TERMS & CONDITIONS

A. Intermediary Status
The sales representative;
1. disclosed his/her full names and designation.
2. His/her contact details.
3. disclosed that he/she is not offering any advice or product comparison but sells a funeral cover.

B. Disclosure
The sales representative disclosed the following information to you;
1. The name and type of policy.
2. The premium.
3. Type, extent and limitation of the benefits.
4. The waiting period.
5. The registered name and address of the insurer.
6. Commission and remuneration payable to the intermediary.
7. 30 days cooling off period.
8. The claims notification procedure.

C. Administration and Underwriting
1. The SIBEKO THULANI FUNERAL SCHEME is administered by Mosa Oarabile Trading & Projects FSP: 51079 and underwritten by Rand Mutual Assurance. Rand Mutual Admin Services (Pty) Ltd is an authorised Financial Services Provider (FSP No. 46113) licensed with the Financial Service Board and forms part of the Rand Mutual Group of Companies.

D. WAITING PERIODS
The sales representative disclosed that your policy has the following waiting period.
1. The waiting period for all covers in the "18-64" age range is (6) months and for all covers in the "65-80" age range the waiting period is nine (9) months.
2. Only claims due to accidental death will be paid after a waiting period of 1 (one) month, provided that premiums were received.
3. Suicide will not be covered during the first 2(two) years of membership from the commencement of the policy.
4. Should a member select a higher benefit than the currently enjoyed, the waiting period mentioned above will apply on the improved benefit, not the then current benefit amount enjoyed.
5. The claims period is a maximum of 48 hours from the time of submission of all the required documents.
6. Where premium payments are missed then resumed, the original waiting period will apply from the date payment of premiums is resumed.

E. RIGHTS RESERVED
The sales representative disclosed to you that the insurer reserves the rights to;
1. Increase the premium anytime the and inform the client thereafter.
2. Request further documentation or information as it may deem necessary to accurately access a claim.
3. Refuse reinstating the policy that continually lapse.

F. EXCLUSIONS
The sales representative disclosed to you that the benefit will not be paid if death is directly or indirectly caused by or attributable to:
1. Terrorism or war (whether declared or not)
2. Radioactive contamination, whether directly or indirectly.
3. Death as a result of participation in illegal activities.
4. Suicide will not be covered during the first 2 (two) years of membership.
5. Divorced spouses at inception of the policy are not covered, and cover for spouses who divorce during the term of the policy will cease immediately on divorce.

G. CLAIMS PROCEDURE
The sales representative disclosed to you that:
1. In the event of death all relevant supporting document must be submitted to the Insurer within 6 (six) months from the date of death. Failure to do so will result in the benefit being forfeited.
2. This is a burial service cover and all funerals are to be conducted by Sibeko Thulani Funeral (PTY) LTD and no cash pay-outs will be made. If the family opts not to use the services offered by Sibeko Thulani Funeral (PTY) LTD, the benefit will be forfeited.

H. DOCUMENTS REQUIRED WHEN CLAIMING
Documents to be submitted include, but are not limited to:
1. Fully completed Claim Notification Form
2. Proof of Death:
(BI-5) Original or faxed certified copy of computer produced Death Certificate; or
(BI-18) Original or faxed certified copy of unabridged Death Certificate; or
(BI -20) Original or faxed certified copy of Abridged Death Certificate in respect of stillborn, together with supporting medical documents; and
(BI-1663) A copy of the Notification of death
3. Certified copy of Principal Member's Identity Document for South African citizens
4. Certified copy of Principal Member's Passport for foreign nationals
5. Certified copy of deceased's Identity Document for South African citizens
6. Certified copy of deceased's Passport for foreign nationals
7. Copy of Principal Member's pay slip for pay period immediately prior to death or the month in which the death occurred.
8. In the event of a claim for a full-time student, a letter confirming full-time study from a recognized educational institution, together with the last academic report, must be submitted
9. For a disabled child, confirmation of the Disability Grant, copy of Medical Application of the Principal Member or Medical Report must be submitted.
10. Proof of payment. If paid by Debit order, 3 (three) months bank statement.
11. Proof of marriage e.g. certified copy of marriage certificate or confirmation letter from tribal authorities.
12. Indemnity form giving the underwriter permission to pay full cover benefit to SIBEKO THULANI FUNERALS (PTY) LTD.

I. APPLICATION STAGE
It is a schemes requirement that a relationship exist between the main member and all individuals covered on this policy.