

One of the Global One money management products or services

Funeral Cover Plan



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

Capitec Bank Limited
5 Neutron Road
Techno Park
Stellenbosch, 7600

Your attention is drawn to the following terms and conditions of this Agreement and Summary that we recommend you read carefully and ensure you understand. These describe:

- Definitions of Accident, Lives Assured and Premium Effective Month (Clause 1)
- Information about Your Policy including benefits and cancellation (Clause 2)
- How your Policy works (Clause 3)
- Cover Start and End dates (Clause 4)
- Premium obligations and effect of non-payment (Clause 6)
- Waiting Periods (Clause 8)
- Exclusions (Clause 9 & Clause 18)
- Maximum Cover amounts (Clause 10)
- How to Claim (Clause 12)
- Disputed Claims (Clause 15)
- Right to Cancel (Clause 19)
- Changes to Terms and Conditions (Clause 20)
- How to Communicate (Clause 21)
- How to Complain (Details in Disclosure Notice)

By signing this agreement, You confirm that You have been given an opportunity to read and understand the terms and conditions of this Agreement, and that You have been advised that if You require an explanation of the terms and conditions that You may visit a Capitec branch, alternatively contact the Capitec Client Care Centre on 08600 10 20 43 and a Capitec Consultant will assist you.

SECTION A: FUNERAL COVER PLAN SCHEDULE

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 Your nominated account

Please note the following:

- Capitec Bank Limited is an Authorised Financial Services Provider FSP 46669.
- The Funeral Cover Plan is underwritten by Centriq Life Insurance Company Limited, a Licensed Insurer and an Authorised Financial Services Provider FSP 7370.

Name of Life Assured	ID Number/ Date of Birth	Relationship Type	Monthly Premium Amount	Cover Start Date	Premium Effective Month	*Cover Amount:
<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>

Total			R<0.00>			R<0.00>
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*Cover is subject to a waiting period, except for death due to an Accident.

Cover amount for death due to an Accident is double the 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 COVER PLAN TERMS AND CONDITIONS

- 1. DEFINITIONS**
- 1.1 'Accident'** An accident is a sudden, unexpected event that happens at a place and time that is identifiable after the Cover Start Date. The accident must be caused by visible, violent, physical and external means, independent of any other cause. The accident must lead to the death of a Life Assured within 14 calendar days of the date of the accident, in order for the event to qualify as an accident in terms of this Funeral Cover Plan. An accident does not include suicide.
- 1.2 'Beneficiary'** This is the person who will receive the Cover Amount when it becomes due under this Policy.
- 1.3 'Centriq', 'We' and 'Us'** means Centriq Life Insurance Company Limited.
- 1.4 'Child/Children'** This is Your Child or Your Spouse's child. A child must:
- 1.4.1** be a biological child, legally adopted Child, stepchild or child where You (or Your Spouse) are the legal guardian
- 1.4.2** This relationship must be in place at the Cover Start Date.
- 1.5 'Cover Amount'** Cover Amount is the amount We will pay if a Life Assured dies as shown in the Funeral Cover Plan Schedule.
- 1.6 'Cover Start Date'** This is the date when the Life Assured's Cover starts as reflected on Your Funeral Cover Plan Schedule.
- 1.7 'Extended Family Member'** We consider an extended family member to be:
- 1.8.1** Relationships to You:
- 1.8.1.1** Spouse as defined. Where You have more than 1 (one) Spouse, or if Your Spouse falls outside the entry age requirements for a Spouse, then the additional Spouses can be covered as Extended Family Members
- 1.8.1.2** Parent as defined. Where You have more than 4 (four) Parents, then the additional Parents can be covered as Extended Family Members
- 1.8.1.3** Child as defined. Where You have more than 8 (eight) Children or the Child falls outside the entry age requirements, the additional children can be covered as Extended Family Members
- 1.8.1.4** Great-grandparent who is Your Parents' grandparent
- 1.8.1.5** Great-grandparent-in-law who is the grandparent of Your Spouse's parents
- 1.8.1.6** Grandparent who is Your Parents' parent
- 1.8.1.7** Grandparent-in-law who is the parent of Your Spouse's parents
- 1.8.1.8** Parent-in-law who is the parent of Your Spouse
- 1.8.1.9** Aunt who is the sister of Your father or mother, or Your Uncle's female spouse
- 1.8.1.10** Uncle who is the brother of Your father or mother, or Your aunt's male spouse
- 1.8.1.11** Brother who is Your Parents' male child
- 1.8.1.12** Sister who is Your Parents' female child
- 1.8.1.13** Brother-in-law who is the male person Married to the Child of Your Parents
- 1.8.1.14** Sister-in-law who is the female person Married to the child of Your Parents
- 1.8.1.15** First Cousin who is the child of Your aunt or uncle as defined above
- 1.8.1.16** Son-in-law who is the male person Married to Your Child
- 1.8.1.17** Daughter-in-law who is the female person Married to Your Child
- 1.8.1.18** Nephew who is the male child of Your Brother or Sister
- 1.8.1.19** Niece who is the female child of Your Brother or Sister
- 1.8.1.20** First cousin's child who is the child of Your First Cousin
- 1.8.1.21** Grandchild who is Your Child's child; or
- 1.8.1.22** Great-grandchild who is Your Grandchild's child
- 1.8.2** Relationships to Your Spouse:
- 1.8.2.1** Aunt who is the sister of Your Spouse's father or mother, or Your uncle's female Spouse
- 1.8.2.2** Uncle who is the brother of Your Spouse's father or mother, or Your aunt's male spouse
- 1.8.2.3** Brother who is Your Spouse's parents' male child
- 1.8.2.4** Sister who is Your Spouse's parents' female child
- 1.8.2.5** Brother-in-law who is the male person Married to the child of Your Spouse's parents
- 1.8.2.6** Sister-in-law who is the female person Married to the child of Your Spouse's parents
- 1.8.2.7** First Cousin who is the child of Your Spouse's aunt or uncle as defined above
- 1.8.2.8** Son-in-law who is the male person married to Your Spouse's Child
- 1.8.2.9** Daughter-in-law who is the female person married to Your Spouse's Child
- 1.8.2.10** Nephew who is the male child of Your Spouse's brother or sister
- 1.8.2.11** Niece who is the female child of Your Spouse's brother or sister
- 1.8.2.12** Grandchild who is Your Spouse's Child's child
- 1.8.2.13** First Cousin's child who is the child of Your Spouse's first cousin; or
- 1.8.2.14** Great-grandchild who is Your Spouse's Grandchild's child.
- 1.9 'Funeral Cover Plan'** is the contract between You and the Insurer as set out in the Funeral Cover Plan Schedule and the terms and conditions in this Section B.
- 1.10 'Funeral Cover Plan Schedule'** Your Funeral Cover Plan Schedule, in Section A, shows You who is/are the Life Assured/Lives Assured, the Cover Start Date, Monthly Premium and Cover Amount/s.
- 1.11 'Licensed Insurer'** A licensed insurer recognised by the Financial Sector Conduct Authority (FSCA) and listed on the FSCA website (<https://www.fsca.co.za>).
- 1.12 'Life/Lives Assured'** This is any life listed on the Funeral Cover Plan Schedule as being covered by this Funeral Cover Plan. These lives must meet the definitions of a Policyholder, Spouse, Child, Parent or Extended Family Member. These relationships must exist on the Cover Start Date.
- 1.13 'Married'** is when 2 (two) people are:
- 1.13.1** married according to the laws of any sovereign country;
- 1.13.2** married according to customary or tribal law;
- 1.13.3** married under any religion that is practiced in South Africa;
- 1.13.4** living together for a period of at least 6 months subject thereto that You can provide, upon request by the Insurer, satisfactory proof of the permanency of the relationship; or
- 1.13.5** party to a civil union in terms of the Civil Union Act, 2006.
- 1.14 'Parent(s)'** means the persons who are the biological Parents, Parents-in-law, adoptive Parents, and step Parents, of the Policyholder.

