



essential
employee benefits

funeral



FUNERAL INSURANCE POLICY WORDING

THANK YOU FOR CHOOSING AN ESSENTIAL EMPLOYEE BENEFITS FUNERAL INSURANCE POLICY

IF YOU PAY THE PREMIUM SHOWN ON YOUR POLICY SCHEDULE YOU ARE COVERED FOR:

FUNERAL COVER

In the event that you die of illness or in an accident, your nominated beneficiary will receive an amount as stated on the schedule.

DEFINITIONS:

Principal Member: any individual between age 18 – 64 years, who is allowed to participate in the policy. A Principal Member may not be older than the maximum entry age of 64 years. A Principal Member must live in South Africa.

Dependants: means a Spouse, Children and Extended Family, where applicable. Between 21 and 65 Dependents may be covered, depending on the benefit option chosen.

Spouse: a person married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, which shall include a Common Law Spouse of the Principal Member. A Spouse may not be older than the maximum entry age of 65 years.

Child: an unmarried child of the Principal Member, younger than age 21 years, including a stepchild, posthumous child, an illegitimate child, a legally adopted child or a stillborn child (must be stillborn from the 26th week of pregnancy). Cover for Children is extended to under age 26 years if the Child is a full-time student at a recognised educational institution. This does not include part-time and correspondence students. Children who are mentally disabled or totally and permanently disabled before age 21 years, who are unable to care for themselves, are covered until cover for the Principal Member ends. Details of any children of a Common Law

Spouse, illegitimate child and stepchild must be supplied to Essential Employee Benefits at the time that the Principal Member joins the scheme, or within 1 month of the child becoming eligible for cover. Failing this, Essential Employee Benefits will require satisfactory proof to support any claim.

Extended Family Member: refers to the following family members which are outside of the definition of the above mentioned member:

- Fathers and Mothers
- Aunts and Uncles
- First Cousins
- Brother, sister, sons and daughters-in-law
- Grandchildren and Great Grandchildren

Accident is a sudden unexpected event that was not intentional and which is caused solely by violent, external, physical and visible means. You/ Insured is the person who has entered into the Agreement of this Policy and pays the premium.

Premium Holiday entitles you as principle member to 2 (two) months of free funeral cover only, once you are not employed anymore or do not meet the qualifying criteria anymore, AKGA Life Limited, registration 1998/023657/06, an authorised financial service provider, FSP No. 15980. will not be liable to pay any claim.

Policy Holder means Employer or clients who purchase policies in their personal capacity.

The/this policy means the insurance agreement concluded between the Insurer and the employer or between the Insurer and clients who purchase policies in their personal capacity in respect of the benefits underwritten by the insurer

family funeral cover insurance policy



YOU ARE NOT COVERED IF YOU DIE:

1. if you are under the age of 18 or over 65 years old;
2. whilst participating in any criminal activity;
3. whilst driving a vehicle under the influence of alcohol or drugs;
4. should you not follow all of the requirements of this policy;
5. due to anxiety, stress, depression, chronic fatigue syndrome, any mental disorder unless institutionalized, back disorders, surgical procedures for infertility procedures, abortions, Multiple sclerosis or any Motor neuron disease.

CONDITIONS

No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:

- an act of war (whether war is declared or not);
- military action;
- Riot or unlawful strike
- insurrection;
- civil commotion;
- usurpation of power;
- martial law;
- terrorism; and
- any usage of nuclear, chemical and biological weapons, device or agent.
- A disease, epidemic or a pandemic;
- An Act of Government;

Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;

Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion.

BENEFITS

If you die during any event excluding the exclusions as found in this document, the maximum amount stated on the Schedule will be paid out to your estate or nominated beneficiaries.

Main Member Funeral Cover Waiting Period Compulsory funeral cover No waiting period Voluntary funeral cover 6 months waiting period

Extended Family Funeral Policy

A 6 month waiting period will apply to this benefit

Waiting period for suicide

12 calendar months from Entry Date or Reinstatement Date where applicable.

Waiting period for accidental death

None, provided that the first premium has been received.

Waiting period for Death due to natural or unnatural causes (other than accident/suicide):

6 calendar months from Entry Date or reinstatement date where applicable.

IN THE EVENT OF A CLAIM DURING THE POLICY PERIOD your family member or nominated beneficiary needs to notify Essential Employee Benefits within **90 (NINETY)** days of your death and provide:

1. an original death certificate from the authorities;
2. a fully completed claim form.
3. And any other claims documentation as required by the Insurer.

Failing receipt thereof we will have the right to appoint our own Medical Practitioner at your cost.

Please note that once we have settled a claim and you have signed the claim/release form, we will have no further liability.

