

Sanlam icover Funeral Plan

Policy Document

Thank you for buying the **Sanlam icover Funeral Plan Starter Pack**. Choose one of the policies in the Starter Pack for you and your loved ones and take a step closer to financial security in case of death.

What's inside the Starter Pack?

1. **My Family Funeral Policy**, suitable for a married couple or life partners (18-59 years) who have children under 21 years.
2. **My Own Funeral Policy**, suitable for:
 - a single adult, or a senior (18 - 69 years)
 - a single parent with children under 21 years
 - a senior (18 - 69 years) and looking after children under 21 years.
3. **My Journey & Personal Accident Policy**, suitable for
 - any adult (18 - 69 years) who has no other form of life or accidental death cover
 - and/or; wishes to top-up accidental death cover when commuting, travelling, or going on holiday;
 - prefers 1-month cover to a long-term contract, and will top-up for 1 month as s/he needs it.
4. **Policy Document**, which provides you all of the information you need about the 3 Policies. All of the Terms, Conditions and Policy Rules are in this booklet.
5. **Three Policy Cards** – one for each of the Policies. The cards each have a unique Policy Number on the back. You will need your Policy Card to register your Policy and when you pay monthly Premiums at any Shoprite or Checkers Money Market counter.

What do the Policies offer?

- **My Family Funeral Policy** provides money for funeral or other family expenses in the event of your death, and/or the death of your Spouse/Partner and/or that of your Children. The Policy covers all causes of death. The Premium is R64.95 per month, and the Policy is taken out for 10 years.
- **My Own Funeral Policy** provides money for funeral or other family expenses in the event of your death, or that of your Children. The Policy covers all causes of death. The Premium is R44.95 per month, and the Policy is taken out for 10 years.
- **My Journey & Personal Accident Policy** provides money for funeral or other family expenses in the event of your Death by Accident. The Premium is R19.95 and the Policy is taken out for any one month period.

What are the benefits of these Policies?

- They are super convenient. Register and pay your premiums at a Money Market counter at Shoprite, Checkers or Checkers Hyper stores.
- There is no extra paperwork or contract. All the information you need is in this booklet. A Policy can be started at any time with the Policy Card.
- Pay easily in Cash. No bank account or debit order is required. Or pay with your debit or credit card at the Money Market counter.
- No medical tests are needed. You can take out any of the Policies even if you have a serious medical condition.
- Extended Grace Periods for Missed Premiums. Get an extra month of Grace for every year that your Policy is active (conditions apply).*

You can register any Policy in the Starter Pack if:

- You have a valid South African ID book;
- You are between 18 and 69 years old, to register **My Journey & Personal Accident Policy**;
You are between 18 and 59 years old, to register **My Family Funeral Policy**;
You are between 18 and 69 years old, to register **My Own Funeral Policy**.

How do I start my Policy and pay my Premiums?

1. You need your Policy Card, South African ID book and money for your Premium. (Note: If you are registering an Adult Dependant, such as your parent, you must have their ID Number with you.)
2. Go to the Money Market counter, where the cashier will record your personal details and your Policy Number.
3. Pay your Premium and get a receipt. NOTE: Keep this receipt, as it shows the day of the month (e.g. 3rd) when your next payment is due. You will receive an SMS to confirm that your Policy has started.
4. Pay by the due date every month at the Money Market counter, ensuring that you take your Policy Card or Policy Number. You will receive an SMS before a Premium is due reminding you to pay and another if you have not paid.

