

DIGNITY PSA FUNERAL SCHEME

Policy Document All Products

The Life Insured is the person whose life is insured under this policy. This is you and anyone you include as your family or extended family and in whom you have an insurable interest.

1. Membership

1.1 An original or copy of a fully completed acceptance form must be signed by the main member and in our possession prior to the commencement of the Dignity PSA Funeral Scheme.

1.2 The maximum age at entry for the main member and immediate family is up to and including (65) sixty-five years and extended family members are up to and including (85) eighty-five years.

1.3 Membership expires when premiums are no longer paid or upon cancellation of the scheme.

1.4 At the start of the policy the main member has to be a PSA member.

1.5 Upon the death of the main member, any nominee can continue with the policy and becomes the new main member, whether he or she is a member of the PSA or not. No new waiting periods are applicable on the existing lives insured under the policy contract. Premiums remain payable.

2. Definitions

2.1 Spouse

He or she is either (a) the person to whom you are legally married under the law of SA (including a civil, customary or same-sex marriage) or (b) the person you have been living with for at least six months in a relationship that is similar to marriage.

Spouses must be nominated on the Acceptance Form. Only one Spouse is allowed on the Family Benefit.

2.2 Children

- **All children must be nominated on the acceptance form.**
- All unmarried, biological children of the main member or a child of the main member through guardianship in terms of Civil, Customary or Common Law, are covered up to and including age (21) twenty-one.
- Cover for children on the family plan will commence up to and including age (25) twenty-five, if the child is a full time student at a **registered educational institution** and is still classified as dependent. Proof of registration as a full time student at a registered educational institution has to be submitted to the Insurer on a yearly basis, on or before the date of birth of the student. In failing to submit such proof, the child will be insured as an extended family member and the applicable premium will be in force. No refund of premiums will be considered if confirmation documents have not been submitted on time.
- Children born after commencement of cover must be nominated in writing within (6) six weeks of birth.
- Mentally and/ or physically disabled children, residing with their parents, who are totally dependent on the parents for maintenance, care and support may be included at any age and enjoy lifelong cover under the family policy as long as the policy is in force or the death of the main member whichever comes first. Until satisfactory proof of disablement is furnished to the Insurer, any child above the age of twenty (21) years will be insured as an extended family member and the applicable premium will be in force. No refund of premiums will be considered for the time such satisfactory proof has not been furnished to the Insurer.
- Stillborn children are covered provided that the child has had at least (28) twenty-eight weeks of intra- uterine existence but showed no sign of life after complete birth.

2.3 Extended Family Members

Means a person to whom the main member will be obliged to contribute towards the cost of that person's funeral. **All extended family members must be nominated on the Application Form.**

3. Cover Levels

3.1 Cover levels and full particulars of the members insured are indicated on the Membership Certificate;

3.2 An Insured is allowed to have, under the **Dignity PSA Funeral Scheme and in any other Dignity product combination, cover on his own life to a total amount of:**

Main Member and Spouse: 18 - 65 Years	Funeral Cover	R 30 000.00
	Assistance benefits	R 20 000.00
	Total:	<u>R 50 000.00</u>
Children	01-06 Years	R 10 000.00
	07 -13 Years	R 30 000.00
	14-21 Years	
	Funeral Cover	R 30 000.00
	Assistance benefits	R 20 000.00
	Total:	<u>R 50 000.00</u>
Extended Family	01-06 Years	R 10 000.00
	07-13 Years	R 30 000.00
	14- 85 Years	
	Funeral Cover	R 30 000.00
	Assistance benefits	R 20 000.00
	Total:	<u>R 50 000.00</u>

3.3 Any cover above the maximum cover allowed, automatically falls away.

3.4 Maximum covers at inception and could increase annually as per policy rules

3.5 No duplication of insured lives per policy is allowed

3.6 A main member or premium payer cannot take out any **additional** X-Tended or extended plans on any lives insured under any of its existing Dignity policies.