- This relationship must exist on the Cover Start Date.
- 1.15** **'Policyholder'** The Policyholder is the owner of the Funeral Cover Plan and the main Life Assured. The Policyholder on this Funeral Cover Plan must be a natural person. The Policyholder may be a foreign national, provided they have permanent residency with a South African ID. The Policyholder must be a Capitec Bank savings account holder.
- 1.16** **'Premium Effective Month'** Is stated on Your Funeral Cover Plan Schedule. It is the date when your first premium is payable after the Cover Start Date of Your Funeral Cover Plan or if Your premium is amended as a result of changes made to Your Funeral Cover Plan, then it is the date when Your first amended premium is payable, whichever is applicable.
- 1.16** **'Signature Date'** is the date on which You signed Your Funeral Cover Plan or amended your Funeral Cover Plan, which date is indicated on Funeral Cover Plan Schedule.
- 1.17** **'Spouse(s)'** A Spouse is someone You are Married to prior to the Cover Start Date.
- 1.19** **'Stillborn'** This means a baby being born dead after the 28th week of pregnancy.
- 1.20** **'You/Your'** "You" and "Your" means the Policyholder.
- 2. YOUR POLICY**
- 2.1** This Funeral Cover Plan consists of the Funeral Cover Plan Schedule in Section A, and the Funeral Cover Plan 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 Cover 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 Bank savings account. If You wish to cancel Your Capitec Bank savings account, You may do so but then We will cancel Your Funeral Cover Plan as well. You cannot have the Funeral Cover Plan without a Capitec Bank savings account.
- 2.3** If the bank cancels your Capitec Bank savings account then We will cancel Your Policy as well.
- 2.4** Only the Policyholder is allowed to make changes to the Funeral Cover Plan.
- 3. HOW YOUR POLICY WORKS**
- 3.1** All the benefits explained in clause 7 are automatically included.
- 3.2** Only the Lives Assured listed in the Funeral Cover Plan Schedule are covered by this Funeral Cover Plan. You must make sure that all the family members You want to cover are listed correctly on the Funeral Cover Plan Schedule and comply with our definitions of Lives Assured that can be covered (read the definitions of such persons in clause 1 above). You can request Us to add or remove Lives Assured 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 Cover Plan with immediate effect. We will not refund any premiums relating to a fraudulent Funeral Cover 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.
- 4. COVER START DATE AND TERMINATION**
Your Funeral Cover Plan starts on the Cover Start Date and will terminate on the earliest of the following:
- 4.1** Your Funeral Cover Plan is cancelled;
- 4.2** when all Lives Assured have died;
- 4.3** at the end of the Death Premium Waiver benefit;
- 4.4** when We cancel Your Funeral Cover Plan due to non-payment of premiums.
- 5. ENTRY AGES**
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. Minimum and maximum entry ages for Lives Assured that may be added to the Funeral Cover Plan as at the Cover Start Date are set out in the table in clause 11 below, (Important Information). There are no age restrictions after entry.
- 6. PREMIUMS**
- 6.1** The premium is Your monthly financial obligation and is payable by debit order. All amounts are payable in South African Rand. All premium refunds (if any) will be paid to You and if You die, to Your nominated Beneficiary.
- 6.2** Your first premium and amended premium is payable in the Premium Effective Month and thereafter on the recurring debit order day indicated on the Funeral Cover Plan Schedule.
- 6.3** If you fail to pay Your premium Your Funeral Cover Plan will remain in force until terminated in terms of clause 6.4. If you want to avoid termination of Your Funeral Cover Plan, You must pay Your arrear premium any time before We terminate the Funeral Cover Plan in terms of clause 6.4.
- 6.4** If You are in arrears with 3 (three) premiums Your Funeral Cover Plan will be terminated with effect from the date of the last premium received by Us.
- 6.5** No partial premium payments will be allowed.
- 6.6** Any arrear premiums, including the premium due in the month of a claim, will be deducted from any Cover Amount payable.
- 6.7** We may review the premium annually and should the monthly premium not be sufficient to maintain the Funeral Cover Plan benefits, Your premium will be increased subject to:
- 6.7.1** Us notifying You of the proposed review if We expect the review to result in an increase in Your premium; and
- 6.7.2** Us giving You at least 31 (thirty-one) days written notice of such increase.
- 6.8** Voluntary Policy Pause
- 6.8.1** You may keep the policy active for up to 6 (six) months without making any premium payments. All benefits under the policy will stop for the period that You are not paying the premiums, except for the Funeral Support service.
- 6.8.2** You will only be entitled to the benefits once You start paying premiums again. Cover is

