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## Funeral Cover Plan



Capitec Bank Limited  
5 Neutron Road  
Techno Park  
Stellenbosch, 7600

VAT Number: 4680173723  
NCR Number: NCRCP13  
Authorised Financial Services Provider: FSP 46669  
Capitec Bank Limited Reg No: 1980/003695/06  
24-hr Client Care Centre: 086 010 2043

### Insured/Policyholder

Title: <Title>  
First name: <Name>  
Surname: <Surname> ID/Passport number: <1234567890123>

### Policy Details

Policy number: CF<12345678>  
Signature date: <dd/mm/ccyy>  
Frequency of premium payment: <Monthly>  
Recurring debit order day: <31> \*  
Method of payment: <Debit Order>

Your first premium of R <0.00> is payable on <dd/mm/ccyy>\* and thereafter a recurring premium of R<0.00> is payable on the <dd>\* of each and every month.

\*or such earlier or later date in that month on which a credit is posted to or when funds are available in your nominated account

### Please note the following

- This insurance cover is subject to the terms, conditions and exclusions contained in Section B of this Funeral Plan and the Risk Class of Life Insurance business as set out in Schedule 2 of the Insurance Act, No.18 of 2017.
- Capitec Bank Limited is an Authorised Financial Services Provider FSP 46669.
- The Funeral Plan is underwritten by Centriq Life Insurance Company Limited, a licensed insurer and an Authorised Financial Services Provider FSP 7370.
- Your premium will be reviewed annually and should the monthly premium not be sufficient to maintain the Funeral Plan benefits, Your premium will be increased subject to Us notifying You of the proposed review if we expect the review to result in an increase in your premium, by giving You at least 31 (thirty-one) days written notice of such increase.
- You have the right to cancel this Funeral Plan during the “cooling-off period”. For full information on this right, please refer to clause 7.4 of the Disclosure Notice and clause 19 (Right to Cancel) of Your Funeral Plan Terms and Conditions.

## FUNERAL COVER PLAN

### A. Funeral Plan Schedule

Name of Life Assured	ID Number/ Date of Birth	Relationship Type	Monthly Premium Amount	Cover Start Date	Premium Effective Month	Cover Amount: Natural Death Benefit*
<Name Surname>	<dd/mm/ccyy>	<Main Life>	R<0.00>	<dd/mm/ccyy>	<dd/mm/ccyy>	R<0.00>
<Name Surname>	<dd/mm/ccyy>	<Spouse>	R<0.00>	<dd/mm/ccyy>	<dd/mm/ccyy>	R<0.00>
<b>Total</b>			R<0.00>			R<0.00>

\*Cover for Natural Death Benefit is subject to a waiting period, which waiting period, if applicable, will be a period of 6 (six) months less any waiting period already completed in terms of another policy being replaced by this Funeral Plan and providing similar cover and in force 31 (thirty-one) days before this Funeral Plan is entered into. Where your Funeral Plan is new or where you add new lives to your Funeral Plan or where you increase the Cover Amount of the Funeral Plan, the waiting period (if applicable) is calculated from the Cover Start Date.

Cover amount for Accidental Death Benefit is double the Natural Death Benefit Cover Amount, except where legal limits apply for Children.

Beneficiary	ID Number/Date of Birth	Cover Amount
<Name Surname>	<dd/mm/ccyy>	R<0.00>
<Name Surname>	<dd/mm/ccyy>	R<0.00>

## SECTION B: FUNERAL PLAN TERMS AND CONDITIONS

<b>1. DEFINITIONS</b>		
1.1	<b>'Accidental Death'</b> A death is accidental if the Life Assured dies as a result of unnatural causes. It is a sudden, unexpected event that happens at a place and time that is identifiable as death in an accidental manner. The death must be caused by visible, violent, physical and external means, independent of any other cause. The death of a Life Assured must have happened within 14 (fourteen) days of the event, in order for the event to qualify as an unnatural cause in terms of this Funeral Plan. Accidental death excludes suicide	1.7
1.2	<b>'Child/Children'</b> This is Your child or Your Spouse's child. A child must:	1.7.1 1.7.2 1.7.3 1.7.4 1.7.5 1.8
1.2.1	be a biological child, legally adopted child, stepchild or child where You (or Your Spouse) are the legal guardian	
1.2.2	This relationship must be in place at the Cover Start Date	1.19
1.3.	<b>'Cover Amount'</b> Cover Amount is the amount We will pay to the Policyholder or beneficiary if the Policyholder or Life Assured dies as shown under clause 10 below and on Your Funeral Plan Schedule, subject at all times to the Statutory Maximum Amount	1.10
1.4	<b>'Cover Start Date'</b> This is the date when the Life Assured's Cover starts or is amended which date is reflected on Your Funeral Plan Schedule.	1.11
1.5	<b>'Extended Family Member'</b> We consider an extended family member to be:	
1.5.1	<b>Relationships to You:</b>	1.12
1.5.1.1	Spouse as defined. Where You have more than 1 (one) Spouse, or if Your spouse falls outside the age requirements for a Spouse, then the additional Spouses can be covered as Extended Family Members	1.13
1.5.1.2	Parent as defined. Where You have more than 4 (four) Parents, then the additional parents can be covered as Extended Family Members	1.14
1.5.1.3	Child as defined. Where You have more than 8 (eight) children or the child falls outside the age requirements, the additional children can be covered as Extended Family Members	1.15
1.5.1.4	Great-grandparent who is Your parents' grandparent	
1.5.1.5	Great-grandparent-in-law who is the grandparent of Your Spouse's parents	1.16
1.5.1.6	Grandparent who is Your Parents' parent	1.17
1.5.1.7	Grandparent-in-law who is the parent of Your Spouse's parents	
1.5.1.8	Parent-in-law who is the parent of Your Spouse	
1.5.1.9	Aunt who is the sister of Your father or mother, or Your uncle's female spouse	
1.5.1.10	Uncle who is the brother of Your father or mother, or Your aunt's male spouse	
1.5.1.11	Brother who is Your Parents' male child	
1.5.1.12	Sister who is Your Parents' female child	2.2
1.5.1.13	Brother-in-law who is the male person Married to the child of Your Parents	
1.5.1.14	Sister-in-law who is the female person Married to the child of Your Parents	
1.5.1.15	First cousin who is the Child of Your aunt or uncle as defined above	2.3
1.5.1.16	Son-in-law who is the male person Married to Your Child	
1.5.1.17	Daughter-in-law who is the female person Married to Your child	
1.5.1.18	Nephew who is the male child of Your brother or sister	
1.5.1.19	Niece who is the female child of Your brother or sister	
1.5.1.20	First cousin's child who is the child of Your First Cousin	
1.5.1.21	Grandchild who is Your Child's child; or	
1.5.1.22	Great-grandchild who is Your Grandchild's child	
1.5.2	<b>Relationships to Your spouse:</b>	
1.5.2.1	Aunt who is the sister of Your Spouse's father or mother, or Your uncle's female spouse	3.2
1.5.2.2	Uncle who is the brother of Your Spouse's father or mother, or Your aunt's male spouse	
1.5.2.3	Brother who is Your Spouse's parents' male child	
1.5.2.4	Sister who is Your Spouse's parents' female child	
1.5.2.5	Brother-in-law who is the male person Married to the child of Your Spouse's parents	
1.5.2.6	Sister-in-law who is the female person Married to the child of Your Spouse's parents	
1.5.2.7	First cousin who is the child of Your Spouse's aunt or uncle as defined above	3.3
1.5.2.8	Son-in-law who is the male person Married to Your Spouse's Child	
1.5.2.9	Daughter-in-law who is the female person Married to Your Spouse's child	
1.5.2.10	Nephew who is the male child of Your Spouse's brother or sister	
1.5.2.11	Niece who is the female child of Your Spouse's brother or sister	
1.5.2.12	Grandchild who is Your Spouse's Child's child	
1.5.2.13	First cousin's child who is the child of Your Spouse's first cousin; or	
1.5.2.14	Great-grandchild who is Your Spouse's grandchild's child	4.1
1.6	<b>'Life/Lives Assured'</b> This is any life listed on the Funeral Plan schedule as being covered by this Funeral Plan. These lives must meet the definitions of a Policyholder, Spouse, Child, Parent or Extended Family Member in this Funeral Plan. These relationships must exist on the Cover Start Date.	4.2
	<b>'Married or Marriage'</b> , for purposes of this Funeral Plan, is when 2 (two) people are:	4.3
	married according to the laws of any sovereign country	4.4
	married according to customary or tribal law	
	married under any religion that is practiced in South Africa	
	living together and financially dependent on one another for at least 6 (six) months; or	
	party to a civil union in terms of the Civil Union Act, 2006	
	<b>'Parent(s)'</b> Means the persons who are the biological Parents, Parents-in-law, adoptive Parents, legal guardians of an adopted Child, and step Parents, of the Policyholder. This relationship must exist on the Cover Start Date.	
	<b>'Policyholder'</b> The policyholder is the owner of the Funeral Plan. The policyholder on this Funeral Plan must be a natural person. You are the only Policyholder who is allowed to make changes to the Funeral Plan.	
	<b>'Premium Effective Month'</b> The month in which the first premium or amended premium following any changes made to Your Funeral Plan is due.	
	<b>'Funeral Plan Schedule'</b> Your Funeral Plan Schedule, in Section A, shows You who is/are the Life Assured/Lives Assured, the Cover Start Date, and Cover Amount/s.	
	<b>'Licensed Insurer'</b> A licensed insurance company recognised by the Financial Sector Conduct Authority (FSCA) and listed on the FSCA website ( <a href="https://www.fscsa.co.za">https://www.fscsa.co.za</a> )	
	<b>'Signature Date'</b> is the date on which You signed Your Funeral Plan or amended your Funeral Plan, which date is indicated on Funeral Plan Schedule.	
	<b>'Spouse(s)'</b> A Spouse is someone You are Married to (see clause 1.7) prior to the Cover Start Date	
	<b>'Stillborn'</b> This means a baby being born dead after the 28th week of pregnancy. The stillborn Child must have been born to either the Policyholder or the Spouse of the Policyholder. The mother of the stillborn baby must be a Life Assured on the policy	
	<b>'Centriq', 'We' and 'Us'</b> means Centriq Life Insurance Company Limited	
	<b>'You/Your'</b> "You" and "Your" means the Policyholder	
<b>2. YOUR POLICY</b>		
2.1	This Funeral Plan consists of the Funeral Plan Schedule in Section A and the Policy Terms and Conditions in Section B. You will be provided with a Summary of Benefits, Conditions, Limitations and Exclusions document and a Disclosure Notice which does not form part of this Funeral Plan.	
2.2	We entered into agreements with Capitec Bank ('Capitec'), in terms whereof Capitec will, on our behalf, provide services to You. Capitec can only provide services to You as the Policyholder if You have a Capitec savings account. If You wish to cancel Your Capitec savings account, you may do so but then We will cancel Your Funeral Plan as well. You cannot have the Funeral Plan without a Capitec savings account.	
2.3	In this Funeral Plan the Policyholder is also the person who pays the premiums. All amounts are payable in South African Rand. All premium refunds (if any) will be paid to You as the Policyholder and if You die, to Your nominated beneficiary.	
<b>3. HOW YOUR POLICY WORKS</b>		
3.1	You have selected the Capitec Funeral Cover Plan. All the benefits explained in clause 7 are automatically included	
3.2	Only the Lives Assured listed in the Funeral Plan Schedule are covered by this Funeral Plan. You must make sure that all the family members You want to cover in Your Funeral Plan are listed correctly on the Funeral Plan Schedule and comply with our definitions of people that can be covered (read the definitions of such persons in clause 1 above). You can request to add or remove family members or change the Cover Amount for Lives Assured. These changes will be done by agreement between us. The premium will change if You add or remove Lives Assured or if You change the Cover Amount.	
3.3	If it is found that You have committed fraud, We may cancel the Funeral Plan with immediate effect, and any other agreement that exists between You and Us and between you and Capitec. We will not refund any premiums relating to a fraudulent Funeral Plan. Where fraud has taken place and we discover this after the payment of a claim, we reserve our rights to recover the amount paid.	
<b>4. COVER START DATE AND TERMINATION</b>		
4.1	Your Funeral Plan starts on the Cover Start Date and will terminate on the earliest of the following:	
4.2	Your Funeral Plan is cancelled;	
4.3	the Policyholder dies;	
4.4	at the end of the Death Premium waiver benefit when We cancel Your Funeral Plan due to non-payment of premiums.	