3.7 A main member or premium payer may however **upgrade, any lives insured under any of his existing Dignity policies, to a higher cover level.**

3.8 All benefits above R30 000.00 are provided in terms of multiple assistance business policies.

4. Premiums

4.1 Premiums are due on the 1st of every month and the Premium Payer has (30) thirty days (grace period) to pay the premium;

4.2 Unpaid or premiums in arrear

4.2.1 If a premium is unpaid, the premium payer has (30) thirty days, from the unsuccessful debit order date, to pay in the arrear amount.

4.2.2 The policy will still be in force if the unpaid premium is paid within (30) thirty days of the unsuccessful debit order date;

4.2.3 If any claim is instituted before the unpaid premiums are paid within the (30) thirty days of the unsuccessful debit order date, then the arrear premiums are first deducted from the benefit amount before any pay outs to the claimant.

4.2.4 Should the premium payer fail to pay in the arrear amount within (30) thirty days of the unsuccessful debit order date, the full arrear amount plus a monthly premium will be deducted on the first debit order date following the unsuccessful debit order date;

4.2.5 Should this second debit order, on the full amount as calculated in 4.2.4, still be unpaid, **the original waiting periods of the policy will be reinstated** and all the Terms and Conditions, as if it is a new policy, will be applicable;

4.2.6 Should the premium payer pay in all the arrears, after a new waiting period has been reinstated as in 4.2.5, **the reinstated waiting periods will still be enforced;**

4.2.7 Should the arrear amount add up to the sum of (3) three months premiums, the policy will lapse and all cover and benefits will end.

4.3 Premiums under the scheme are not guaranteed and can be adjusted in writing with a (31) thirty one day written notice period.

4.4 All premiums and benefits are payable in the currency of the Republic of South Africa.

4.5 Premiums are payable via Debit orders or PERSAL. No cash premiums are allowed.

4.6 The policy will not be in force until the FIRST premium has been successfully deducted and received by the Underwriter.

4.7 Premiums are not refunded if the policy ends for any reason.

5. Values

There are no paid up, surrender, maturity or investment values available under this policy.

6. Waiting Period

A waiting period is imposed on all lives in respect of death arising as a result of natural causes.

Waiting periods – please note

Waiting periods are based on completed months and not on how many premiums have been paid. Premiums are paid in advance.

A. DIGNITY PLUS FUNERAL SCHEME

Natural Causes

Standard Waiting Periods:

Family Plans

1-6 Months	0% of sum assured
7 Months +	100% of sum assured

Extended Family Members

1-9 Months	0% of sum assured
10 Months +	100% of sum assured

Super Extended Family Members

1-12 Months	0% of sum assured
13 Months +	100% of sum assured

Unnatural Causes

Death due to unnatural causes, excluding suicide, a waiting period of (1) one month will apply if a member dies within the standard waiting period. The standard cover amount pays out. There are **NO double accidental cover benefits**.

Suicide

1-24 Months	0% of sum assured
25 Months +	100% of sum assured

B. DIGNITY PREMIER, EVEREST and FIFTY FUNERAL SCHEMES

Natural Causes

Standard Waiting Periods:

Family Plans

1-9 Months	0% of sum assured
10 Months +	100% of sum assured

Extended Family Members

1-9 Months	0% of sum assured
10 Months +	100% of sum assured

Super Extended Family Members

1-12 Months	0% of sum assured
13 Months +	100% of sum assured

Unnatural Causes

Death due to unnatural causes, excluding suicide, a waiting period of (1) one month will apply if a member dies within the standard waiting period. The standard cover amount pays out. There are **NO double accidental cover benefits**.

Suicide

1-24 Months	0% of sum assured
25 Months +	100% of sum assured

7. Upgrading of existing schemes

Main members are allowed to upgrade to a higher cover level plan

- 7.1 Depending on the preferred scheme, the increased amounts of the **family benefits** are subjected to a **(6) six or (9) nine months** waiting period and the increased amounts of the

extended family plans are subjected to a **(9) nine or (12) months waiting** period. The additional waiting periods commence after the first successful deduction of the new higher monthly premium.

- 7.2 The benefits and terms and conditions of the existing plan will stay in force until the additional waiting periods of the new upgraded scheme have been completed.
- 7.3 Death due to unnatural cause will be subjected to the new upgraded benefits after (1) one month waiting period and the first successful deduction of the new monthly premium.