	only provided for a claim event that occurred within the period that You paid Your premiums. You can start paying Your premiums again at any time during the 6 (six) month period.		
6.8.3	No changes can be made to the Funeral Cover plan when this benefit is being used.		
6.8.4	This benefit is only available after a waiting period of 24 (twenty-four) months from Your Cover Start Date.		
6.8.5	This benefit may be used more than once during the life of the Funeral Cover Plan, subject to a 24 (twenty-four) month waiting period from the last time You used this benefit.		
6.9	Death Premium Waiver		
6.9.1	This benefit provides that We will for a period of 6 (six) months from the date of Your death waive the payment of premiums by You and continue cover for all other remaining Lives Assured.	7.2.1.1	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 and must be more than 50 kilometres from the place of burial.
6.9.2	This benefit is only available after a waiting period of 6 (six) months from Your Cover Start Date. This waiting period will not apply in the case of Your death due to an Accident.	7.2.1.2	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
6.9.3	While this benefit is active, cover for the Funeral Benefit and Funeral Support service for Lives Assured will remain subject to the existing terms and conditions of the Funeral Cover Plan.	7.2.1.3	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
6.9.4	No changes can be made by You to the Funeral Cover Plan when this benefit is being used.	7.2.1.4	Legal assistance regarding the funeral procedures e.g. death certificate, removal of body, etc.
6.9.5	The Funeral Cover Plan will terminate 6 (six) months after Your death or when the last Life Assured dies, whichever occurs first.	7.2.1.5	Assistance in the arrangement of a burial or cremation, all funeral costs are for Your account and not Ours.
6.9.6	This benefit is automatically activated once a claim on the death of the Policyholder has been approved.	7.2.1.6	Assistance in obtaining a death certificate.
6.10	Newborn Premium Waiver	7.2.1.7	If required, referrals to a pathologist, psychologist, psychiatrist, or special counselling (particularly relating to the loss of a Child). The service in this clause 7.2.1.7 is limited to referral only. The actual costs pertaining to the pathologist, psychologist, psychiatrist, or counselling will be for the account of the Policyholder.
6.10.1	This benefit will allow You, as mother or father, of a newborn or a legally adopted Child (not older than 25 years of age), to stop paying premiums for up to 6 (six) months, while still keeping all benefits on Your policy active subject to the following conditions:	7.2.2	This service cannot be exchanged for cash and 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 service is changed or cancelled.
6.10.1.1	You must apply for this benefit within 3 (three) months of the birth or legal adoption of the Child;	7.2.3	As this service is provided by a third party, We will not be liable for losses, damages or expenses arising from the use of the service even if such losses, damages or expenses are caused by our negligence.
6.10.1.2	No changes can be made by You to the Funeral Cover Plan when this benefit is being used;	7.2.4	You can request this service by calling 0860 777 554 or log a request via our remote banking app or WhatsApp for the service provider to contact you. When requesting the service make sure that you have:
6.10.1.3	This benefit is only available after a waiting period of 6 (six) months from the date You first entered into this Funeral Cover Plan Agreement;		<ul style="list-style-type: none"> • Your name, address and contact number • Your policy number or ID number • The name and ID number of the deceased, and the address where the death occurred
6.10.1.5	While this benefit is active, cover for Lives Assured will remain subject to the existing terms and conditions of the Funeral Cover Plan; and	7.2.5	Stillborn Cover
6.10.1.6	This benefit may be used more than once during the life of the Funeral Cover Plan, subject to a 6 (six) month waiting period from the last time You used this benefit.	7.2.5.1	This pays R1 000 on the birth of a Stillborn if You or Your Spouse gave birth to the Stillborn after the Cover Start Date.
7.	POLICY BENEFITS	7.2.5.2	This benefit is extended to include a newborn up to 6 months of age if the death is not due to an Accident.
7.1	Funeral Benefit This benefit pays the Cover Amount when a Life Assured dies after the Cover Start Date. If the Life Assured dies due to an Accident double the Cover Amount will be paid.	7.2.5.3	The mother of the stillborn baby must be a Life Assured on the policy.
7.2	Funeral Support This service 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.	8.	WAITING PERIODS
7.2.1	The following funeral support services are available in respect of the death of Life Assured:	8.1	A waiting period refers to a period during the life of the Funeral Cover Plan when premiums must be paid, but no benefits are available.
		8.2	A waiting period applies to the Funeral Benefit, Newborn Premium Waiver Benefit, Voluntary Policy Pause Benefit and the Death Premium Waiver Benefit. The waiting period is calculated from the Life Assured's Cover Start Date. If the Cover Amount is increased the waiting period will apply to the increased portion of the Cover Amount.