<p><b>5. ENTRY AGES</b></p> <p>Entry age is the Life Assured's actual age on the Cover Start Date in respect of that Life Assured and is used to calculate the premium and related benefit/s. Premiums and benefits will not change unless You make changes to Your Funeral Plan. Minimum and maximum entry ages for Lives Assured that may be added to the Funeral Plan as at the Cover Start Date are set out in the table in section 11 below, (Important Information). There are no age restrictions after entry.</p> <p><b>6. PREMIUMS</b></p> <p>6.1 The premium is Your monthly financial obligation in terms of the Funeral Plan. The premium is payable by debit order.</p> <p>6.2 Your first premium or amended premium is payable in the Premium Effective Month stated on your Funeral Plan Schedule.</p> <p>6.3 The chosen payment date for the payment is reflected on the first page of this Funeral Plan Agreement. Should you fail to make payment on this date, Your Funeral Plan will remain in force during this period however will be terminated if You fail to pay 3 (three) consecutive premiums or an aggregate of 3 (three) months cumulative missed premiums over the life of the policy.</p> <p>6.4 No partial premium payments will be allowed on this Funeral Plan. Any arrear premiums will be deducted from any benefit payable before payment of a benefit is made.</p> <p>6.5 We will review the premium annually and should the monthly premium not be sufficient to maintain the Funeral Plan benefits, Your premium will be increased subject to:</p> <p>6.6.1 Us notifying you of the proposed review if we expect the review to result in an increase in your premium;</p> <p>6.6.2 Us giving You at least 31 (thirty-one) days written notice of such increase.</p> <p>6.7 You may apply to use a Voluntary Policy Pause benefit after you have been paying premium for 24 (twenty-four) months.</p> <p>6.7.1 Voluntary Policy Pause allows You as the Policyholder to keep the Funeral Plan active for up to 6 (six) months without making any monthly premium payments. All funeral benefits under the Funeral Plan will stop for the period that You are not paying the monthly premiums.</p> <p>6.7.2 You can start paying Your premiums again at any time during the 6 (six) months. You will only be entitled to the funeral benefits once You start paying premiums again, meaning that you will not have any cover and no funeral cover will be payable should a claim event occur during the period where you are not paying premiums. When You start paying premiums again, the Cover Amounts will be the same and no additional Waiting Period will apply. No changes can be made to the Funeral Plan when your policy is in Voluntary Policy Pause.</p> <p><b>7. POLICY BENEFITS</b></p> <p>7.1 <b>Natural Death</b> This benefit pays the Cover Amount when a Life Assured dies, subject to any Waiting Period applicable, of natural causes including suicide. The Life Assured is covered for as long as We receive premiums for that Life Assured</p> <p>7.2 <b>Accidental Death.</b> The Accidental Death benefit pays an amount equal to two times the natural death benefit. The Life Assured is covered for as long as We receive premiums for that life assured</p> <p>7.3 <b>Burial Repatriation</b> This benefit covers the repatriation of mortal remains of a Life Assured to the funeral home or parlour of the claimant's choice, closest to the place of burial</p> <p>7.3.1 The following funeral support services are available in respect of a Life Assured:</p> <p>7.3.1.1 The place of death must fall within the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22-degree parallel). The place of burial must fall within the Republic of South Africa</p> <p>7.3.1.2 Transportation arrangements for a single relative to accompany the mortal remains from the place of death to the nearest funeral home of choice, closest to the place of burial</p> <p>7.3.1.3 Pre-arranged bed and breakfast accommodation for a maximum of one night, if required, for a single relative accompanying the mortal remains to the place of burial</p> <p>7.3.1.4 Legal assistance regarding the funeral procedures e.g. death certificate, removal of body, etc.</p> <p>7.3.1.5 Assistance in the arrangement of a burial or cremation, all funeral costs are for Your account and not ours</p> <p>7.3.1.6 Assistance in obtaining a death certificate</p> <p>7.3.1.7 If required, referrals to a pathologist, psychologist, psychiatrist, or special counselling (particularly relating to the loss of a Child). The benefit in this clause 7.3.1.7 is limited to referral only. The actual costs pertaining to the pathologist, psychologist, psychiatrist, or counselling will be for the account of the Policyholder.</p> <p>7.3.2 Us. This benefit cannot be exchanged for cash. This benefit is arranged for You by Us and is not provided by Us but by a third party. We will notify You as soon as possible when this benefit is changed/cancelled</p> <p>7.3.3 As this benefit/service is provided by a third party, We will not be liable for losses, damages or expenses arising from the use of</p>	<p>7.4</p> <p>7.4.1</p> <p>7.4.2</p> <p>7.4.3</p> <p>7.5</p> <p>7.5.1</p> <p>7.5.1.1</p> <p>7.5.1.2</p> <p>7.5.1.3</p> <p>7.5.2</p> <p>7.6</p> <p>7.6.1</p> <p>7.6.2</p> <p>7.6.3</p> <p>7.6.4</p> <p>7.7</p> <p>7.7.1</p> <p>7.7.2</p> <p>7.7.3</p> <p>7.7.4</p> <p><b>8. WAITING PERIODS</b></p> <p>8.1</p> <p>8.2</p> <p>8.2.1</p> <p>8.2.1.1</p> <p>8.2.1.2</p> <p>8.2.1.3</p> <p>8.3</p> <p>8.4</p> <p>8.5</p> <p>8.5.1</p> <p>8.5.2</p> <p>8.5.3</p> <p>8.5.4</p>	<p>the service even if such losses, damages or expenses are caused by our negligence</p> <p><b>Voluntary Policy Pause</b> This benefit will allow You as the Policyholder to keep the policy active for up to 6 (six) months without making any monthly premium payments. All benefits under the policy will stop for the period that You are not paying the monthly premiums, except for the Burial Repatriation benefit You can start paying Your premiums again at any time during the 6 (six) months. You will only be entitled to the benefits once You start paying a premium again, provided that the claim event occurred within the period that You paid Your premiums and cover was active. When You start paying premiums again, the Cover Amounts will be the same</p> <p>No changes can be made to the policy when this benefit is being used</p> <p>You may apply to use a Voluntary Policy Pause benefit after you have been paying premium for 24 (twenty four) months.</p> <p><b>Death Premium Waiver</b></p> <p>This benefit provides that We will waive payment of the policy premium and continue cover for all the other remaining Lives Assured on the Funeral Plan, for a period of 6 (six) months from the date of death of the Policyholder, if:</p> <p>the policy has been active for a period of at least 12 (twelve) months prior to the death of the Policyholder</p> <p>the relevant Life Assured has been covered under the policy for at least 12 (twelve) months prior to the death of the Policyholder</p> <p>If the relevant Life Assured has been covered for a lesser amount during the period in clause 7.5.1.2, then We will only waive the death premium on such lesser amount. Cover added less than 12 (twelve) months prior to the death will lapse</p> <p>No changes can be made to the policy when this benefit is being used</p> <p><b>Newborn Premium Waiver</b> This benefit will allow You as the Policyholder (and as mother or father) of a newborn baby or a legally adopted child, to stop paying premiums for up to 6 months, while still keeping all benefits on Your policy active subject to the following conditions:</p> <p>You must apply for this benefit within 3 (three) months of the birth or legal adoption of the Child</p> <p>No changes can be made to the policy when this benefit is being used</p> <p>This benefit is only available if Your policy has been active for 12 (twelve) months prior to applying for this benefit</p> <p>The mother must be a Life Assured on the policy</p> <p><b>Waiver of waiting period on Natural Death</b> benefit allows for the waiting period in respect of the Natural Death benefit to be waived by Centrif, if the Policyholder or claimant can prove at the time of the claim that:</p> <p>the relevant Life Assured was covered on another funeral plan with any other Licensed Insurer (as listed on the FSCA website) less than a month before the signature date of the funeral cover plan</p> <p>this "other" policy was lapsed or cancelled at the time of the claim under this Funeral Plan. You consent to Us enquiring from the other Licensed Insurer(s) if your policy is still active or cancelled and to obtain a copy of the policy from the other Licensed Insurer(s); and</p> <p>that the waiting period expired in respect of that "other" policy for the life assured at the time of death</p> <p>If the relevant Life Assured was covered on another funeral plan with the other Licensed Insurer for a lesser amount than the Cover Amount in section A (policy schedule), We will only pay such lesser amount</p> <p>A waiting period refers to a period during the life of an active Funeral Plan when premiums must be paid, but no benefit will be paid. It is a mechanism to help Us manage insurance risk.</p> <p>There are 2 (two) types of waiting periods on this Funeral Plan: Waiting period may apply for the Natural Death benefit in the event of:</p> <p>A new Funeral Plan</p> <p>An increase in the Cover Amount; and</p> <p>New Lives Assured added to an existing Funeral Plan,</p> <p>There is no waiting period for Accidental Death. Suicide or attempted suicide will be treated as natural cause under the Natural Death benefit.</p> <p>The waiting periods are calculated from the Cover Start Date. The duration of the waiting periods is indicated in the table in section 11</p> <p>A Waiting Period will not be applicable if the Policyholder confirms that:</p> <p>the Policyholder and all the Lives Assured were covered on another funeral policy with another licensed Insurer (as listed on the FSCA website) at most 31 (thirty-one) days before the Cover Start Date;</p> <p>the "other" policy has lapsed or was cancelled; and</p> <p>the waiting period expired in respect of that "other" policy for the Policyholder and the Lives Assured under the "other" policy.</p> <p>You consent to Us enquiring from the other licenced Insurer(s) if your policy is still active and to obtain a copy of the policy from the other licenced Insurer(s). The following would need to</p>
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be submitted at the inception of the policy or any time after the Cover Start Date of the Capitec Funeral Plan but before a claim is submitted:

- 8.5.4.1 Name of Licensed Insurer, Policy Number and any other information that would assist Us to confirm the validity of the funeral policy mentioned in clause 8.5.1 and/or
- 8.5.4.2 Policy schedule of a funeral policy from any Licensed Insurer dated a maximum of 31 (thirty-one) days before the Capitec Funeral Plan Cover Start date.
- 8.6 A Waiting Period will be applicable if the Policyholder or Lives Assured were not covered on another funeral policy with a licenced Insurer at most 31 (thirty-one) days before the Cover Start Date, or where the Policyholder and Lives Assured were so covered but where:
  - 8.6.1 a claim for a Life Assured in terms of this Funeral Plan can still be made against the previous policy during that policy's cancellation notice period;
  - 8.6.2 the waiting period in respect of such policy had not expired;
  - 8.6.3 the cover in terms of the "other" policy was for a lesser amount than the Cover Amount in the Funeral Plan Schedule.
- 8.7 Waiting periods for start and reuse of other policy benefits. These benefits are:
  - 8.7.1 Voluntary Policy Pause benefit
  - 8.7.2 Newborn Premium Waiver benefit
  - 8.7.3 Death Premium Waiver benefit
- 8.8 The duration of the waiting periods is indicated in the table in section 11.

assuming the proportions of or amounting to an uprising or riot, military or usurped power.

**10. COVER AMOUNT**

- 10.1 The Cover Amount is the amount We will pay to the Policyholder or beneficiary if a Life Assured dies.
- 10.2 The Cover Amount will remain unchanged unless the Policyholder requests an increase or decrease in the Cover Amount on any Life Assured. An increase in the Cover Amount will be effective from the Cover Start Date subject to the waiting period per clause 8.
- 10.3 The maximum Cover Amount that a Life Assured can have across all funeral products with Us is shown in the table in clause 11.
- 10.4 The maximum Cover Amounts for Children are limited by legislation.
- 10.5 We will not pay more than the statutory maximum Cover Amount in respect of Children.
- 10.6 In the event that a Life Assured is covered on more than one Funeral Plan with Us, the maximum total benefit amount referred to in the table in clause 11 applies. In the event that claims are submitted for more than the Maximum Amount, the amount payable by Us will be limited to the benefits provided in terms of the Funeral Plan and up to the maximum amount covered.
- 10.7 Should We find that a limit has been exceeded, the cover that started last will be cancelled and premiums refunded without any interest.