10 questions about the Policies

1. **If I buy a Starter Pack, am I covered?** No. You must first register your Policy Number and information, and pay your first Premium at a Shoprite or Checkers Money Market counter.
2. **Who registers the Policy?** The person who is going to be the Policy Owner must register the Policy, unless you are registering a Policy on behalf of an Adult Dependant such as your Parent or your Adult Sibling, and paying the Premiums. In this case, you may nominate yourself as a Beneficiary on this Policy. Remember that, in the event of a Claim, the Beneficiary on any Policy must prove their relationship to the deceased by way of the relevant documents (E.g. long birth certificate, marriage certificate).
3. **Can someone with an illness or medical condition take out this Policy?** Yes. There are no medical tests needed and no medical questions need to be answered.
4. **Are all my children covered by the Policies?** Children under 21 years old are covered automatically if you register the **My Family Funeral Policy** or **My Own Funeral Policy**. There is no limit to how many Children can be covered. Children are not covered under the **My Journey & Personal Accident Policy**. This Policy covers only one adult, 18 years or older.
5. **When do I pay my premium every month?** Look at your receipt for the DAY of the month you paid your first Premium. Pay on or before this day every month. (If you paid on 3 April, pay again by 3 May, 3 June etc.)
6. **Can someone else pay my premiums?** Yes, anyone can pay your Premiums for you, but they need your Policy Card (or Policy Number) to do so.
7. **If I lose my card, can I still pay my premiums?** Yes, as long as you know your Policy Number. This also appears on all your payment receipts.
8. **What happens if I miss a payment on a My Family Funeral Policy and My Own Funeral Policy?** Grace Periods are available to catch up Missed Premiums, depending on how long your Premiums have been paid as required. Please see 'Grace Periods' for Missed Premiums in Section B: Policy Terms & Conditions.
9. **How is a death claim made?** If someone covered on the Policy dies, you (or your Beneficiary if you die) must call icover on Sharecall 0860 425 246 (0860 iclaim). The consultant will explain how to claim.
10. **How long does it take for a claim to be paid?** Usually, Claims are paid within 48 hours after all required documents (e.g. death certificate) have been received and verified by Sanlam icover.

SECTION A: SCHEDULE OF BENEFITS

The following are the Death Benefits for each of the Policies in respect of the Covered Persons.

1. My Own Funeral Policy

- **POLICY OWNER'S AGE (at Commencement Date):** 18 – 69 years at last birthday

- **POLICY TERM (from Commencement Date):** 10 years

- **COMMENCEMENT DATE:** Date of first Premium payment

- **MONTHLY PREMIUM:** R44.95

- **PREMIUM PAYMENT DATE:** On/before DAY of month when first Premium was paid at Money Market (as reflected on payment receipt)

POLICY COVER:	For Natural Death <i>(*After 6 months from Commencement Date)</i>	For Accidental Death <i>(*From 1st Premium Date)</i>
A. IF YOU ARE 18-59 YEARS AT COMMENCEMENT DATE		
i. Policy Owner	R10 000	R20 000
ii. Children (age at death)		
- 7 to 20 years	R5 000	R7 500
- 0 to 6 years	R2 500	R3 750
- Stillborn (28 weeks & over)	R2 500	R3 750
- Stillborn (under 28 weeks)	No payout	No payout
B. IF YOU ARE 60-64 YEARS AT COMMENCEMENT DATE		
i. Policy Owner	R7 500	R20 000
ii. Children (age at death)		
- 7 to 20 years	R3 750	R7 500
- 0 to 6 years	R1 850	R3 750
- Stillborn (28 weeks & over)	R1 850	R3 750
- Stillborn (under 28 weeks)	No payout	No payout
C. IF YOU ARE 65-69 YEARS AT COMMENCEMENT DATE		
i. Policy Owner	R5 000	R20 000
ii. Children (age at death)		
- 7 to 20 years	R2 500	R7 500
- 0 to 6 years	R1 250	R3 750
- Stillborn (28 weeks & over)	R1 250	R3 750
- Stillborn (under 28 weeks)	No payout	No payout

EXCLUSIONS & EXCLUDED ACTIVITIES: (See Exclusions for both My Own & My Family Funeral Policies below)