- 8.3 There is no waiting period for death due to an Accident. Death due to suicide will be treated as a non-accidental death.
- 8.4 The duration of the waiting periods are indicated in the table in clause 11.
- 8.5 **Waiver of Waiting Periods**
- 8.5.1 A Waiting Period will not be applicable on the Funeral Benefit if:
- 8.5.1.1 the Lives Assured were covered on a previous funeral policy with another Licensed Insurer not older than 31 (thirty-one) days before the Cover Start Date or covered on a previous Capitec Funeral Cover Plan within 2 (two) months before the Cover Start Date (“the previous policy”); and
- 8.5.1.2 the previous policy has lapsed or was cancelled; and
- 8.5.1.3 the waiting period expired in respect of that previous policy for the Life Assured.
- 8.5.2 You consent that We may enquire from the other Licensed Insurer(s) if Your policy is still active and to obtain a copy of the policy from the other Licensed Insurer(s). The following would need to be submitted any time up to when a claim is submitted:
- 8.5.2.1 Name of Licensed Insurer, policy number and any other information that would assist Us to confirm the validity of the previous policy; and/or
- 8.5.2.2 Policy schedule of the previous policy not older than 31 (thirty-one) days before the Capitec Funeral Cover Plan Cover Start date.
- 8.5.3 A waiting period on the Funeral Benefit will be applicable if:
- 8.5.3.1 the waiting period on the Life Assured on the previous policy has not expired at the time of the Life Assured’s Cover Start Date on this Funeral Cover Plan. We will impose a waiting period equal to the unexpired part of the waiting period of the previous policy, or
- 8.5.3.2 a claim for a Life Assured covered in terms of this Funeral Cover Plan can still be made against the previous policy during the previous policy’s cancellation notice period.
- 8.5.4 If the cover in terms of the previous policy was for a lesser amount than the Cover Amount in the Funeral Cover Plan Schedule, then We will only pay such lesser amount.
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 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 as shown in the Funeral Cover Plan Schedule that We will pay to You if a Life Assured dies or to Your Beneficiary if You die.
- 10.2 The Cover Amount will remain unchanged unless You request an increase or decrease in the Cover Amount of 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 Amounts for Children are limited by legislation. We will not pay more than the statutory maximum Cover Amount in respect of Children.
- 10.4 The policy only allows for one claim on the life of a Spouse.
- 10.5 In the event that You have more than one Funeral Cover Plan with Us, the amount payable by Us per Life Assured will be limited to the maximum Cover Amount as stated in the table in clause 11.
- 10.5 Should We find that a limit has been exceeded, the cover that started last will be cancelled and premiums refunded without any interest.
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.

Life Assured	Entry Ages	Maximum Funeral Benefit		Waiting Period (Including Suicide) The maximum waiting period, if applicable is calculated from the Cover Start Date (Not applicable to death due to an Accident).	Maximum number of lives on the Policy
		Cover Amount	Cover Amount for death due to an Accident		
Policyholder	18 - 64	R100 000	R200 000	6 months	1
Spouse	18 - 64	R100 000	R200 000	6 months	1
Stillborn more than 28 weeks pregnant	More than 28 weeks	R1 000	n/a	**	
Child*	0 - 5	R20 000	R20 000	6 months	8
	6 - 13	R50 000	R50 000	6 months	
	14 - 25	R60 000	R60 000	6 months	
Parent	26 - 85	R50 000	R100 000	6 months	4
Extended family member (including additional Spouses)	0 - 85	R50 000	R100 000	6 months	8

*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.

** The Policyholder must have completed the waiting period.

*** The policy only allows for one claim on the life of a Spouse.

Other	Waiting Period
Voluntary Policy Pause	24 months
Death Premium Waiver	6 months
Newborn Premium Waiver	6 months

12. CLAIMS

12.1 General

12.1.1 Benefits under this Funeral Cover Plan can only be claimed if the claim event occurred while the Funeral Cover Plan is active in accordance with clause 4 above.

12.1.2 We have the right not to pay a claim if the claim event happened before the Cover Start Date.

12.1.3 If any information that You have provided on any Life Assured is incorrect, any benefit that becomes due may be recalculated or repudiated.

12.1.4 You will be responsible for the costs of obtaining all relevant documents and submitting them to Us.

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

12.2.4 WhatsApp 067 418 9565

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 Death due to an Accident

12.3.2.1 Documents listed under clause 12.3.1; and

12.3.2.2 A police report with details of the cause of death

12.3.3 Funeral Support

12.3.3.1 You can request this service by calling 0860 777 554 or log a request via our remote banking app or WhatsApp for the service provider to contact you. When requesting the service make sure that you have:

- Your name, address and contact number
- Your policy number or ID number
- The name and ID number of the deceased, and the address where the death occurred

12.3.4 Waiver of Waiting Period claim

12.3.4.1 Policy schedule of a funeral policy from any other Licensed Insurer which must be active and dated not more than 31 (thirty-one) days before the Signature Date of the Capitec Funeral Cover Plan. It can be submitted at any time after the Signature Date of the Capitec Funeral Cover Plan; and

12.3.4.2 Proof of cancellation of this previous policy at the time of the claim

12.3.5 Newborn Premium Waiver claims

12.3.5.1 Certified copy of an unabridged birth certificate

12.3.6 Voluntary Policy Pause claims

12.3.6.1 No documents are required

13. BENEFICIARY

13.1 In the event of Your death We will pay the Cover Amount to Your nominated Beneficiary who must be 18 years or older and hold a South African bank account. If Your nominated Beneficiary is deceased, We will pay the Cover Amount to Your deceased estate.

