

FUNERAL POLICY TERMS AND CONDITIONS

1 DEFINITIONS

- 1.1 **'Accidental Death'** A death caused by bodily injury which is the result of a sudden, unexpected event that happens at an identifiable place and time caused by visible, violent, physical and external means, happening within 30 days of the event in South Africa.
- 1.2 **'Beneficiary'** A person named by You as the person entitled to receive the Benefits.
- 1.3 **'Benefit'** The lump sum payment of the benefit in case of the Death of an Insured Life as shown on Your policy schedule to cover the costs of the funeral of an Insured Life.
- 1.4 **'Child/children'** This is Your child or Your spouse's child who is:
- (1) unmarried;
 - (2) a biological child, legally adopted child or stepchild; and
 - (3) not older than their 21st birthday.
- 1.5 **'Death'** The life of the Insured Life having ended.
- 1.6 **'Death by Natural Causes'** Death that is not Accidental Death.
- 1.7 **'Insured Life/Lives Assured'** Any Policyholder and any insured family member in the Schedule who is a spouse or child, in this policy. These relationships must be in place when cover is granted and when the Death of the Insured Life occurs but a named ex-spouse will remain covered as long as the premium is paid for them.
- 1.8 **'Marriage'**, Marriage for purposes of this contract, is when 2 (two) people are married by law, custom, religion or civil union.
- 1.9 **'Policyholder'** The main insured person who is the holder of the SIM card in respect of which the insurance was entered into.
- 1.10 **'Schedule'** Your policy schedule shows who are the lives assured, the cover start date, and cover amount and other particulars specific to You.
- 1.11 **'Spouse(s)'** Your Marriage partner named in the Schedule.
- 1.12 **'We'** and **'Us'** means certain Underwriter represented by Worldwide Advisory Services (Pty) Ltd (registration number 2001/030080/07) representing Your insurer.
- 1.13 **'You/Your'** "You and "your" means the policyholder.

2 HOW YOUR FUNERAL POLICY WORKS

- 2.1 Only Insured Lives listed in the Schedule are covered by this policy. You must make sure that all the family members You want insured are listed correctly in the Schedule and fall within our definitions of people that can be covered (see section 1 – Definitions). You can request to add or remove Lives Assured or change benefits subject to premium changes.

- 2.2 If You or anyone claiming under this policy commits fraud in relation to this policy or a claim, We may cancel the policy with immediate effect or reject a fraudulent claim and not refund any premiums.

3 COVER START DATE AND COVER END DATE

Our policy contract starts on the start date, and terminates if:

- 3.1 You cancel Your policy as set out in section 14 (Right to Cancel – Cooling off); or
- 3.2 All Lives Assured have died; or
- 3.3 Your premium is not paid within 30 days after the premium due date.

4 PREMIUMS

- 4.1 You must pay Your premium immediately after the start date and monthly thereafter. No partial premium payment is allowed. Arrear premiums will be deducted from any Benefit payable if there is a claim before the policy is cancelled.
- 4.2 We will review the premium, terms, conditions and benefits of the policy annually and if the monthly premium is not sufficient to maintain the Benefits, Your premium will be increased on at least 30 days written notice of the increase to You.

5 POLICY BENEFITS

The Benefit will be paid on the basis and in the amounts stated in the Benefits Table when an Insured Life dies. The Insured Life is covered for as long as We receive premiums on time for that Insured Life

6 WAITING PERIODS

A waiting period is the period of time when premiums must be paid, but no benefit will be paid if a claim event happens as follows:

- 6.1 Waiting period for a Death by Natural Causes applies in the event of:

- (1) A new policy
- (2) Increased cover on an Insured Life
- (3) An Insured Life being added.

There is no waiting period for the Accidental Death benefit.

7 EXCLUSION FOR ALL BENEFITS

We will not pay a claim if it is:

- 7.1 as a direct or indirect result of 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.

7.2 as the result of suicide of the Insured Life within 12 months of the date from which that Insured Life is first insured under this policy or any self-inflicted injury.

8 **MAXIMUM COVER AMOUNT**

If any Insured Life is covered by more than one of these Funeral Policies, the maximum total Benefit payable by Us under all policies will not exceed R100 000.

9 **CLAIMS**

9.1 Benefits can only be claimed if the Death occurs while the policy is active.

9.2 If no claim is made within 6 months of the Death, no Benefit will be payable.

9.3 We have the right not to pay a claim on any Insured Life if the claim event happened before the cover start date or within a Waiting Period.

9.4 If any information that You have provided on any Insured Life that was specifically requested from You is incorrect or not disclosed, any Benefit may be refused or recalculated.

9.5 You will be responsible for the costs of obtaining all required medical records and submitting them to Us.

9.6 **How to claim**

(1) You may report a claim by calling the Client Care Centre on **084 157 0007, option 4**; or

(2) You may email the claim details to Us at claims@cellcfuneral.co.za

9.7 **Documents required**

The following documents must be provided when You make a claim:

(1) **All claims**

(a) Original or certified copy of the claimant's ID/Passport

(b) Original or certified copy of the beneficiary's ID/Passport

(c) Original or certified copy of the death certificate

(d) Original or certified copy of a fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680

(e) Bank account number

(f) Any other documents/reports which We need to assess the validity of the claim.

10 **BENEFIT PAYMENTS**

10.1 We will pay the Benefit to You or if You are deceased to Your named Beneficiary, and failing that Your surviving Spouse, and failing that the person who proves they are obliged to pay or have paid the funeral costs of the deceased.

10.2 Make sure that You have provided Us with: Surname, ID Number, Contact number and Your Bank details so that We can pay claims quickly.

11 RIGHT TO CANCEL – COOLING OFF

11.1 You have the right to cancel this policy within 31 days from the start date or from the date that You change the benefits of this policy and receive back all the premiums You paid (or the additional premium paid after the change) if no benefit has yet been claimed or paid.

11.2 After the end of the 31-day period, You may cancel the policy, but You will not be entitled to a refund of premiums

11.3 We may cancel the policy by giving you one calendar months' notice.