2. My Family Funeral Policy

- **POLICY OWNER'S AGE (at Commencement Date):** 18 – 59 years at last birthday

- **POLICY TERM (from Commencement Date):** 10 years

- **COMMENCEMENT DATE:** Date of first Premium payment

- **MONTHLY PREMIUM:** R64.95

- **PREMIUM PAYMENT DATE:** On/before DAY of month when first Premium was paid at Money Market (as reflected on payment receipt)

POLICY COVER:	For Natural Death <i>(*After 6 months from Commencement Date)</i>	For Accidental Death <i>(*From 1st Premium Date)</i>
i. Policy Owner	R10 000	R20 000
ii Spouse/Life Partner	R10 000	R20 000
iii Children (age at death)		
- 7 to 20 years	R10 000	R15 000
- 0 to 6 years	R5 000	R7 500
- stillborn (28 weeks & over)	R5 000	R7 500
- stillborn (under 28 weeks)	No payout	No payout

- **EXCLUSIONS & EXCLUDED ACTIVITIES:**

What are the Exclusions on My Family & My Own Funeral Policies?

These Policies will not pay out in the case of:

- suicide for 2 (two) years from the Commencement Date, or intentional, self-inflicted injuries or deliberate exposure of the Covered Person to unnecessary danger;
- war, invasion, act of a foreign enemy, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution or any occurrence incidental to or arising from any of the aforementioned or any attempt at any of the aforementioned;
- radioactivity or nuclear explosion;
- any act or omission by the Covered Person which is in violation of any law;
- death by Natural Causes of the Covered Persons in the first 6 (six) months of the Commencement Date.
- death of a Child as a result of Natural Causes in the first 6 (six) months of his/her birth date or adoption.

3. My Journey & Personal Accident Policy

- **POLICY OWNER'S AGE (at Commencement Date):** 18 – 69 years at last birthday

- **POLICY TERM (from Commencement Date):** 1 months

- **COMMENCEMENT DATE:** Date & time Premium is paid

- **MONTHLY PREMIUM:** R19.95 per any One-month period

POLICY COVER:	For Accidental Death <i>(*From 1st Premium Date)</i>
Policy Owner	R30 000

- **EXCLUSIONS & EXCLUDED ACTIVITIES:**

What are the Exclusions on the My Journey & Personal Accident Policy?

Sanlam icover will not pay a claim where the Policy Owner dies as a result of the following Exclusions or Excluded Activities:

- Deliberate exposure of the Covered Person to unnecessary danger or high-risk activities, including (but not limited to): solo mountaineering, extreme altitude climbing; diving,

including internal exploration of wrecks and diving below 30m; gliding, paragliding, hang-gliding, parasailing, base-jumping, sky-diving or parachuting; private and commercial flying (other than as crew or as a fee-paying passenger on a scheduled flight of a registered commercial airliner); motorised racing of any kind; fighting of any kind except in self-defence;

- (ii) suicide or intentional, self-inflicted injuries that result in death;
 - (iii) war, invasion, act of a foreign enemy, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution or any occurrence arising from any of the aforementioned;
 - (iv) radioactivity or nuclear explosion;
 - (v) any act or omission by the Covered Person that is in violation of any law;
 - (vi) any death deemed to be as the result of Natural Causes and not by Accident.
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SECTION B: POLICY TERMS & CONDITIONS

1. WHAT DO THE TERMS USED IN THIS DOCUMENT MEAN?

'Accidental Death': see 'Death by Accident'.

'Adult Dependant': refers to an adult member of your family for whom you are financially responsible.

'Adult Sibling': refers to an adult step-, biological or adopted brother or sister for whom you are financially responsible.

'Age Bands': In the case of **My Family Funeral Policy** and **My Own Funeral Policy**, Cover amounts available are different depending on the age (at last birthday) of the Policy Owner at Commencement Date. There are 3 age bands: 18-59 years, 60-64 years and 65-69 years. There are no age bands applied to **My Journey & Personal Accident Policy**.

