



## **General terms and conditions: Funeral Plan**

The maximum entry age for spouses is 95 years

Cover for children will cease at age 22. Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognised school or tertiary institution. This is subject to the provision of satisfactory evidence (annually) of fulltime study at a recognised school or tertiary institution.

Unmarried mentally/physically disabled children who are totally dependent on the main member will be covered for as long as the policy is in force.

Cover will be provided for **one (1)** Spouse and for a maximum of 5 children at the stated premium.

Should a child be born to the principal member, the principal member has 60 days to update his application/nomination form. If the documentation is not updated the child will not be covered for benefits.

If the principal member ceases to be a member of the funeral scheme (dies, withdraws or retires) cover will cease immediately for the principal member and all their dependants. Should the spouse elect to take over the policy of an existing principal member due to the principal member's death, this must be done within 30 days of the death and application/nominations form and monthly membership schedule must be updated accordingly.

**The underwriter reserves the right to cancel the underwriting with 30 days' notice.**

### **1. Extended Family Benefits**

Maximum 8 extended family members (parents, parents-in-law, brothers, sisters, aunts, uncles or other relatives who are financially dependent on the principal member) can be added at an additional premium payable per Extended Family Member. This option must specifically be requested and catered for at a scheme level in the policy. Maximum entry age: 95 years

A 6 months waiting period applies from date of receipt of the first month's premium for claims due to natural causes. This only applies to the Extended Family benefit, unless proof is supplied of continuous insurance with another registered insurer.

Commission of a crime, self-inflicted injury and deliberate exposure to exceptional danger will not be covered during the first year.

### **2. Repatriation of mortal remains benefit:**

- Repatriation of Mortal remains within South Africa and neighbouring countries to a maximum of R10 000 per event. The annual limitation is R20 000 per policy per year. This includes embalming and advice on how to apply for death certificate and border crossing documentation.

- When a member's death occurs more than 100km from their normal place of residence / place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory. Allowance for one family member to travel with the deceased free of charge

- Funeral assistance service, all documentation, Referral to a pathologist if an autopsy is required and referral to a reputable undertaker

- Removal from place of death (anywhere in RSA) Minimum of 20km to a maximum of R900 per claim. Storage to a maximum amount of R1000

- 24 hours client and claims assistance service.

- **Exodec Assist Repatriation call centre no: 0861 55 5515 Quote following: Exodec Society Plan, Scheme Name, Policy reference number**

### **3. Exclusions**

Active participation in war, riot and civil commotion or terrorism. All claims related to atomic, biological and chemical warfare or terrorism.

Suicide will be excluded for the first 24 month.

For extended family members, the commission of a crime, suicide, or self-inflicted injury and deliberate exposure to exceptional danger will not be covered during the first year of membership from the date of receipt of the first month's premium.

A 3 months waiting period applies for cover R10 000 and less on all new entrants from date we receive first month's premium for claims due to natural causes.

Claims due to accidental death will not be subjected to a waiting period, on condition that the first premium is paid.

When taking up a higher benefit but still less than R10 000 a 3-month waiting period will apply but if the benefit is more than R10 000 a 6-month waiting period will apply to the increased amount not the current benefit cover enjoyed.

Should payments be missed and resumed the waiting period will again apply from the date of premium is resumed and received. When taking over existing affiliation schemes Constantia Life and Health Assurance Company Limited will require proof of membership for the waiting period to be waived, if not available the full waiting period will apply.

### **4. Premiums**

Premiums must be paid for the month and the 12 months premium payment history must show that all payments were made monthly.

Premiums for the basic benefit are quoted as a fixed Rand amount per month. Rates guaranteed for 12 months at a time.

The sum assured for Extended Family Members cannot exceed that of the main member.

**"No premium = no cover"** and should premiums not be paid in terms of the policy, cover ceases and should the member wish to re-join, they will be treated as a new entrant, with the commensurate waiting period. The policy will lapse after 2 consecutive premiums missed. The policy will be cancelled should the 2 arrear payments not be paid. A 15-day grace period will apply for missed premiums.

An Extended Family Member can cease membership while the main member remains a member, but that Extended Family Member cannot be readmitted.