13.2 When nominating Your Beneficiary, please ensure that You have provided Us with the surname, ID number and contact number of Your nominated Beneficiary.

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.

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. These steps may include the use of various external data sources and tracing agents.

15. DISPUTED CLAIMS

15.1 We will provide You with written notice within 2 (two) business 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 National Financial Ombud Scheme South Africa or institute legal proceedings against Us.

15.3 Our policy requires you to institute legal action within 180 (one hundred and eighty) days after the expiration of the 90 (ninety) day period referred to above, failing which you will forfeit your claim and no liability can arise in terms of such claim.

16. LEGISLATION

This Funeral Cover 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 Cover Plan cannot be transferred to someone else. The Funeral Cover 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 Cover Plan provides cover to South Africans or South African residents that meet the definitions in section B clause 1 and 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 A 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. No premiums will be refunded in respect of such Life Assured.

19. RIGHT TO CANCEL

19.1 Cancellation within cooling-off period:

You have the right to cancel this Funeral Cover Plan within 31 (thirty-one) days from the Signature Date or from the date that You requested a change to the benefits of this Funeral Cover 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 Cover 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 Cover Plan by You must be communicated via any of the channels in clause 21.

19.4 We may cancel the Funeral Cover Plan at any time by giving You 31 (thirty-one) days written notice.

20. CHANGES TO TERMS AND CONDITIONS EXCLUDING CHANGES TO PREMIUMS

20.1 We may unilaterally change the terms and conditions of the Funeral Cover 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

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

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

Website: 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

Website: www.centriq.co.za

23. DEBIT ORDER MANDATE

23.1 AUTHORITY

23.1.1 Given by <Title Name Surname>, <ID Number>, of <Residential Address>.

Bank Account Details

Bank Name

Branch Code

Account Number

Account Type

To: Centriq Life Insurance Company Limited of PO Box 55567, Northlands, 2116

- 23.1.2 The following abbreviated name will appear as a description on your bank statement, for any payment made: CapFuneral together with your policy number.
- 23.1.3 I refer to the Funeral Plan dated <dd/mm/ccyy> ("the Agreement"), policy number <CF12345678> ("the Agreement").
- 23.1.4 I hereby authorise Centriq Life Insurance Company Limited ("Centriq") to issue and deliver payment instructions, for my obligation in terms of the Agreement to pay the monthly insurance premium in the amount of R<0.00> ("the Premium"), for collection against my account on condition that the sum of such payment instructions will not differ from my obligations as agreed in the Agreement.
- 23.1.5 The individual payment instructions so authorised to be issued, must be issued and delivered when the obligation in terms of the Agreement is due and the amount of each individual payment instruction may not differ as agreed to in the Agreement.
- 23.1.6 The payment instructions so authorised to be issued must carry the Policy Number <CF12345678> which number must be included in the said payment instructions and must be provided to identify the specific contract. The said Policy Number appears in section 23.5 below.
- 23.1.7 I agree that the first payment instruction for payment of the Premium will be issued and delivered on <dd/mm/ccyy> or such earlier or later date in a month on which a credit is posted to your account and thereafter regularly on the <25th> of each month or such earlier or later date in the month on which a credit is posted to your account.
- 23.1.8 Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the Agreement have been paid or until this debit order mandate is cancelled by me by giving Capitec notice in writing of not less than one month.
- 23.1.9 DISCLOSURE: We may use tracking, which allows Centriq to track the availability of the posting of credits to your account, and to represent the debit order once a credit is identified as being available if submissions of previous payment instructions have been unsuccessful.
- 23.1.10 If your monthly premium increases in terms of the Agreement, the amount we collect from your account will correspondingly be increased.

23.2 MANDATE

I acknowledge that all payment instructions issued by Capitec will be treated by my abovementioned bank as if the instructions had been issued by me personally.

23.3 CANCELLATION

- 23.3.1 I agree that although this debit order mandate may be cancelled by me, such cancellation will not cancel the Agreement.
- 23.3.2 I also understand that I cannot reclaim amounts which have been withdrawn from my account (paid) in terms of this debit order mandate, if such amounts were legally owing to Centriq.

23.4 ASSIGNMENT

I acknowledge that this debit order mandate may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party.

23.5 POLICY NUMBER/S

The Policy Number is <CF12345678>
Signature date: <dd/mm/ccyy>

DECLARATION

By signing this Policy I acknowledge and confirm that:

- I have been given the opportunity to read the Policy, Summary and Disclosure Notice and I understand their meaning and effect.
- my attention has been drawn to the terms relevant to my rights as policyholder. I further acknowledge that I am aware of the nature and effect of these terms.
- All of the information that I have given Capitec Bank is true and correct.
- my electronic signature, indicates my agreement with the terms contained in this document and is binding on the parties.
- In any legal proceedings Centriq Life and Capitec Bank may rely on my electronic signature as rebuttable evidence of my agreement to the terms of the policy
- A copy of the Policy, Summary and Disclosure Notice have been given to me.
- No advice, as defined in the FAIS Act 37 of 2002, was given during the application process of this Policy.