'Beneficiary': The person that you (the Policy Owner) nominate to receive the Death Benefit on your Policy if you die. If the Policy Owner does not nominate a Beneficiary, then the payment from the Policy is made into the Policy Owner's Deceased Estate.

'Cash': This word refers to the South African banknotes and coins required to pay the Policy Premiums in cash.

'Child(ren)': The following Children (who must be under the age of 21 at the time of their death) will be covered under **My Family Funeral Policy** and **My Own Funeral Policy**: (a) your biological, legally adopted or step-children, and (b) the children of your deceased Children (in other words, your grandchildren), as well as Children whose parents (who may or may not be related to you), are deceased, if you are such Children's permanent, primary caregiver and they have been dependent on you for the last 12 months or longer, before the start of the Policy. (c) If a Child is born or adopted by you after the Policy has started, the Child is covered for Accidental Death only for the first 6 months from the date of birth or adoption. S/he will be covered for all causes of death (including Death by Natural Causes) from month 7. This Policy does not cover stillborn Children in the first 28 weeks of pregnancy.

'Claim': In the event of death of the Policy Owner, a Beneficiary or, if no Beneficiary has been nominated, the person in charge of the Deceased Estate, must request that Sanlam icover pay out the Cover. In the event of the death of a Child, the Policy Owner will make the Claim.

'Commencement Date': This is the date on which the Policy Owner's first Premium is paid at the Money Market counter in Shoprite, Checkers or Checkers Hyper. Cover begins on this date.

'Cooling-off Period': The Policy Owner may cancel the Policy within one month of the Commencement Date. To cancel the Policy, contact Sanlam icover on Sharecall 0860 426 837 (0860 icover) to inform us that you wish to cancel. Sanlam icover will then refund the Premium already paid, less expenses and costs incurred in respect of the Policy up to cancellation. There is no Cooling-off period on **My Journey & Personal Accident Policy**.

'Cover': This is the amount of money (the Death Benefit) that is due under this Policy in the event of a death of a Covered Person and a valid Claim.

'Covered Person' or 'Covered Persons': Covered Persons on **My Family Funeral Policy** are the Policy Owner, his/her Spouse/Partner and all their Children under 21 years. Covered Persons on **My Own Funeral Policy** are the Policy Owner and his/her Children under 21 years. The Covered Person on **My Journey & Personal Accident Policy** is the Policy Owner only.

'Death Benefit': see 'Cover'

'Death by Accident': An accident is an unforeseeable event that occurs after the Commencement Date and which, in a violent, external and visible manner, independently of any other cause, directly results in the death of a Covered Person within 90 (ninety) days of the Accident taking place.

'Death by Natural Causes': Death by causes other than Accidental Death, but excluding suicide for the first 2 (two) years from the Commencement Date.

'Estate' or 'Deceased Estate': Your estate is the sum total of the money and assets that you own at the time of your death. These assets are administered by the executor to your dependants and to settle your debts.

'Exclusions' and 'Excluded Activities': Instances where Sanlam icover will not be obliged to pay out where a Covered Person dies as a result of the Excluded Activities. The Exclusions are listed below each of the Schedules of Benefits.

'Grace Period': The Grace Period is the length of time that Sanlam icover will allow you to catch up a Missed Premium. For the first year of the Policy, there is a Grace Period of one month to catch up a Missed Premium. When the Policy has been active for 1 (one) year from the Commencement Date, one extra month will be added to the Grace Period. Thereafter, one extra month of grace will be added for every year that the Policy has been active, but not exceeding 6 months' grace. Grace Periods for Missed Premiums are therefore, as follows:

- During the first 12 months, the Grace Period is 1 month.
- When the Policy is active for 1 year = 2 month's grace.
- When the Policy is active for 2 years = 3 months' grace.
- When the Policy is active for 3 years = 4 months' grace.
- When the Policy is active for 4 years = 5 months' grace.
- When the Policy is active for 5 years = 6 months' grace.