**9. EXCLUSION FOR ALL BENEFITS**

We will not pay a claim if it is as a direct or indirect result of unlawful and criminal Acts (where a Life Assured dies due to participation in any unlawful or criminal act), active participation in war, invasion, acts of foreign enemies, hostilities, illegal strikes, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion

**11. IMPORTANT INFORMATION**

- The following table shows the:
- 11.1. Minimum and maximum entry ages allowed for the different Lives Assured;
  - 11.2. Maximum Cover Amounts per Life Assured
  - 11.3. Waiting periods; and
  - 11.4. Maximum number of claims for each Life Assured type.

	Entry Ages	Maximum Natural Death Cover	Maximum Accidental Death Cover	Waiting Period for Natural Death (Including Suicide) The maximum waiting period, if applicable is calculated from the Cover Start Date	Waiting Period for Accidental Death	Maximum number of lives on the Policy
<b>Policyholder</b>	18 - 64	R100 000	R200 000	6 months	none	1
<b>Spouse</b>	18 - 64	R100 000	R200 000	6 months	none	1
Stillborn more than 28 weeks pregnant	More than 28 weeks	R1 000	n/a			
Newborn 0 – 6 months	0 - 6 months	R1 000	n/a			
<b>Child*</b>						8
Up to (but not including) 6 <sup>th</sup> birthday		R20 000	R20 000	6 months	none	
From 6 <sup>th</sup> birthday up to (but not including) 14 <sup>th</sup> birthday		R50 000	R50 000	6 months	none	
From 14 <sup>th</sup> birthday		R60 000	R60 000	6 months	none	
<b>Parent</b>	26 - 85	R50 000	R100 000	6 months	none	4
<b>Extended family member (including additional Spouses)</b>	0 - 85	R50 000	R100 000	6 months	none	8
<b>Other Benefits</b>						
Voluntary Premium Pause				24 months	n/a	
Death Premium Waiver				12 months	none	
Newborn Premium Waiver				12 months	n/a	
Burial Repatriation				none	none	

**\*Legal maximum Child cover:** The total amount that can be paid out for a Child's death is restricted by legislation and We must apply those limits across all our policies and those of other insurers that we become aware of and across all benefit types. For example, if the Child cover on the policy reaches the maximum amounts above, We will restrict the amount We pay out to the maximum allowable amount as shown in the table.

## 12. CLAIMS

### 12.1 General

- 12.1.1 Benefits under this Funeral Plan can only be claimed if the claim event occurred while the Funeral Plan is active in accordance with clause 4 above.
- 12.1.2 The information provided by You on the Cover Start Date or when a change is made to Your Funeral Plan, will be used to assess the validity of a claim. We may repudiate Your Claim if there is a discrepancy between the information provided by You on the Cover Start Date or on the date of any change to the Funeral Plan, and the information on the claims document submitted by You.
- 12.1.3 We have the right not to pay a claim if the claim event happened before the Cover Start Date.
- 12.1.4 If any information that You have provided on any Life Assured is incorrect, any benefit that becomes due may be recalculated or repudiated.
- 12.1.5 You will be responsible for the costs of obtaining all relevant documents and submitting them to Us.
- 12.1.6 Any outstanding premiums will be deducted from the Cover Amount before the payment is made.

### 12.2 How to claim

- 12.2.1 You may submit a claim at any Capitec branch. Visit the Capitec branch network at <https://www.capitecbank.co.za/branch-locator>; or
- 12.2.2 You may call the Capitec Client Care Centre on 0860 10 20 43, or
- 12.2.3 You may email Capitec at [FuneralClaims@capitecbank.co.za](mailto:FuneralClaims@capitecbank.co.za)

### 12.3 Supporting documents required

The following supporting documents must be provided when You submit a claim:

#### 12.3.1 All claims

- 12.3.1.1 Original or certified copy of the claimant's ID
- 12.3.1.2 Original or certified copy of the beneficiary's ID
- 12.3.1.3 Original or certified copy of the death certificate
- 12.3.1.4 Original or certified copy of fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680
- 12.3.1.5 Beneficiary's bank account number and branch code if the beneficiary is not a Capitec Bank account holder; and
- 12.3.1.6 Any other documents/reports which We need to assess the validity of the claim

#### 12.3.2 Double Accidental Death benefit claims

- 12.3.2.1 Documents listed under section 12.2.1; and
- 12.3.2.2 A police report with details of the cause of death

#### 12.3.3 Waiver of waiting period for Natural Death claim

- 12.3.3.1 Policy schedule of a funeral cover plan from any other Licensed Insurer which must be active and dated not more than 1 (one) month before the Capitec policy terms and conditions signature date. It can be submitted at any time after the signature date of the Capitec policy terms and conditions; and
- 12.3.3.2 Proof of cancellation of this previous policy at the time of the claim

#### 12.3.4 Newborn Premium Waiver claims

- 12.3.4.1 Certified copy of an unabridged birth certificate

#### 12.3.5 Voluntary Policy Pause claims

- 12.3.5.1 No documents are required

## 13. BENEFICIARY

- 13.1 In the event of Your death We will pay the Cover Amount of Your Funeral Plan to Your nominated beneficiary who must be 18 years or older and a South African citizen or have a South African permanent residence permit. If Your nominated beneficiary is deceased, We will pay the Cover Amount of Your Funeral Plan to the deceased estate or Your nominated beneficiary.
- 13.2 When nominating Your beneficiary, please ensure that You have provided Us with the surname, ID number, contact number and bank details of Your selected beneficiary so that We can pay the Cover Amount as quickly and efficiently as possible.

## 14. UNCLAIMED BENEFITS

- 14.1 An unclaimed benefit is when We must pay a Cover Amount to You (or Your beneficiary), but We cannot trace You (or Your beneficiary) to pay the money to You.
- 14.2 We will take steps in accordance with the Code on Unclaimed Benefits set by the Association for Savings and Investment South Africa (ASISA), which is available on their website [www.asisa.org.za](http://www.asisa.org.za). These steps may include the use of various external data sources and tracing agents. We will deduct any administrative and tracing costs from the Cover Amount
- 14.3 If there is a delay of more than 2 (two) months before the Cover Amount is paid (because We can't trace You or the beneficiary), We will pay the Cover Amount payable, less any applicable administration and tax charges.

## 15. DISPUTED CLAIMS

- 15.1 We will provide You with written notice within 2 (two) days after receipt of all the relevant documents, advising You or Your nominated beneficiary whether the claim is accepted or rejected or whether the amount claimed is in dispute. The notice will contain the reasons for the dispute or rejection.
- 15.2 You or Your nominated beneficiary is granted 90 (ninety) days from the date of rejection to provide Us with written reasons why the claim should be paid. We will respond to Your written reasons within 10 (ten) days of receipt of Your written reasons. Should We re-confirm the decision to reject or dispute the claim, You or Your nominated beneficiary can either refer the complaint to the Ombudsman for Long-term Insurance or institute legal proceedings against Us.

## 16. LEGISLATION

This Funeral Plan is governed by South African Law and subject to the jurisdiction of the courts of South Africa.

## 17. CESSIONS AND LOANS

The rights and obligations of this Funeral Plan cannot be transferred to someone else. The Funeral Plan cannot be used to secure a loan.

## 18. RESIDENCE, TRAVEL AND OCCUPATION

- 18.1 No cover will be provided to any Life Assured where the Life Assured lives permanently outside the Republic of South Africa.
- 18.2 The Funeral Plan provides cover to South Africans or South African residents that can provide:
- 18.2.1 Proof of residency (provided by Department of Home Affairs)
- 18.2.2 Proof of citizenship and copy of barcoded ID (provided by Department of Home Affairs for foreigners); or
- 18.2.3 Permanent working permit with a copy of the Life Assured's passport
- 18.3 If any Life Assured leaves South Africa on a permanent basis, it is Your responsibility to request, in writing, to end the cover for that Life Assured, provided that no premiums will be refunded in respect of such Life Assured.