C. IziNkomo FUNERAL SCHEME

Natural Causes

Standard Waiting Periods:

Family Plans A and B

1-9 Months	0% of sum assured
10 Months +	100% of sum assured

Family Plan C

1-6 Months	0% of sum assured
7 + Months	100% of sum assured

Single Member Plans

1-6 Months	0% of sum assured
7 + Months	100% of sum assured

Extended Family Members

1-9 Months	0% of sum assured
10 Months +	100% of sum assured

Unnatural Causes

Death due to unnatural causes, excluding suicide, a waiting period of (1) one month will apply if a member dies within the standard waiting period. The standard cover amount pays out. There are **NO double accidental cover benefits**.

Suicide

1-24 Months	0% of sum assured
25 Months +	100% of sum assured

General

1. A policy document will be issued to the Main Member, indicating all the details of the Insured members.
2. The policy provides whole life cover – members enjoy cover as long as premiums are paid.
3. Administration and the process of Claims will be performed by Dignity Life Administrators and Assupol Life Ltd.
4. The Underwriter holds the right to increase premiums or decrease cover giving (31) thirty one days' notice.
5. Annual premium increases may be required to combat inflation increases on beef prices, transport etc.
6. Premiums are not guaranteed and may be increased by giving (31) thirty one day's notice.
7. Premium Payments: Premiums are payable by Debit Order or PERSAL. No cash payments are allowed.
8. Cattle Provider

8.1.1 The supplier guarantees the following:

- 8.1.1.1 Weight of cattle;
- 8.1.1.2 Breed of cattle;
- 8.1.1.3 Age of cattle;
- 8.1.1.4 Quality of meat;
- 8.1.1.5 Deliveries: Date, time, place and responsible parties.

8.1.2 Any verbal or written agreement between the Supplier and the Main Member or Claimant is a separate legal document or agreement and does not form part of any contractual agreement between the Underwriter and the Main Member.

8.1.3 The Underwriters and Dignity Life Administrators will not be liable for any claims against or guarantees issued by the supplier. The Underwriter will only guarantee payments to the supplier or to the legal claimant on claims officially approved by the Underwriter. Please see "Claims Procedures".

8.1.4 Cash options are available on all benefits.

9. Main Members

The Main Member has to be a PSA Member;

- 9.1 Main Member cover is compulsory to all standalone iziNkomo family plans as well as standalone single spouse, children and extended family members.
- 9.2 If the standalone iziNkomo product is linked to an existing Dignity benefit, the Main Member cover is not compulsory.

10. Existing Dignity Policies

10.1 Cancellation

- 10.1.1 A Main Member is not allowed to cancel any existing Dignity policy benefits in order to obtain a new iziNkomo benefit;
- 10.1.2 If an existing Dignity policy or other benefits are cancelled to take out a new iziNkomo product, it will be a new policy and full waiting periods will be imposed.

10.2 IziNkomo products in addition to existing Dignity policies.

10.2.1 Family Plans

Existing Dignity Family Plan members are allowed to take out an additional iziNkomo Family Plan;

10.2.1.1 The additional iziNkomo Family Plan will be a standalone product and will have its own policy number, method of deduction and waiting periods; The waiting periods applicable to the members insured on the existing Dignity Family Plan, will stay in force.

10.3 Add on Single Member Benefit

- 10.3.1 Existing Dignity single member policy benefit holders i.e. single members on the Extended Family Plan, X-Tended, Single Plans are allowed to take out an additional single member iziNkomo Cover;
- 10.3.2 The additional iziNkomo benefit will be a standalone product and will have its own policy number,
- 10.3.3 method of deduction and waiting periods
- 10.3.4

10.3.5 The waiting periods applicable to the members insured on the existing Dignity Plans, will stay in force.

10.4 Upgrading of existing Dignity policies to iziNkomo benefits

10.4.1 No upgrading of existing Dignity Policies to any of the iziNkomo products is allowed.

10.5 iziNkomo Family Plans: X-TENDED cover:

10.5.1 An IziNkomo Family Plan Main Member can add extended family members without the iziNkomo

10.5.2 Benefits, by adding the members to the PSA Dignity X-TENDED plan.

10.5.3 The X - TENDED plan will be a standalone product and will have its own policy number, method of deduction and waiting periods as applicable.