NOTE: The Grace Period will not exceed 6 (six) months during the life of the policy. If there is a valid Claim, the unpaid Premiums will be deducted from the Claim value. You will receive an SMS or phone call from Sanlam icover to remind you if you have not paid your Premium by the due date. The Grace Period does not apply to **My Journey & Personal Accident Policy**.

'Missed Premium': An unpaid Premium.

'Money Market Counter': The counter inside every Shoprite, Checkers or Checkers Hyper store where customers can pay for various services such as prepaid electricity, prepaid airtime or bus tickets.

'Parent': The legally recognised Parent or guardian of a Child.

'Policy Cancellation': A Policy is cancelled when the Policy Owner decides that s/he no longer wants the Policy. Policy Cancellations are made by calling Sanlam icover on Sharecall 0860 426 837 (0860 icover).

'Policy Card': This is one of three pre-printed cards inside the Starter Pack. On this card is the Policy Owner's Policy Number. Either the Policy Card or the Policy Number must be shown when you register the Policy at the Money Market counter and every time a Premium is paid.

'Policy Document': The Policy Document comprises general information for the Policy Owner, the Policy Terms and Conditions, and a Schedule of Benefits for the Policy you have registered.

'Policy Number': This is the bar-coded number on the Policy Card. This number is entered into the computer at the Money Market counter.

'Policy Owner': The person who is the legal owner of the Policy and in whose name the Policy is registered.

'Policy Term': This is the period of time for which the Policy is valid and the Cover is active, provided the Policy Owner pays the Premiums regularly as required.

'Premium': This is the Cash amount (in South African Rand) that the Policy Owner needs to pay every month at the Money Market counter. The Premium can also be paid using a debit or credit card.

'Spouse/Partner': means the legally recognised Spouse or Partner of the Policy Owner, either contracted in marriage or union in terms of the law, tribal custom, common law (including same-gender partners) or under the tenets of any Asian religion, provided that the partner be the person designated by the Policy Owner as such. For common law relationships, the two persons will have to have been together for at least 6 months at the Commencement Date of the Policy.

2. THE POLICY OWNER & COVERED PERSONS:

2.1 Who can take out the Policies? You can register the Policies if:

- You have a valid South African ID book;
- You are between 18 and 69 years to register **My Journey & Personal Accident Policy**;
- You are between 18 and 59 years to register **My Family Funeral Policy**;
- You are between 18 and 69 years old to register **My Own Funeral Policy**.

2.2 Who can be covered under this Policy?

My Family Funeral Policy covers:

- a married couple or life partners (aged 18-59 years) who have children under 21 years.

My Own Funeral Policy covers:

- a single adult, or a senior (18 - 69 years)
- a single parent with children under 21 years old
- a senior (18 - 69 years) and looking after children under 21 years

My Journey & Personal Accident Policy covers:

- any adult aged 18 - 69 years

3. THE COVER:

3.1 What type of cover am I buying? The purpose of the Policies is to provide money to pay towards the costs associated with the death of a Covered Person, which could include (but are not limited to) the costs of the funeral/s of the Covered Person/s.

3.2 When does my Cover start? The Policy becomes active and the Cover starts when the first Premium is paid at a Money Market counter – that is, on the Commencement Date.

3.3 What is the maximum number of policies a Covered Person can be covered under? Any person may only be covered under a maximum of 2 (two) funeral Policies with Sanlam icover.

3.4 Are children born or adopted by me AFTER my Policy has started also covered? If a Child is born or adopted by you after the Policy Commencement Date, the Child is covered for Accidental Death from the date of birth or adoption for 6 months, and s/he will be covered for death by Natural Causes from month 7. This Policy does not cover stillborn Children in the first 28 weeks of pregnancy.

