent who has been claimed for is not allowed. Replacement of policyholder is only possible if the policy allows for an extra dependent to be added. However, upon death of policyholder any existing or new dependent can take over the policy. Their waiting period continues as normal, but if they were not covered before, their waiting period will commence upon replacement. The policy has to be active when replacing main member. Please contact Dignity Group for a replacement form.

### Cooling off Period & Conditions of Cancellation:

If you change your mind about this policy, there is a 31-day period from the payment date of the first premium in which the applicant has the option to cancel the policy. The 3Sixty Life Limited must be notified in writing to have the policy cancelled and any premiums that may have been paid or deducted, will be refunded. If no such written notification is received within 31 days of first payment, you will lose all of your benefits and 3Sixty Life Limited will consider the policy taken up. 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 cancellation request to [cancellation@dignitygroup.co.za](mailto:cancellation@dignitygroup.co.za).

**How to make changes to your policy:** Please contact your administration agent or Dignity Group offices should you want to make any changes to your policy. Send request to [amendments@dignitygroup.co.za](mailto:amendments@dignitygroup.co.za).

### Important Warnings:

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

### Complaints Process:

If you have a complaint regarding Dignity Group's products or services, please reduce it into writing submit to the nearest office or e-mail directly to the following email address within ninety (90) days: [complaints@dignitygroup.co.za](mailto:complaints@dignitygroup.co.za). Upon receipt of a written complaint Dignity Group will provide written acknowledgement of receipt of the complaint within 12 hours. We will endeavor to resolve your complaint within a period of not more than six (6) weeks from receipt of a written complaint. Should there be any delays in this, we will advise you timeously.

If we are still not able to resolve the problem, you can send your complaint to: [complaints@3sixtylife.co.za](mailto:complaints@3sixtylife.co.za).

Should 3Sixty Life not be able to resolve the problem, you can contact these independent industry bodies for help:

**The long-term insurance Ombud:** The ombudsman's role is to mediate between policyholders and life insurers when they have a dispute that they can't resolve in a way that is fair, independent and objective. The provisions of the Long-term Insurance Act guide the ombudsman's decisions.

**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](mailto:info@ombud.co.za)

**The FAIS Ombudsman:** The FAIS Ombud's role is to mediate fairly and independently between clients and financial services providers on matters to do with financial advice. The Ombud 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. Erasmusklouf. Pretoria.  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Dignity Group is your intermediary and administration agent 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](mailto:info@dignitygroup.co.za)

### Details of Compliance Officer:

Moonstone compliance services 25 Quantum Street, Techno Park, Stellenbosch, 7600 Tel: 021 883 8000 Fax: 086 6050 834.  
E-mail: [rvermaak@moonstonecompliance.co.za](mailto:rvermaak@moonstonecompliance.co.za)  
3Sixty Life Limited is an authorised financial services provider and licensed insurer FSP No: 15107.  
91 Central Street. Houghton. Johannesburg. Gauteng. 2198. Telephone: 011 483 1188. Email: [info@3sixtylife.co.za](mailto:info@3sixtylife.co.za)