D. **X-TENDED COVER**

11. The **minimum** number of extended members that have to be insured at all times is **(2) two**.

11.1 **Cover Levels**

Cover levels and full particulars of the members insured are indicated on the Membership Certificate. Cover is for life.

11.2 **Policy Certificates**

The Premium Payer will receive ONE policy certificate stating the details of the Insured lives under the plan. Existing Dignity policy holders add extended members under the X-Tended plan, will also receive only ONE policy certificate that states the details of all the insured lives under the policy.

11.3 **Extended members on existing PSA Funeral Plans.**

11.3.1 A main member or premium payer cannot take out any **additional** X-Tended or extended plans on any lives insured under any of its existing Dignity policies.

11.3.2 A main member or premium payer may however **upgrade, any lives insured under any of his existing Dignity policies, to a higher cover level**

12. **Claims – Assist Line 086 111 26 54**

The Insurer must receive a **completed claim form, obtainable from Dignity Life Administrators, within six (6) months of the death of the life insured. The person who is claiming must, at their own cost, prove the claim, show that no exclusions apply and give us all information and documents we need to consider the claim.**

If notice is **not given within the six (6) months period** then

12.1 Any claims then reported may be repudiated;

12.2 No refund of premiums will be considered from date of event until date of notification.

12.3 The underwriter will not recognise any claim which is directly or indirectly caused or accelerated by:

- 12.3.1 war, riots, civil commotion, terrorist activities (except in the line of duty as a member of the SAPS or the Metro Police Service);
- 12.3.2 the insured being under the influence of any drugs or alcohol (above the legal limit) other than those prescribed by a duly qualified and registered medical practitioner and used in the prescribed dosages. (If the alcohol content found in the bloodstream of the Life Assured was above the legal limit, it will be deemed that the Life Assured was under the influence of alcohol);
- 12.3.3 participation in any criminal act;
- 12.3.4 Willful exposure to danger.

- 12.4 If all the required forms have been received by the claims department, the claim will be submitted for final approval.
- 12.5 The Claims Department will approve or repudiate the claim on behalf of the Underwriters.
- 12.6 Repudiation of a claim: The Claimant has a period of One Hundred and Eighty days (180) from the date of the repudiation notice letter, to make a representation or to institute legal action.

13. Actuarial base of your policy

The policy operates according to actuarial rules, specifications and formulae, which are approved according to law. These ensure that your policy is financially sound and is run properly and fairly.

Underwritten by:

Assupol Life Ltd
Financial and Credit Provider: No 2010/025083/06
Summit Place Office Park
Building 6
221 Garsfontein road
Menlyn
Pretoria
0181
Tel: 0862 235 664

Scheme Managers:

Dignity Life Administrators
Registered Financial Services Provider: Reg No 2602
518 Genl De Wet Street
Pretoria North
Pretoria 0186
PO Box 16002
Sinoville 0129
Tel: 012 548 0961
Fax: 012 548 4726
Assist Line: 086 111 26 54
Email: admin@dignity.co.za

Products Supplied:

Dignity PSA Funeral Scheme
Dignity PSA IziNkomo
Dignity Burial Assist Funeral Scheme
Dignity Burial Assist Cattle and Cash Suppliers
Dignity UASA Funeral Scheme
Dignity Funeral Friend
Dignity Employee Funeral Plan

Complaints

Our commitment is to provide excellent service to you. Should it happen that you, after having contacted one of our offices or our client services department, still have a concern, please contact Assupol complaints department:

Tel 087 098 0290
Fax 087 230 5669

E-mail complaints@assupol.co.za
Post PO Box 35900, Menlo Park, Pretoria 0102

If, after you have contacted our complaints department, your concern has not been resolved to your satisfaction, you could approach the:

Ombudsman for long-term insurance – about an aspect of the policy:

E-mail info@ombud.co.za
Post Private Bag x45, Claremont 7735
Compliance officer:
Roger Bickford - 0828200838

Fax 021 674 0951