## 19. RIGHT TO CANCEL

- 19.1 **Cooling-off right within the first 31 days of cover**  
You have the right to cancel this Funeral Plan within 31 (thirty-one) days from the Cover Start Date or from the date that You requested a change to the benefits of this Funeral Plan (for example if You add a Life Assured or increase the Cover Amount) and receive back all the premiums You have paid (or the additional premium where You requested a change after the addition of the Life Assured or increase in Cover Amount), provided that no benefit has yet been paid or claimed or a claim event has not occurred.
- 19.2 **Cancellation after the cooling-off period**  
You may still give notice to Us to cancel the Funeral Plan at any time after the 31 (thirty-one) day period referred to above but You will not be entitled to a refund of premiums.
- 19.3 Cancellation of the Funeral Plan by You must be communicated via any of the channels in clause 21.
- 19.4 We may cancel the Funeral Plan at any time by giving You 31 (thirty-one) days written notice.

- 20. CHANGES TO TERMS, PROVISIONS AND CONDITIONS EXCLUDING CHANGES TO PREMIUMS**
- 20.1 We may unilaterally change the terms, provisions and conditions of the Funeral Plan subject to us giving you at least 31 (thirty-one) days prior notice of the change. We will provide you with appropriate details of the reasons for any change together with an explanation of the implications of the change as well as the options available to you.
- 21. COMMUNICATION**
- 21.1 We will only accept communication as having been submitted by You if done via one of the following channels:  
 The Capitec branch network  
<https://www.capitecbank.co.za/branch-locator>  
 The Client Care Centre on 0860 10 2043; or  
 An email to the Client Care Centre at [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)
- 22. CONTRACTING PARTIES (per disclosure notice)**
- 22.1 Non-Mandated Intermediary and Binder holder: Capitec Bank Limited
- 5 Neutron Road, Techno Park, Stellenbosch, 7600  
 Tel: 0860 10 20 43  
 Fax: 021 941 0770  
 Email: [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)  
[www.capitecbank.co.za](http://www.capitecbank.co.za)
- 22.2 Underwriter manager and Binder holder: Sanlam Developing Markets Limited  
 Sanlam Business Park, 9 – 13 West Street, Houghton, Johannesburg  
 Tel: 0861 235 433  
 Fax: 0861 235 329  
 Email: [Info@sanlamsky.co.za](mailto:Info@sanlamsky.co.za)  
 Website: [www.sanlam.co.za](http://www.sanlam.co.za)
- 22.3 Insurer: Centriq Life Insurance Company Limited  
 The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196  
 Tel: 011 268 6490  
 Fax: 011 268 6495  
 Email: [Info@centriq.co.za](mailto:Info@centriq.co.za)  
 Website: [www.centriq.co.za](http://www.centriq.co.za)

**IMPORTANT INFORMATION ABOUT YOUR CAPITTEC FUNERAL COVER PLAN**  
**SUMMARY OF BENEFITS, CONDITIONS, LIMITATIONS AND EXCLUSIONS**  
**(This Summary does not form part of your Funeral Plan Terms and Conditions)**

For Your convenience, We provide You with the following summary of the benefits, conditions, exclusions and limitations. This is only a summary and you must read Section A & B in detail together with this summary. If there is any conflict between the terms and conditions of this summary and the Funeral Plan Terms and Conditions in Section B, then the Funeral Plan Terms and Conditions in Section B shall prevail.

- 1. Interpretation:**

"You" and "Your" mean the Policyholder. "Centriq", "We" and "Us" mean Centriq Life Insurance Company Limited.
  - 2. How your Funeral Plan works:**
    - 2.1. You have selected the Capitec Funeral Plan.
    - 2.2. Only the Lives Assured listed in the Funeral Plan Schedule are covered by the Funeral Plan.
    - 2.3. You must make sure that all the family members You want to be covered in Your Funeral Plan are listed correctly on the Funeral Plan Schedule and comply with Our definitions of persons that can be covered.
    - 2.4. You can request us to add or remove family members or change the Cover Amount for Lives Assured. These changes will be done by agreement between us. The premium will change if You add or remove Lives Assured or if You change the Cover Amount.
    - 2.5. If it is found that You have committed, or attempted to commit fraud, We may cancel the Funeral Plan with immediate effect, and any other agreement that exists between You and Us and between You and Capitec. We will not refund any premiums relating to a Funeral Plan where fraud or attempted fraud were committed.
  - 3. Please note the following rules around which lives may be insured on Your Capitec Funeral Cover Plan:**
    - 3.1 **'Spouse(s)'** A spouse is someone You are Married to prior to the Cover Start Date of the policy. This relationship must be in place when cover is applied for. Where You have more than 1 (one) spouse, or if Your spouse falls outside the age requirements for a spouse, then the additional spouses can be covered as Extended Family Members
    - 3.2 **'Married or Marriage'**, for purposes of this Funeral Plan, is when 2 (two) people are:
      - 3.2.1 married according to the laws of any sovereign country
      - 3.2.2 married according to customary or tribal law
      - 3.2.3 married under any religion that is practiced in South Africa
      - 3.2.4 living together and financially dependent on one another for at least 6 (six) months; or
      - 3.2.5 party to a civil union in terms of the Civil Union Act, 2006
    - 3.3 **'Parent(s)'** Means the persons who are the biological parents, parents-in-law, adoptive parents, legal guardians of an adopted Child, and step Parents, of the Policyholder. This relationship must exist on the signature date of the policy Where You have more than 4 (four) parents, then the additional parents can be covered as Extended Family Members
    - 3.4 **'Child'** This is Your child or Your Spouse's child. A child must:
      - 3.4.1 be a biological child, legally adopted child, stepchild or child where You (or Your Spouse) are the legal guardian
      - 3.4.2 This relationship must be in place on the Signature Date of the policy Where You have more than 8 (eight) children or the child falls outside the age requirements, the additional children can be covered as Extended Family Members
    - 3.5 **'Stillborn'** This means a baby being born dead after the 28th week of pregnancy. The stillborn Child must have been born to either the Policyholder or the Spouse of the Policyholder, The mother of the stillborn baby must be a Life Assured on the Funeral Plan
    - 3.6 **'Extended Family Member'** We consider an extended family member to be:
      - 3.6.1 **Relationships to You:**
        - 3.6.1.1 Great-grandparent who is Your Parents' grandparent
        - 3.6.1.2 Great-grandparent-in-law who is the grandparent of Your Spouse's Parents
        - 3.6.1.3 Grandparent who is Your Parents' Parent
        - 3.6.1.4 Grandparent-in-law who is the Parent of Your Spouse's Parents
        - 3.6.1.5 Parent-in-law who is the Parent of Your Spouse
        - 3.6.1.6 Aunt who is the sister of Your father or mother, or Your uncle's and/or aunt's female spouse
      - 3.6.1.7 Uncle who is the brother of Your father or mother, or Your aunt's and/or uncle's male spouse
      - 3.6.1.8 Brother who is Your Parents' male child
      - 3.6.1.9 Sister who is Your Parents' female child
      - 3.6.1.10 Brother-in-law who is the male person Married to the child of Your Parents
      - 3.6.1.11 Sister-in-law who is the female person Married to the child of Your Parents
      - 3.6.1.12 First cousin who is the child of Your aunt or uncle as defined above
      - 3.6.1.13 Son-in-law who is the male person Married to Your Child
      - 3.6.1.14 Daughter-in-law who is the female person Married to Your Child
      - 3.6.1.15 Nephew who is the male child of Your brother or sister
      - 3.6.1.16 Niece who is the female child of Your brother or sister
      - 3.6.1.17 First cousin's child who is the child of Your first cousin
      - 3.6.1.18 Grandchild who is Your Child's child; or
      - 3.6.1.19 Great-grandchild who is Your grandchild's child
    - 3.6.2 **Relationships to Your Spouse:**
      - 3.6.2.1 Aunt who is the sister of Your Spouse's father or mother, or Your Spouse's uncle's and/or aunt's female spouse
      - 3.6.2.2 Uncle who is the brother of Your Spouse's father or mother, or Your Spouse's aunt's and/or uncle's male spouse
      - 3.6.2.3 Brother who is Your Spouse's Parents' male child
      - 3.6.2.4 Sister who is Your Spouse's Parents' female child
      - 3.6.2.5 Brother-in-law who is the male person Married to the child of Your Spouse's Parents
      - 3.6.2.6 Sister-in-law who is the female person Married to the child of Your Spouse's Parents
      - 3.6.2.7 First cousin who is the Child of Your Spouse's aunt or uncle as defined above
      - 3.6.2.8 Son-in-law who is the male person Married to Your Spouse's Child
      - 3.6.2.9 Daughter-in-law who is the female person Married to Your Spouse's Child
      - 3.6.2.10 Nephew who is the male child of Your brother or sister
      - 3.6.2.11 Niece who is the female child of Your brother or sister
      - 3.6.2.12 Grandchild who is Your Spouse's Child's child
      - 3.6.2.13 First cousin's child who is the child of Your Spouse's first cousin; or
      - 3.6.2.14 Great-grandchild who is Your Spouse's grandchild's child
- 4. Your premium obligations:**
  - 4.1 Your Funeral Plan reflects the premiums payable, the due date of payment and the frequency of payment (i.e. monthly). Your first premium is payable in the month after the Signature Date. No partial premium payments will be allowed. Any outstanding / arrears premiums will be deducted from any benefit payable before a Cover Amount is paid.
  - 4.2 When amendments are made to the Funeral Plan, an additional premium may become due and such amounts are also reflected on the Funeral Plan Schedule.
  - 4.3 Your premium is a monthly premium paid by debit order.
- 5. Consequences of non-payment of premiums:**