The checking of the tick box is intended as an electronic signature and this action is uniquely linked to this record together with the date/time stamp generated at the time of signing.

Electronically signed by:

First Name:
Surname:
*Time:
Date:
Reference:

*Time recorded as Universal Coordinate Time (UCT). South African standard time is 2 hours ahead of UCT.

IMPORTANT INFORMATION ABOUT YOUR CAPITTEC FUNERAL COVER PLAN SUMMARY OF BENEFITS, CONDITIONS, LIMITATIONS AND EXCLUSIONS (This Summary does not form part of your Funeral Cover 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 Cover Plan terms and conditions in Section B, then the Funeral Cover 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 Cover Plan works:**
 - 2.1 Only the Lives Assured listed in the Funeral Cover Plan Schedule are covered by the Funeral Cover Plan.
 - 2.2 You must make sure that all the family members You want to be covered in Your Funeral Cover Plan are listed correctly on the Funeral Cover Plan Schedule and comply with Our definitions of persons that can be covered.
 - 2.3 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.
 - 2.4 If it is found that You have committed, or attempted to commit fraud, We may cancel the Funeral Cover Plan with immediate effect. We will not refund any premiums relating to a Funeral Cover Plan where fraud or attempted fraud were committed.
 - 2.5 If the bank cancels your Capitec Bank savings account then We will cancel Your Policy as well.
- 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 entry age requirements for a Spouse, then the additional Spouses can be covered as Extended Family Members
 - 3.2 **'Married'**, for purposes of this Funeral Cover 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 for a period of at least 6 months subject thereto that You can provide, upon request by the Insurer, satisfactory proof of the permanency of the relationship.; 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, and step Parents, of the Policyholder. This relationship must exist on the Cover Start Date. 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 Cover Start Date. Where You have more than 8 (eight) children or the Child falls outside the entry 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.

- 3.6 **'Extended Family Member'** We consider an extended family member to be:
Relationships to You:
- 3.6.1 Great-grandparent who is Your Parents' grandparent
 - 3.6.2 Great-grandparent-in-law who is the grandparent of Your Spouse's Parents
 - 3.6.3 Grandparent who is Your Parents' parent
 - 3.6.4 Grandparent-in-law who is the Parent of Your Spouse's parents
 - 3.6.5 Parent-in-law who is the Parent of Your Spouse
 - 3.6.6 Aunt who is the sister of Your father or mother, or Your uncle's and/or aunt's female spouse
 - 3.6.7 Uncle who is the brother of Your father or mother, or Your aunt's and/or uncle's male spouse
 - 3.6.8 Brother who is Your Parents' male child
 - 3.6.9 Sister who is Your Parents' female child
 - 3.6.10 Brother-in-law who is the male person Married to the child of Your Parents
 - 3.6.11 Sister-in-law who is the female person Married to the child of Your Parents
 - 3.6.12 First cousin who is the Child of Your aunt or uncle as defined above
 - 3.6.13 Son-in-law who is the male person Married to Your Child
 - 3.6.14 Daughter-in-law who is the female person Married to Your Child
 - 3.6.15 Nephew who is the male child of Your brother or sister
 - 3.6.16 Niece who is the female child of Your brother or sister
 - 3.6.17 First cousin's Child who is the child of Your first cousin
 - 3.6.18 Grandchild who is Your Child's child; or
 - 3.6.19 Great-grandchild who is Your Grandchild's child
- Relationships to Your Spouse:
- 3.6.20 Aunt who is the sister of Your Spouse's father or mother, or Your Spouse's uncle's and/or aunt's female spouse
 - 3.6.21 Uncle who is the brother of Your Spouse's father or mother, or Your Spouse's aunt's and/or uncle's male spouse
 - 3.6.22 Brother who is Your Spouse's Parents' male child
 - 3.6.23 Sister who is Your Spouse's Parents' female child
 - 3.6.24 Brother-in-law who is the male person Married to the child of Your Spouse's Parents
 - 3.6.25 Sister-in-law who is the female person Married to the child of Your Spouse's Parents
 - 3.6.26 First cousin who is the child of Your Spouse's aunt or uncle as defined above
 - 3.6.27 Son-in-law who is the male person Married to Your Spouse's Child
 - 3.6.28 Daughter-in-law who is the female person Married to Your Spouse's Child
 - 3.6.29 Nephew who is the male child of Your brother or sister
 - 3.6.30 Niece who is the female child of Your brother or sister
 - 3.6.31 Grandchild who is Your Spouse's Child's child
 - 3.6.32 First cousin's child who is the child of Your Spouse's first cousin; or
 - 3.6.33 Great-grandchild who is Your Spouse's grandchild's child
- 4. Waiting Periods**
- 4.1 A waiting period refers to a period during the life of the Funeral Cover Plan when premiums must be paid, but no benefit will be paid.
 - 4.2 A waiting period applies to the Funeral Benefit, Newborn Premium Waiver Benefit, Voluntary Policy Pause Benefit and the Death Premium Waiver Benefit. The waiting period is calculated from the Life Assured's Cover Start Date. If the Cover Amount is increased the waiting period will apply to the increased portion of the Cover Amount.
- 4.3 There is no waiting period for death due to an Accident.
- 4.4 A waiting period will apply to suicide.
- 5. Your premium obligations:**
- 5.1 Your Funeral Cover Plan Schedule reflects the premiums payable, the due date of payment and the frequency of payment (i.e. monthly). No partial premium payments will be allowed. Any arrear premiums, including the premium due in the month of the claim, will be deducted from any Cover Amount payable.
 - 5.2 When amendments are made to the Funeral Cover Plan, an additional premium may become due and such amounts are also reflected on the Funeral Cover Plan Schedule.
 - 5.3 Your premium is a monthly premium paid by debit order.
- 6. Consequences of non-payment of premiums:**
- Your premiums are due on Your chosen premium payment date. The chosen payment date for the premium is reflected on Your Funeral Cover Plan Schedule. Should You fail to make payment on this date Your Funeral Cover Plan will remain in force during the period of non-payment of Your premiums however will be terminated if You are in arrears with 3 (three) premiums.
- 7. Annual premium review:**
- We may review Your premium annually and should the monthly premium not be sufficient to maintain the Funeral Cover 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; and
 - Us giving You at least 31 (thirty-one) days written notice of such increase.
- 8. Your right to cancel:**
- 8.1 Cancellation within the Cooling-off period: You have 31 days from the Signature Date to decide whether You want to keep Your Funeral Cover Plan and/or changes made to the Funeral Cover Plan. You can cancel Your Funeral Cover Plan and/or changes made during this time if no claim has been made and receive a full refund of premiums paid.
 - 8.2 Cancellation after the Cooling-off period above, You may also cancel Your Funeral Cover Plan at any time however You will not be refunded any premiums already paid.
 - 8.3 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
- 9. 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; or WhatsApp [067 418 9565](tel:0674189565)
- 10. 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 accountholder; and
- Any other documents/reports which We need to assess the validity of the claim