4. MY BENEFICIARY:

Who receives the Death Benefit in the event of my death? Your nominated Beneficiary, or if you do not nominate a Beneficiary, your Deceased Estate will receive the Death Benefit in the case of your death. To nominate a Beneficiary, call Sanlam icover on Sharecall 0860 426 837 (0860 icover).

5. THE POLICY TERM:

How long will the cover last? This Policy provides Cover for a period (as indicated below) from the Commencement Date. If, however, the Policy Owner stops paying Premiums, and the Grace Period has expired (in the case of **My Family Funeral Policy** and **My Own Funeral Policy**), then the Policy will lapse automatically. No Claims will be considered on lapsed or cancelled policies

- The Policy Term for **My Family Funeral Policy** is 10 (ten) years.
- The Policy Term for **My Own Funeral Policy** is 10 (ten) years.
- The Policy Term for **My Journey & Personal Accident Policy** is 1 (one) month.

6. DEATH BENEFITS:

What cash amount will be paid if a Covered Person dies? Refer to the Schedule of Benefits applicable to your Policy for the Death Benefits that will be paid out in the event of a death and valid claim.

7. AGE BANDS (applicable to My Family Funeral Policy and My Own Funeral Policy):

If I take out the Policy in one age band (e.g. 18-59 years) what happens when I get older? Will I still be entitled to the same cover? Yes, your Cover stays the same for TEN years – no matter what your age was when you started the Policy. NOTE: Remember, that Cover for your Children will stop the moment they turn 21 years at any time during the 10 years of your Policy.

8. PREMIUMS:

8.1 Will my monthly premiums increase over the years? Though Premiums are not expected to increase during the 10-year Policy Term on the **My Family Funeral Policy** and **My Own Funeral Policy**, Sanlam icover reserves the right to increase the Premium with due notice. Sanlam icover will send you an SMS or phone you at least one month in advance to advise you of a Premium increase.

8.2 Can I pay my premiums in advance on My Family Funeral Policy and My Own Funeral Policy? The Policy Owner may pay, in advance, a maximum of 3 (three) Premiums at any one time. Paying Premiums in advance does not reduce the waiting period on Death by Natural Causes.

8.3 What happens if I stop paying my premiums? After the Grace Period has expired, the Cover under this Policy will stop. When the Policy stops, the Covered Persons will not be covered under the Policy and the Beneficiary will receive no Death Benefit in the case of a Claim.

8.4 Do I have to pay Shoprite, Checkers or Checkers Hyper any additional money other than the price of the starter pack and the amount of my monthly premium? No. There is an administrative fee of R6.50 plus VAT for every Premium payment you make, but this does not affect your Premium.

9. CLAIMS:

9.1 How do I, the Policy Owner, or my Beneficiary claim from Sanlam icover? When a Covered Person dies, the Beneficiary or, if no Beneficiary has been nominated, the person in charge of the Deceased Estate, should immediately contact Sanlam icover on Sharecall 0860 425 246 (0860 iclaim) to start the Claim process. The consultant will assist by collecting the necessary information. In all Claims, the Beneficiary (or person in charge of the Deceased Estate) will be required to fill out a Claim Application form. Sanlam icover may require the Beneficiary (or in the case of minor Children, the Policy Owner) to provide other papers, such as a death certificate, ID book, etc.

9.2 How long will it take for death claims to be paid? Payment is usually made within 48 hours, once all documents (like death certificate etc) have been received and verified by Sanlam icover.

9.3 In which currency is payment of the claim made? All payments under this Policy are payable in South African Rand (ZAR).

10. LOST CARDS:

What happens if I lose my Policy Card? If the Policy Owner loses the Policy Card, then s/he must immediately contact Sanlam icover on Sharecall 0860 426 837 (0860 icover). The Sanlam icover consultant will make arrangements with the Policy Owner to get a new Policy Card. The Policy Owner can still pay his/her Premiums at the Shoprite, Checkers or Checkers Hyper Money Market counter by showing his/her ID number or Policy Number (or a previous receipt) to the cashier.