Your premiums are due on the 1<sup>st</sup> of every month however you have until the end of that month to pay that month's premium. The chosen payment date for the payment is reflected on your Funeral Plan Schedule. Should you fail to make payment on this date. Your Funeral Plan will remain in force during this period however will be terminated if You fail to pay 3 (three) consecutive premiums or an aggregate of 3 months cumulative missed premiums over the life of the policy.
- 6. Annual premium review:**

We will review Your premium annually and should the monthly premium not be sufficient to maintain the Funeral Plan benefits, Your premium will be increased subject to:

- Us notifying you of the proposed review if we expect the review to result in an increase in your premium;
- Us giving You at least 31 (thirty-one) days written notice of such increase.

#### 7. Your right to cancel:

You have 31 days from the Cover Start Date to decide whether you want to keep your Capitec Funeral Cover Plan. You can cancel your Funeral Cover Plan during this time if no claim is made and receive a full refund of premiums paid. You may also cancel your Funeral Cover Plan at any other time however you will not be refunded any premiums already paid.

Please notify Capitec of your decision by way of communication via any of the following channels:

- The Capitec branch network  
<https://www.capitecbank.co.za/branch-locator>
- The Client Care Centre on 0860 10 2043; or
- An email to the Client Care Centre at [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)

#### 8. How to claim:

- You may submit a claim at any Capitec branch. Visit the Capitec branch network at <https://www.capitecbank.co.za/branch-locator>; or
- You may call the Capitec Client Care Centre on 0860 10 20 43, or
- You may email Capitec at [FuneralClaims@capitecbank.co.za](mailto:FuneralClaims@capitecbank.co.za)

#### 9. Documentation required when you claim:

- Original or certified copy of the claimant's ID
- Original or certified copy of the beneficiary's ID
- Original or certified copy of the death certificate
- Original or certified copy of fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680
- Beneficiary's bank account number and branch code if the beneficiary is not a Capitec Bank account holder; and
- Any other documents/reports which We need to assess the validity of the claim

#### Benefits, Terms, Limitations and Exclusions:

Benefit	If a Life Assured Dies	Natural Death	Accidental Death
<b>Funeral</b>	<b>We will pay</b>	The Cover Amount	2 times the Cover Amount
	<b>When will we pay</b>	<ul style="list-style-type: none"> <li>• On the death of a Life Assured after the expiry of the Waiting Period, if the death is from natural causes</li> <li>• Stillbirth claims for You or Your Spouse, if covered, for stillbirths that happen after the 28th week of pregnancy</li> </ul>	<ul style="list-style-type: none"> <li>• If a Life Assured dies because of Accidental Death</li> <li>• From the Cover Start Date until the end of the waiting period</li> </ul>
	<b>When will we not pay</b>	<ul style="list-style-type: none"> <li>• If the death is from natural causes within the Waiting Period</li> <li>• If the death is due to suicide or attempted suicide any time after the Cover Start Date but within the Waiting Period.</li> <li>• If the cover amount(s) is more than the Statutory Maximum Cover in respect of children stipulated in the table below.</li> </ul>	<ul style="list-style-type: none"> <li>• If the cover amount(s) is more than or if it exceeds the Statutory Maximum Cover in respect of children stipulated in the table below.</li> <li>• If you or a Life Assured die as a result of participating in any illegal or criminal acts.</li> <li>• If You or a Life Assured die due to active participation in war, civil commotion, illegal strikes, etc.</li> </ul>
	<b>Who can claim</b>	Any party with necessary documentation acting on behalf of the Policyholder or beneficiary	
<b>Documents required</b>	<b>Documents required</b>	<ul style="list-style-type: none"> <li>• Certified copy of the death certificate</li> <li>• Fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680</li> <li>• Certified copy of the Beneficiary's identity document or passport</li> <li>• Beneficiary's banking details</li> </ul>	<ul style="list-style-type: none"> <li>• Same documents as required for natural death, and</li> <li>• Police report confirming the Accidental Death</li> </ul>
		<ul style="list-style-type: none"> <li>• Any other documents/reports which We need to assess the validity of the claim</li> </ul>	
<b>Death Premium Waiver</b>	<b>We will</b>	Waive payment of the policy premium and continue cover on all the other remaining Life Assured on the policy, for a period of 6 (six) months from the date of death of the Policyholder	
	<b>When will this happen</b>	<ul style="list-style-type: none"> <li>• On the death of the Policyholder</li> <li>• If the policy has been active for a period of at least 12 (twelve) months prior to the death of the Policyholder</li> <li>• If the relevant Life Assured has been covered under the policy for at least 12 (twelve) months prior to the death of the Policyholder, but always subject to clause 7.5.1.3</li> </ul>	<ul style="list-style-type: none"> <li>• If the Policyholder on this Funeral Plan dies because of Accidental Death</li> </ul>
	<b>We will not</b>	<ul style="list-style-type: none"> <li>• Allow an increase of premiums or benefits while this benefit is in operation</li> <li>• Allow additional Life Assureds or changes to the Funeral Plan while this benefit is in operation</li> </ul>	
	<b>How to Claim</b>	Automatically activated once a claim on the death of the Policyholder has been submitted.	
<b>Waiver of the Waiting Period on Natural Death</b>	<b>We will</b>	<ul style="list-style-type: none"> <li>• Waive the waiting period on the funeral cover</li> <li>• If the relevant Life Assured was covered for a lesser amount with another Licensed Insurer (as listed on the FSCA website) than the Cover Amount in section A (policy schedule), we will only pay such lesser insured amount</li> </ul>	
	<b>When will we pay</b>	<ul style="list-style-type: none"> <li>• If the required documents are provided, we will pay the funeral claim (subject to clause 8) if a life assured dies from natural causes within the first 6 (six) months of the Cover Start Date</li> </ul>	
	<b>We will not waive the waiting period</b>	<ul style="list-style-type: none"> <li>• If the previous policy schedule from the other Licensed Insurer (including the cover) was not active at least 1 (one) month before the Capitec Funeral Plan was taken out; and</li> <li>• Without proof of cancellation of the previous policy at the time of the claim</li> <li>• If a claim for a Life Assured in terms of this Funeral Plan can still be made against the previous policy during that policy's cancellation notice period.</li> <li>• If the previous policy would still have been in the waiting period</li> <li>• If the relevant Life Assured was not covered under a funeral policy with the other Licensed Insurer</li> <li>• If the previous policy was not underwritten by a Licensed Insurer (as listed on the FSCA website)</li> </ul>	
	<b>Who is entitled to this benefit</b>	Policyholder or beneficiary	
	<b>Documents required</b>	<ul style="list-style-type: none"> <li>• Name of Licensed Insurer, Policy Number and any other information that would assist Us in confirming the funeral policy and/or</li> <li>• Policy schedule of a funeral policy from any Licensed Insurer dated a maximum of 31 (thirty-one) days before the Capitec Funeral Plan Cover Start date.</li> <li>• These can be submitted at inception of the policy or any time after the Cover Start Date of the Capitec Funeral Plan before a claim is submitted.</li> </ul>	