Your policy will be **CANCELLED** and you will have **NO COVER** if:

1. our attempt to collect premium has failed and the 2 month premium holiday has expired, and the policy has lapsed ,subject to Rule 15A of the Policy Holder Protection Rules.
2. you or your participating employer give **31 (THIRTY-ONE)** days notice to Essential Employee Benefits to cancel;
3. you terminate employment with your participating employer;
4. we have provided you with a **31 (THIRTY-ONE)** days notice of cancellation;
5. a claim has been paid under this policy

Your claim will be **CLOSED/DECLINED** if you:

1. refuse to follow medical advice or treatment;
2. fail to keep your premiums up to date;
3. reach your benefit cease date or retirement date.

PLEASE NOTE:

1. This policy follows the laws of the Republic of South Africa and if required we will use the High Court alternatively any Magistrate Court with Jurisdiction;
2. Policy is applicable to participating employers operating within the Republic of South Africa only;
3. You cannot cede the rights to this policy to anyone else;
4. Premiums are due monthly in arrears, annual rate adjustments will be reviewed at each annual renewal date and any changes or amendment will be done with 31 days written notice.
5. If we decide not to pay your claim you have 90 days from that date to query this decision. If we have not changed our decision you have 180 days to issue summons, otherwise you forfeit this claim and we shall have no further liability in terms of this claim.

PLEASE CONTACT US FOR ANY ESSENTIAL EMPLOYEE BENEFITS INSURANCE QUERIES. TEL – 010 593 7158

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

1. Status of Financial Services Provider in terms of the FAIS Act Essential Employee Benefits (Pty) Ltd – is an authorised Financial Services Provider – License number 46244 – Essential Employee Benefits company registration number – 2015/130742/07.

2. Head office contact details:
13 Wellington Road, Parktown, 2193
Telephone number: 010 593 7158

3. Independent Status of Workforce:
Essential Employee Benefits has an agreement with African Unity Life Ltd and is authorised to place business with them. Workforce has a financial interest in this product provider but emphasizes the need for the client to have the freedom of choice.

4. Authorisation:
Personnel in the call centre & accredited agents of Essential Employee Benefits are not authorised to give you advice on the insurance product, if required please contact the Essential Employee Benefits Head Office for advice on the following products: Long term Insurance Category A. Long term Insurance Category B.

5. Conflict of interest
Workforce has a comprehensive Conflict of Interest Policy in place. There are no conflicts in terms of the FAIS Act identified at present in any of the following areas of our operations.

- Associated Companies
- Third Party relationships
- Ownership interests within these relationships
- Financial Interests or Immaterial Financial Interests paid or received from any of the above entities
- Our staff remuneration policies.

6. Complaints Procedures
Should you have a complaint, please contact the Complaints Manager at Essential Employee Benefits. Please note that in terms of the FAIS Act, all complaints must be addressed to us in writing and may be hand delivered to our offices. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the ombudsmen whose details appear below, but in particular with the FAIS ombud. If you wish to learn more about our complaints policy and procedure, please contact the Complaints Manager.

7. EEB Complaints department
Name: Complaints Manager
Telephone number: 010 593 7158
E-mail: enquiries@eebs.co.za

8. Long Term Insurance Ombudsman details:
Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town Private Bag X45, Claremont, Cape Town
Telephone no: 021 657 5000/0860 103 236
E-Mail: info@ombud.co.za

9. FAIS Ombudsman Details:
The Consumer Contact Division
The FAIS Ombudsman, Eastwood Office Park, Lynwood, Pretoria P O Box 74571, Lynnwood Ridge, 0040
Telephone no: 0860 324 766 E-Mail: info@faisombud.co.za

8. Compliance Officer's Details:
Compliance Trust
Compliance Practice Number 4715
PO Box 731327, Fairlands, 2036

10. Insurance Company Details
KGA Life Limited. Registration No: 1998/023657/06

Physical Address: Bosman's Crossing Square, First floor, Unit 109, 2 Distillery Road, Stellenbosch

Tel No: 021 944 6300 **Email:** info@kga.co.za

FAIS Registration: FSP 15980

Products Authorised: Cat 1 Long-Term Insurance, Subcategory A, B1, B2, B2-A, B1-A, C

Compliance Officer: compliance@kga.co.za

Complaints: compliance@kga.co.za

Conflict of Interest: You can access the Conflict of Interest Policy of KGA Life Limited at www.kga.co.za

KGA Life Limited has Professional Indemnity Cover & Fidelity Cover in place.

11. Accidental Death Insurance Company Details

Business Name: Guardrisk Microinsurance Limited

Registration Number: 1991/005238/06

FSP Number: 51674

Physical Address: The Marc, Tower 2, 129 Rivonia Rd, Sandton, 2196

Postal Address: PO Box 786015, Sandton, 2146

Telephone: 011 669 1000

General email enquiries: info@guardrisk.co.za

Website: www.guardrisk.co.za

Guardrisk Compliance Details

Telephone Number: 011 669 1000

Email: compliance@guardrisk.co.za

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Essential Employee Benefits (Pty) Ltd Reg. is a Registered Financial Services Provider (FSP # 46244). EEB is insurance based and is NOT a medical aid.
Underwritten by KGA Life, a licensed insurer & authorised financial services provider. FSP 15980