11. Benefits, Terms, Limitations and Exclusions:

Funeral	We will pay	The Cover Amount	Double the Cover Amount
	When will We pay	<ul style="list-style-type: none"> On the death of a Life Assured after the expiry of the waiting period. Stillbirth claims for You or Your Spouse, if covered, for stillbirths that happen after the 28th week of pregnancy. This will be extended to when the Child is up to 6 (six) months old 	<ul style="list-style-type: none"> If a Life Assured dies due to an Accident
When will We not pay	<ul style="list-style-type: none"> If the death is within the Waiting Period If the death is due to suicide any time after the Cover Start Date but within the waiting period If the Cover Amount(s) is more than the Statutory Maximum Cover in respect of Children stipulated in the table below, We will not pay the amount above the Statutory Maximum Cover If the death happened before the Cover Start Date. If any information that You have provided on any Life Assured is incorrect. Any benefit that becomes due may be recalculated or repudiated. 	<ul style="list-style-type: none"> 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 If the date of the accident is before the Cover Start Date. If any information that You have provided on any Life Assured is incorrect. Any benefit that becomes due may be recalculated or repudiated. 	
Who can claim	Any party with necessary documentation acting on behalf of the Policyholder or Beneficiary		
Documents required	<ul style="list-style-type: none"> Original or certified copy of the death certificate Fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680 Original or Certified copy of the Beneficiary's identity document or passport Beneficiary's banking details Any other documents/reports which We need to assess the validity of the claim 	<ul style="list-style-type: none"> Original or certified copy of the death certificate Fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680 Original or certified copy of the Beneficiary's identity document or passport Beneficiary's banking details Police report confirming the Accidental Death Any other documents/reports which We need to assess the validity of the claim 	
Death Premium Waiver	We will	Waive payment of the policy premium and continue cover on all the other remaining Lives Assured on the policy, for a period of 6 (six) months from the date of death of the Policyholder	
	When will this happen	On the death of the Policyholder after a waiting period of 6 (six) months from Your Cover Start Date. This waiting period will not apply in the case of Your death due to an Accident	
	We will not	Allow any changes by You to the Funeral Cover Plan while this benefit is in operation	
	How to Claim	Automatically activated once a claim on the death of the Policyholder has been approved	
Waiver of the Waiting Period	We will	<ul style="list-style-type: none"> Waive the waiting period on the Funeral Cover Plan if the relevant Life Assured was covered on a funeral policy with another licenced Insurer (as listed on the FSCA website) within 31 (thirty-one) days before the Cover Start Date or covered on a previous Capitec Funeral Cover Plan within 2 (two) months before the Cover Start Date and if the previous policy has lapsed or was cancelled If the cover in terms of the previous policy was for a lesser amount than the Cover Amount in the Funeral Cover Plan Schedule, then We will only pay such lesser amount 	
	When will We pay	<ul style="list-style-type: none"> If the required documents are provided, We will pay the Funeral Benefit if a Life Assured dies within the first 6 (six) months of the Cover Start Date If the waiting period expired in respect of a previous policy for the Policyholder and the Lives Assured under the previous policy had expired or was partially served then We will waive the waiting period in respect of the time served 	
	We will not waive the waiting period	<ul style="list-style-type: none"> Without proof of cancellation of the previous policy at the time of the claim If the relevant Life Assured was not covered under the previous policy during that policy's cancellation notice period If the previous policy was not underwritten by a Licensed Insurer (as listed on the FSCA website) 	
	Who is entitled to this benefit	Lives Assured	