<b>Burial Repatriation</b>	<b>We will assist at claim submission with</b>	<ul style="list-style-type: none"> <li>The transportation of a deceased life assured from within the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22-degree parallel) to the place of burial anywhere in South Africa</li> <li>Travel and overnight accommodation for 1 (one) family member accompanying the deceased</li> <li>Arranging counselling for family members, funeral arrangement advice and help with claims and death certificates</li> </ul>
	<b>Who can claim</b>	Policyholder or beneficiary
	<b>Documents required</b>	None
<b>If You need to pause Your funeral plan's premiums</b>		
<b>Voluntary Policy Pause</b>	<b>We will</b>	<ul style="list-style-type: none"> <li>Allow You to keep the Funeral Plan active for 6 (six) months without making any monthly premium payments if You apply for this benefit. Your premium will not change if You start paying again</li> <li>Allow all Lives Assured on the Funeral Plan to use the Burial Repatriation Benefit during the Voluntary Policy Pause</li> </ul>
	<b>When are You entitled to the benefit</b>	After You have been paying premiums for 24 (twenty-four) months
	<b>We will not</b>	<ul style="list-style-type: none"> <li>Pay any other benefit during this Voluntary Policy Pause (except Burial Repatriation)</li> <li>Allow an increase of premiums or benefits while this benefit is in operation</li> <li>Allow additional Lives Assured or changes to the plan while this benefit is in operation</li> </ul>
	<b>Who can claim</b>	Policyholder
	<b>Documents required</b>	None, the Policyholder must visit a Capitec branch or contact the Client Care Center
<b>If a Child is born or adopted</b>		
<b>Newborn Premium Waiver</b>	<b>We will</b>	Allow You to stop paying premiums for 6 (six) months while still keeping all benefits on Your plan active for all Lives Assured on this plan
	<b>When are You entitled to this benefit</b>	<ul style="list-style-type: none"> <li>After You have been paying premiums for 12 (twelve) months</li> <li>When Your baby is born or you adopt a Child; and</li> <li>You apply for the benefit within 3 (three) months of the birth or legal adoption of the Child</li> </ul>
	<b>We will not</b>	<ul style="list-style-type: none"> <li>Waive the premiums for Lives Assured that have not been covered for at least 12 (twelve) months before the baby is born</li> <li>Waive the premiums if You apply for this benefit after the baby is 3 (three) months old</li> <li>Allow an increase of premiums or benefits while this benefit is in operation</li> <li>Allow additional Lives Assured or changes to the Funeral Plan while this benefit is in operation</li> </ul>
	<b>Who can claim</b>	Policyholder (as mother or father)
	<b>Documents required</b>	An unabridged birth certificate

#### Entry Ages, Maximum Cover, Waiting Periods and Maximum Number of Claims:

	Entry Ages (actual age)	Maximum Natural Death Cover	Maximum Accidental Death Cover	Waiting Period for Natural Death (Including Suicide) The maximum waiting period, if applicable is calculated from the Cover Start Date	Waiting Period for Accidental Death	Maximum number of lives on the policy
<b>Policyholder</b>	18 - 64	R100 000	R200 000	6 months	none	1
<b>Spouse</b>	18 - 64	R100 000	R200 000	6 months	none	1
Stillborn more than 28 weeks pregnant	More than 28 weeks	R1 000	n/a			
Newborn 0 – 6 months	0 - 6 months	R1 000	n/a			
<b>Child*</b>						8
Up to (but not including) 6 <sup>th</sup> birthday		R20 000	R20 000	6 months	none	
From 6 <sup>th</sup> birthday up to (but not including) 14 <sup>th</sup> birthday		R50 000	R50 000	6 months	none	
From 14 <sup>th</sup> birthday		R60 000	R60 000	6 months	none	
<b>Parent</b>	26 - 85	R50 000	R100 000	6 months	none	4
<b>Extended family member (including additional Spouses)</b>	0 - 85	R50 000	R100 000	6 months	none	8
<b>Other Benefits</b>						
Voluntary Premium Pause				24 months	n/a	
Death Premium Waiver				12 months	none	
Newborn Premium Waiver				12 months	n/a	
Burial Repatriation				none	none	

\***Legal maximum Child cover:** The total amount that can be paid out for a Child's death is restricted by legislation and We must apply those limits across all our policies and those of other insurers that we become aware of and across all benefit types. For example, if the Child cover on the policy reaches the maximum amounts above, We will restrict the amount We pay out to the maximum allowable amount as shown in the table.

#### How Waiting Periods work:

A waiting period is a period during the life of an active Funeral Plan when premiums must be paid, but no benefit will be paid.

Waiting period for the Natural Death benefit, if applicable, applies in the event of:

- A new Funeral Plan (i.e. where the Policyholder and the same Lives Assured did not enjoy cover in terms of a policy issued by a licenced insurer at most 31 (thirty-one) days before conclusion of this Capitec Funeral Plan);
- Increased cover on an existing Life Assured;
- New Lives Assured added to an existing Funeral Plan.

## DECLARATION

By signing this Agreement I acknowledge and confirm that:

- I have been given the opportunity to read the Funeral Plan Schedule, terms and conditions and disclosure notice.
- My fingerprint electronic signature is rebuttable evidence of my acceptance of all terms and stipulations contained in this agreement.
- A copy of the Funeral Plan Schedule, terms and conditions and disclosure notice has been given to me.
- No advice, as defined in the FAIS Act No 37 of 2002, was given during the application process of this Funeral Plan.

Agreement electronically signed at <Test Branch> on <dd/mm/ccyy>

<p><b>Client's Signature</b>, represented by the <b>Client's</b> fingerprint scanned at &lt;Test Branch&gt;, uniquely linked to the <b>Client</b> and affixed to this document using the Capitec digital certificate, at the time and date displayed in the signature, <b>indicating the Client's acceptance of the terms of this document.</b></p>	
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Electronically signed by:

First Name:  
Surname:  
Time:

By affixing my handwritten signature to this Agreement, I certify that the printout correctly reflects the Agreement that was displayed to me on a computer screen by a Capitec Bank consultant, accepted by me by affixing my electronic signature, and printed out immediately after the consultant had displayed, allowed me to read and explained the Agreement to me.

\_\_\_\_\_  
Client  
<dd/mm/ccyy>

<p><b>Consultant's Signature</b>, represented by the <b>Consultant's</b> fingerprint scanned at &lt;Test Branch&gt;, uniquely linked to the <b>Consultant</b> and affixed to this document using the Capitec digital certificate, at the time and date displayed in the signature, <b>indicating the Consultant's acceptance of the terms of this document.</b></p>	
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Electronically signed by:

First Name:  
Surname:  
Time:

By affixing my handwritten signature to this Agreement, in my capacity as a duly authorised officer in the service of Capitec Bank and in the normal course of business, I certify, in terms of Section 15(4) of the Electronic Communications and Transactions Act 25 of 2002, that the printout correctly reflects the Agreement that was displayed to the client on a computer screen by me, accepted by the client by affixing his/her electronic signature, and printed out immediately after I have displayed, allowed to read and explained the Agreement to the client.

