

Terms and Conditions

Your policy is administered by Dignity Group and BrightRock Life Limited. The insurance cover is available on the Group Master Policy held by Dignity Group and underwritten by BrightRock Life Limited, an authorised financial services provider and registered insurer (Registration number 1996/014618/06, FSP Number is 11643).

Duration of your funeral assistance cover: This funeral cover policy is a whole-of-life funeral policy, which means that your cover (and your dependants' cover) will remain in place as long as your policy premiums are paid.

Your spouse can keep this cover after your death: If you were to pass away, your surviving spouse can choose to carry on with the policy and become the main member. They must contact **Dignity Group** within 30 days of your passing away if they want to make this change.

Members to be covered on this plan:

Single and Family Plan- The plan can cover you, as the only life insured. Or it can be for you, immediate family (spouse and six children) and extended dependants. 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 84 years for extended dependants.

Senior Plus Plan- The plan can cover you and up to six dependants, maximum entry age is 64 years. Additional four extended dependants 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 step children). 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 dependants. 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 BrightRock Life Limited in writing within 3 months (90 days) of the birth date of the new-born child in order for them to be covered (on condition that the policy allows an additional member to be added).

Waiting periods: Your policy has to be in place for a specific period before you or your dependants can claim.

- **1+9 Plan** - The waiting period for natural death is six (6) months.
- **Senior Plus Plan** – Waiting period for dependents below the age of 65 years is 6 (six) months, for dependents above 65 years, waiting period is 9 (nine) months.
- **Kin Care Plan-** The waiting period for natural death is six (6) months
- **Single & Family Plan-** Waiting period for immediate family dependents is 6 (six) months and for extended dependents is 9 (nine) months.
- No waiting periods 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.
- Existing members who were insured by the previous underwriter will have to complete the duration of the waiting period still outstanding.
- Suicidal death will be covered with a 24 months waiting period.

How you'll pay your premium for Dignity Funeral plan: You can pay your premiums using a debit order, stop order or cash through methods published by Dignity Group. Debit orders must be paid by the 14th and stop orders by the 10th of each month. Easy pay payments can be made at ShopRite, Pick n Pay and Boxer before the 14th of each month, and please obtain a receipt for the payment.

When your cover will start: Your cover will only start once BrightRock Life Limited has received your first premium. Policies with premiums received on or before the 15th of the month will incept on the 1st of that current month, premiums received after the 15th will incept on the 1st of the following month. BrightRock Life Limited reserves the right to decline your application within 31 days of you applying for cover. If you cancel your policy within 31 days of BrightRock Life Limited confirming your policy number and policy start date, BrightRock Life Limited will refund your premium.

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: BrightRock Life Limited guarantees that your premiums and benefits will stay the same for the first 12 months. After that, BrightRock 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.

Grace premium period: A grace period of two months is allowed for the payment of missed premiums. Your policy will lapse if you fail to make two consecutive premium payments or three premiums within a period of 12 months. The policy may be reinstated by resuming premium payments within three (3) months of the last premium payment, so long as all arrear premium payments are made. Your policy may also be automatically reinstated upon receipt of the next premium. A three calendar months waiting period for claims will be applicable from the date of reinstatement. If premiums are received after three (3) months of reinstatement, waiting period of six (6) months or nine (9) months will have to be fully served. If the policy lapses while the initial waiting period is still in effect then the reinstatement waiting period will run concurrently.

You must provide Dignity Group with accurate information: BrightRock 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.

Maximum cover amount: The maximum cover per life insured is R30 000.

How to claim: You must submit your valid claim to Dignity Group within six months of your claim event (death). Failure to do so within the stipulated time of six months will result in BrightRock Life Limited not processing your claim. You must give Dignity Group all the required documents before BrightRock Life Limited can process your claim. One month's missed premium will be deducted from your claim amount at claim stage.

Claims process: Please contact Dignity Group in the event of a claim for assistance. They'll 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 BrightRock 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)
- 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 BrightRock 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)
- Any other information BrightRock Life Limited requires from you.

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.

Claims, in respect of dependants, will only be paid were such dependants have been nominated on the original application form or signed amendment form.

BrightRock Life Limited reserves the right to request any further documentation or information it may deem necessary to accurately assess a claim.

General exclusions: BrightRock Life Limited will not pay your claim in the following circumstances:

- Suicide or attempted suicide within the first two years 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;
- Wilful 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 family member who has been claimed for is not allowed. However, upon death of policyholder any family member can take over the policy. If the dependent was already on the policy, their waiting period continues 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.

Cancelling of policy: You can cancel your policy. You will lose all of your benefits if you cancel the policy. You must give Dignity Group one month's notice before the effective date of the cancellation. Please send your request to cancellations@dignitygroup.co.za.

Examination Period & Conditions of Cover:

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 insurer 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, the Insurer 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.

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.

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: refers to a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of 30 September 2004, and in which it is alleged that Dignity Group:

- has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- has willfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage;
- has treated the complainant unfairly

Complaints Process:

All complaints must be submitted in writing and e-mailed to the following email address: complaints@dignitygroup.co.za. Upon receipt of a written complaint Dignity Group will provide written acknowledgement of receipt of the complaint within three weeks. We will endeavour to resolve your complaint within a period of not more than six weeks from receipt of a written complaint. Should there be any delays in this, we will advise you timeously.

If we're still not able to resolve the problem, you can contact send your complaint at Brightrock: Complaints@brightrock.co.za

If you are not satisfied, 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. Private Bag x45, Claremont, 7735 | Telephone: 021 657-5000 | / +27 12 470 9080 | Email: 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 Advice and Intermediaries Services Act (FAIS Act). Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street, Erasmuskloof, Pretoria | Email: 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

Details of Compliance Officer:

Moonstone compliance services 25 Quantum Street, Techno Park, Stellenbosch, 7600
Tel: 021 883 8000 Fax: 086 6050 834. E-mail: rvemaak@moonstonecompliance.co.za

BrightRock Life Limited is an authorised financial services provider and registered insurer. 165 West Street, Sandton, Johannesburg, Gauteng, 2193. Telephone: 0860 00 77 44. Email: service@brighrock.co.za