	Documents required	<ul style="list-style-type: none"> Name of Licensed Insurer, Policy Number and any other information that would assist Us in confirming the funeral policy and/or Policy schedule of a funeral policy from any Licensed Insurer not older than 31 (thirty-one) days before the Capitec Funeral Cover Plan Cover Start date. These can be submitted at Signature Date or any time after the Cover Start Date of the Capitec Funeral Cover Plan before a claim is submitted.
Funeral Support	We will assist at claim submission with	<ul style="list-style-type: none"> 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 Travel and overnight accommodation for 1 (one) family member accompanying the deceased Arranging counselling for family members, funeral arrangement advice and help with claims and death certificates
	Who can claim	Policyholder or Claimant
	Documents required	None
If You need to pause Your Funeral Cover Plan's premiums		
Voluntary Policy Pause	We will	<ul style="list-style-type: none"> Allow You to keep the Funeral Cover Plan active for 6 (six) months without making any monthly premium payments Allow all Lives Assured on the Funeral Cover Plan to use the Funeral Support service during the Voluntary Policy Pause
	When are You entitled to the benefit	<ul style="list-style-type: none"> 24 (twenty-four) months after Your Cover Start Date This benefit may be used more than once during the life of the Funeral Cover Plan, subject to a 24 (twenty-four) month waiting period from the last time You used this benefit.
	We will not	<ul style="list-style-type: none"> Pay the Funeral Benefit during this Voluntary Policy Pause Allow changes to the Cover Amounts and Lives Assured while this benefit is in operation Allow You to claim the Newborn Premium Waiver or Death Premium Waiver Benefit
	Who can claim	Policyholder
	Documents required	None, the Policyholder must visit a Capitec branch or contact the Client Care Centre
If a Child is born or adopted		
Newborn Premium Waiver	We will	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
	When are You entitled to this benefit	<ul style="list-style-type: none"> After Your Funeral Cover Plan has been active for 6 (six) months; and When Your baby is born or You adopt a Child; and You apply for the benefit within 3 (three) months of the birth or legal adoption of the Child
	We will not	Allow changes by You to the Cover Amounts and Live Assured while this benefit is in operation
	Who can claim	Policyholder (as mother or father)
	Documents required	An unabridged birth certificate

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

Life Assured	Entry Ages	Maximum Funeral Benefit		Waiting Period (Including Suicide) The maximum waiting period, if applicable is calculated from the Cover Start Date (Not applicable to death due to an Accident).	Maximum number of lives on the Policy
		Cover Amount	Cover Amount for death due to an Accident		
Policyholder	18 - 64	R100 000	R200 000	6 months	1
Spouse	18 - 64	R100 000	R200 000	6 months	1
Stillborn more than 28 weeks pregnant	More than 28 weeks	R1 000	n/a	**	
Child*	0 - 5	R20 000	R20 000	6 months	8
	6 - 13	R50 000	R50 000	6 months	
	14 - 25	R60 000	R60 000	6 months	
Parent	26 - 85	R50 000	R100 000	6 months	4
Extended family member (including additional Spouses)	0 - 85	R50 000	R100 000	6 months	8

*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.

** The Policyholder must have completed the waiting period.

*** The policy only allows for one claim on the life of a Spouse.

Other	Waiting Period
Voluntary Policy Pause	24 months
Death Premium Waiver	6 months
Newborn Premium Waiver	6 months

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
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. Capitec Ins (Pty) Limited, an associate of Capitec Bank, 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 and the policies concluded by Capitec Bank.
- 1.4 Neither Capitec Bank nor Capitec Ins, hold more than 10% of Centriq's shares and neither Capitec Bank nor Capitec Ins received 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
- 1.6 Compliance department
Tel: 021 809 4599
Fax: (021) 880 1130
Email: 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 clause 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
- 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@sanlamsky.co.za
Website: 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@sanlamsky.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 clause 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
Licensed Life Insurer Number: I078
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
Website: www.centriq.co.za
- 3.2 Compliance department
The Compliance Officer is contactable at the numbers above
Email: 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/
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

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 41, Menlo Park, 0063
Menlyn Central Office Building, 125 Dallas Avenue,
Waterkloof Glen, Pretoria 0010
Tel: 012 762 5000 / 012 470 9080
Fax: 012 348 3447 / 012 420 9097 / 086 764 1422
Email: Info@faisombud.co.za
Website: www.faisombud.co.za

5. NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA

5.1 If you are not satisfied with the way the claim has been dealt with, you can address a complaint to the National Financial Ombud Scheme South Africa who is contactable at:

5.2 Johannesburg: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg,
Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont
Tel: 0860 800 900
Email: info@nfosa.co.za
Website: www.nfosa.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 Park, 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

7.3 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 Funeral Cover Plan 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.

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 Cover Plan.

9. SHARING OF INSURANCE INFORMATION

9.1 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 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 accepting or renewing this insurance, you hereby consent to such information sharing 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 included on the system and made available to other insurers participating in the information data sharing system.

9.6 Sharing of insurance information is done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.centriq.co.za/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.

9.7 By 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.

9.8 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.

9.9 By accepting or renewing this insurance, you hereby consent to such information sharing with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

9.10 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 included on the system and made available to other insurers participating in the information data sharing system.

9.11 Sharing of insurance information is done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.centriq.co.za

10. USE OF PERSONAL INFORMATION

10.1 When you enter into this Funeral Cover 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.

10.2 You authorise us to:

- 10.2.1 Process your personal information to:
 - 10.2.1.1 Communicate information to you that you ask us for.
 - 10.2.1.2 Provide you with insurance services.
 - 10.2.1.3 Verify the information you have given us against any source or database.
 - 10.2.1.4 Compile non-personal statistical information about you.
- 10.3 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.
- 10.4 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.
- 10.5 Processing of your personal information is always done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.centriq.co.za

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. Capitec Ins (Pty) Limited, an associate of Capitec Bank, 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 and the policies concluded by Capitec Bank.

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. The policy is reviewed at least annually and reported on to the Financial Sector Conduct Authority (FSCA)