\_\_\_\_\_  
Consultant  
<dd/mm/ccyy>

## DISCLOSURE NOTICE

### IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. **NON-MANDATED INTERMEDIARY AND BINDER HOLDER**
    - 1.1 Capitec Bank Limited  
Registration No: 1980/003695/06  
FSP No: 46669  
PO Box 12451, Die Boord, Stellenbosch, 7613  
5 Neutron Road, Techno Park, Stellenbosch, 7600  
Tel: 0860 10 20 43  
Fax: 021 941 0770  
Email: [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)  
[www.capitecbank.co.za](http://www.capitecbank.co.za)
    - 1.2 We are an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act and may render intermediary services in respect of category I, sub-category A, B1, B1-A, B2 and B2-A long-term insurance products. We accept liability for all intermediary services provided by our representatives, which services may be provided under supervision. We hold professional indemnity insurance
    - 1.3 We act as an intermediary and earn a maximum commission of 3.25% of the gross written premium which is permitted under the Long-term Insurance Act and the regulations thereto. In addition, we act as a binder holder in terms of a binder agreement with Centriq. We do not earn a binder fee for binder functions performed. We have entered into a cell structure with Centriq and receive dividends in respect of the shares held in Centriq as part of that cell structure
    - 1.4 We do not, however, hold more than 10% of Centriq's shares and we did not receive more than 30% of our remuneration from Centriq in the last 12 (twelve) months
    - 1.5 Client Care Centre  
Tel: 0860 10 20 43  
Fax: 021 941 0770  
Email: [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)
    - 1.6 Compliance department  
Tel: 021 809 4599  
Fax: (021) 880 1130  
Email: [Compliance@capitecbank.co.za](mailto:Compliance@capitecbank.co.za)
    - 1.7 Complaints department  
In the event of a complaint with regard to the services provided by Capitec, please contact the Client Care Centre as per clause 1.5
    - 1.8 Claims department  
The claims procedure is detailed in section 12 of the policy terms and conditions
    - 1.9 A claim can be submitted:
      - At a Capitec branch; visit the Capitec branch network <https://www.capitecbank.co.za/branch-locator>; or
      - By telephone: 0860 10 2043; or
      - By email: [FuneralClaims@capitecbank.co.za](mailto:FuneralClaims@capitecbank.co.za)
  2. **NON-MANDATED INTERMEDIARY AND BINDER HOLDER**
    - 2.1 Sanlam Developing Markets Limited  
Registration No: 1911/003818/06  
FSP No: 11230  
PO Box 1941, Houghton, 2041  
Sanlam Business Park, 9 – 13 West Street, Houghton, Johannesburg  
Tel: 0861 235 433  
Fax: 0861 235 329  
Email: [Info@sanlam.co.za](mailto:Info@sanlam.co.za)  
Website: [www.sanlam.co.za](http://www.sanlam.co.za)
    - 2.2 We act as a binder holder in terms of a binder agreement with Centriq. We earn an outsource fee of R1.43 (excluding VAT) per in-force policy per month for the performance of the binder function claims settlement. We hold professional indemnity insurance
    - 2.3 FAIS license restrictions  
We do not hold shares of Centriq and we did not receive more than 30% of our total remuneration from Centriq in the last 12 (twelve) months
    - 2.4 Compliance department  
Tel: 0861 235 433  
Fax: (011) 483 3966  
Email: [ComplianceSKY@sanlam.co.za](mailto:ComplianceSKY@sanlam.co.za)
    - 2.5 Complaints department  
In the event of a complaint with regard to the policy, service or way the claim has been dealt with, please contact the Capitec Client Care Centre
    - 2.6 Claims  
The claims procedure is detailed in section 12 of the policy terms and conditions. Claims must be submitted to Capitec through the channels listed above
  3. **PRODUCT SUPPLIER / INSURER**
    - 3.1 Centriq Life Insurance Company Limited  
Registration No: 1943/016409/06
- FSP No: 7370  
PO Box 55674, Northlands, 2116  
The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196  
Tel: 011 268 6490  
Fax: 011 268 6495  
Email: [Info@centriq.co.za](mailto:Info@centriq.co.za)  
Website: [www.centriq.co.za](http://www.centriq.co.za)
- 3.2 Compliance department  
The Compliance Officer is contactable at the numbers above  
Email: [Compliance@centriq.co.za](mailto:Compliance@centriq.co.za)
- 3.3 Complaints department  
If you are not satisfied with the policy, service or way the complaint has been resolved through the internal complaints handling process of the intermediary, you can address your complaint to Centriq's Complaints department who is contactable at the number above.  
Email: [FaisComplaints@centriq.co.za](mailto:FaisComplaints@centriq.co.za)/  
[ClaimsComplaints@centriq.co.za](mailto:ClaimsComplaints@centriq.co.za).  
All complaints must be reduced to writing and accompanied by any supporting documents. A copy of our complaints procedure can be provided to you on request
- 3.4 Claims department  
The Claims department is contactable at the number above.  
Email: [Claims@centriq.co.za](mailto:Claims@centriq.co.za)
4. **FAIS OMBUD**
  - 4.1 If You are not satisfied with the policy, service or way the complaint has been resolved through the internal complaints handling process of the intermediary, You can address Your complaint to the FAIS Ombud who is contactable at:
  - 4.2 FAIS Ombud  
PO Box 74571, Lynwood Ridge, 0040  
Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street, Erasmuskloof, Pretoria  
Tel: 012 470 9080  
Fax: 012 348 3447  
Email: [Info@faisombud.co.za](mailto:Info@faisombud.co.za)  
Website: <http://www.faisombud.co.za/>
5. **LONG-TERM INSURANCE OMBUD**
  - 5.1 If You are not satisfied with the way the claim has been dealt with, You can address a complaint to the Long-term Insurance Ombud who is contactable at:
  - 5.2 Long-term Insurance Ombud  
Private Bag X45, Claremont, Cape Town, 7735  
3rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700  
Tel: 021 657 5000 / 0860 103 236  
Fax: 021 674 0951  
Email: [Info@ombud.co.za](mailto:Info@ombud.co.za)  
Website: [www.ombud.co.za](http://www.ombud.co.za)
6. **The Financial Sector Conduct Authority**
  - 6.1 Alternatively, You can address a complaint to the FSCA who is contactable at:
  - 6.2 FSCA  
PO Box 35655, Menlo Paark, 0102  
Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria  
Tel: 012 428 8000  
Fax: 012 347 0221  
Website: <http://www.fsc.co.za>
7. **OTHER MATTERS OF IMPORTANCE**
  - 7.1 You must be informed of any material changes to the information referred to in sections 1, 2 and 3
  - 7.2
  - 7.3 The product supplier (Centriq) must give You written notice of its intention to cancel Your policy
  - 7.4 You are entitled to a copy of Your policy free of charge
  - 7.5 Should You not be satisfied with the policy, You are entitled to cancel the policy within 31 (thirty-one) days from the signature date of Your policy where no benefit has yet been paid or claimed, or an event insured against has not yet occurred, and where premiums have been paid, You are entitled to a premium refund, subject to the deduction of the cost of any risk cover actually enjoyed and any market loss where the market value of the investments made has decreased in the intervening period due to prevailing market conditions
8. **WARNING**
  - 8.1 Keep all documents You receive
  - 8.2 Make notes as to what is said to You
  - 8.3 Do not be pressured into buying the product

- 8.4 All material facts must be accurately fully and properly disclosed by You. All information provided by You is Your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by Capitec Bank Limited on Your behalf. Misrepresentation, incorrect or non-disclosure by You of any material facts or circumstances may impact negatively on any claims arising from your Funeral Plan
9. **SHARING OF INSURANCE INFORMATION**
- 9.1 Regulatory bodies require Centriq to share information with the regulatory body regarding policies and claims. In addition, insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders
- 9.2 By Centriq accepting or renewing this insurance, You or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent
- 9.3 You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or Your representative may be verified against any legally recognised sources or databases
- 9.4 By insuring or renewing Your insurance You hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that You have provided or that has been provided by another person on Your behalf
- 9.5 In the event of a claim, the information You have supplied with Your application, together with the information You supply in relation to the claim, will be made available to other insurers participating in the sharing of insurance information
10. **USE OF PERSONAL INFORMATION**  
When You enter into this Funeral Plan you will be giving Us Your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information  
You authorise Us to:
- 10.1 Process your personal information to
- 10.1.1 Communicate information to You that You ask Us for
- 10.1.2 Provide you with insurance services
- 10.1.3 Verify the information You have given Us against any source or database
- 10.1.4 Compile non-personal statistical information about You
- 10.2 Transmit Your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to You and to enable Us to further our legitimate interests including statistical analysis, re-insurance and credit control
- 10.3 Transmit your personal information to any third-party service provider that we may appoint to perform functions relating to your policy on our behalf. You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed
11. **WAIVER OF RIGHTS**  
The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.
12. **CONFLICT OF INTEREST**  
12.1 We are mandated by Centriq to act as a non-mandated intermediary binder holder. We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and have identified a potential conflict of interest due to the dividends we receive in respect of the preference shares held in Centriq as part of a cell structure. We are confident that we have mitigated the potential conflict to ensure that we provide unbiased and fair financial services to you, and will ensure that the receipt of dividends will not impede on the fair treatment of policyholders
- 12.2 We adopted a values based approach where the spirit of the legislation is embraced. A copy our conflict of interest management policy is available at [www.capitecbank.co.za](http://www.capitecbank.co.za). The policy is reviewed at least annually and reported on to the Financial Services Board