11. FRAUD:

What happens in the case of fraud? If the Policy Owner, or the Beneficiary (or in the case of minor Children, the legal guardian), commits fraud or attempts to commit fraud against Sanlam icover when claiming benefits under this Policy or submitting information to Sanlam icover, then Sanlam icover has the right to cancel the Policy by giving written notice to the Policy Owner. No Premiums will be refunded. Sanlam icover is entitled to investigate all Claims for possible fraud.

12. POLICY CANCELLATION:

Can I cancel my Policy? Only the Policy Owner may cancel the Policy, at any time, by giving ONE month's notice to Sanlam icover. To cancel, the Policy Owner should telephone Sanlam icover on Sharecall 0860 426 837 (0860 icover). The Cancellation will take effect immediately, and Cover on the lives of Covered Persons will end. The Policy Owner will not get back the Premiums that have already been paid, except if the Policy is cancelled during the Cooling-off Period. Policy Cancellation does not apply to **My Journey & Personal Accident Policy**.

13. SURRENDER, CESSION, LOAN AND POLICY CHANGE:

The Policies may not be surrendered for cash; ceded to another person or institution; exchanged for another type of Policy and no loans may be made against them.

14. COOLING-OFF PERIOD:

Do I have a 'cooling-off' period? Yes, the Policy Owner may cancel the Policy within ONE month of the Commencement Date (as printed on the Money Market receipt). To cancel the Policy within the one-month Cooling-off Period, contact Sanlam icover on Sharecall 0860 426 837 (0860 icover) to inform us that you, the Policy Owner, wish to cancel the Policy. Sanlam icover will refund all Premiums already paid, less Sanlam icover's expenses and costs incurred in respect of the Policy up to Cancellation. The Cooling-off Period does not apply to **My Journey & Personal Accident Policy**.

15. GRACE PERIOD:

Is there a grace period for paying premiums? Yes. See Definition of Grace Period.

16. EXCLUSIONS:

What are the exclusions on this Policy? See Exclusions and Excluded Activities under the Schedule of Benefits for the Policy you have registered.

17. SELF-PURCHASE:

The Policy Owner takes full responsibility for registering any of the Policies in the Sanlam icover Funeral Plan, and acknowledges that no insurance broker or representative of Sanlam icover coerced the Policy Owner to register the Policies or offered financial advice regarding the Cover.

18. COMPLAINTS, COMPLIANCE AND MORE INFORMATION:

Sanlam icover is committed to service excellence and fully subscribes to the aims and conditions of the Policy Protection Rules (PPR) published under the Long-Term Insurance Act. Should you have a complaint, you may contact Sanlam icover on Sharecall 0860 426 837 (0860 icover); Email: info@icover.co.za

If your complaint has not been resolved to your satisfaction, kindly contact our complaints management team at: internalcomplaints@sanlamsky.co.za

If you are still not satisfied, you may contact The Ombudsman for Long- Term Insurance (for product or service-related complaints). Write to The Ombudsman, Private Bag X45, Claremont, 7735. Tel: +27 21 657 5000 or Sharecall: 0860 103 236; Fax: +27 21 674 0951; Email: info@ombud.co.za

19. ABOUT THE INSURER OF THE SANLAM ICOVER PRODUCT:

This Funeral Plan is brought to you by Sanlam icover, a division of Sanlam Developing Markets Limited (1911/003818/06), a registered long-term insurer of: Sanlam Business Park, 13 West Street, Houghton 2098, South Africa /P.O. Box 1941 Houghton 2041, South Africa, Telephone +27 11 359 7700. The Public Officer can be contacted on +27 11 359 7700 or at P.O. Box 1941, Houghton, 2041.

For additional information, Sharecall 0860 426 837 (0860 icover). For claims, Sharecall 0860 425 246 (0860 iclaim) www.icover.co.za email: info@icover.co.za