### **5. Claim Requirements**

Exodec/Constantia Group Limited must be notified of Funeral claims within 6 months of a member's death. Even if all the required information is not yet available, it must still be notified of the potential claim. The following information is required to process a claim (standard claims package):

#### **Main member**

- Fully completed, signed and stamped claim form
- Certified Copy of the deceased's identity document
- Certified Copy of the death certificate
- Certified Copy of the beneficiary identity document
- Beneficiaries banking details
- If the cause of death is unnatural – a copy of the police statement is required
- Proof of claim payment received by beneficiary – if claim paid out prior to submission of this documentation

Signature:

#### **Spouse's and Children's funeral benefit**

- Fully completed, signed and stamped claim form
- Certified Copy of the deceased's identity document or birth certificate
- If no identity document or birth certificate – a copy of the clinic card or a hospital file is required
- Certified Copy of the death certificate and BI1663
- Certified Copy of the main member's identity document
- Certified Copy of the marriage certificate, or a copy of the Lobola letter or an affidavit confirming person was life partner, state duration
- Copy of 6 months receipts/bank transfers as proof of payments made
- Certified Copy of the beneficiary identity document
- Beneficiaries banking details
- If the cause of death is unnatural – a copy of the police statement is required
- If the child is over the age of 22 – we require a certified copy of a letter from the educational facility confirming that the child is registered and the course / grade that they are registered for.
- Proof of claim payment received by beneficiary – if claim paid out prior to submission of this documentation

**Fees disclosure: 50% Risk premium, 2% Binder Fee, 16% admin, 16% marketing, 16% operational** On signing this document Exodec Funeral Administration Solutions confirm the offer of Insurance has been accepted on behalf of Constantia Life and health Assurance Company Limited.

**This product is underwritten by Constantia Life and Health Assurance Company Limited**

**A registered Long-Term Insurer and authorised financial services provider (FSP Number: 49986)**

## Exodec 229 (Pty) Ltd FSP 43212 Disclosure in terms of the FAIS Act

Your policy is administered by Exodec 229 (Pty) Ltd, Registration Nr: 2016/486897/07 converted from 2011/008688/23 a financial services provider, FSP nr 43212. Marieta Pretorius is the responsible person for Exodec 229 (Pty) Ltd, and should you wish to complain regarding your policy, she will be the person to whom you will address your complaint in writing. She can be contacted at:

Tel Nr: 076 768 2691 Fax: 086 608 7594 <a href="mailto:exodec.funeral@gmail.com">exodec.funeral@gmail.com</a>	Postal Address: PO Box 934, Meyerton, 1960
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The compliance of Exodec 229 (Pty) Ltd is monitored by Leona Prinsloo and her contact details are as follows:

Tel Nr: 012 6646257	Fax Nr: 0866381067	Email Address: <a href="mailto:lprinsloo@mweb.co.za">lprinsloo@mweb.co.za</a>
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Your Policy is underwritten by Constantia Life and Health Assurance Company Limited. Their contact details are as follows:

Physical Address: Nicol Main Office Park 2, Bruton Road Bryanston, 2191	Postal Address: P.O. Box 3518 Crameriew
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Should these two parties above be unable to address your concern to your satisfaction, you could lay a complaint with one of the following Ombudsman:

<b>Particulars of FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA):</b> P O Box 35655, MENLO PARK, 0102 E-mail: <a href="mailto:info@fsca.co.za">info@fsca.co.za</a> Tel: 0800 20 37 22, 012 428 8000 Fax: 012 346 6947	<b>Particulars of Long-Term Insurance Ombud:</b> Private Bag X45, Claremont, Cape Town, 7735 E-mail: <a href="mailto:info@ombud.co.za">info@ombud.co.za</a> Tel: 086 0103236 / 021 657 5000, Fax: 021 674 0951
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Exodec 229 (Pty) Ltd does take responsibility for the actions of its representatives and carries professional indemnity but only within the scope of their mandate. Please ensure that the representative does disclose and explain the scope of the mandate to you.

Exodec 229 (Pty) Ltd only has one mandate for the administration of funeral policies and a society plan, and that is with Constantia Life and Health Assurance Company Limited. The FSP does not own interest in Constantia Life and Health Assurance Company Limited nor does Constantia Life and Health Assurance Company Limited own interest in Exodec 229 (Pty) Ltd. The FSP does have a formal conflict of interest policy which is available on request, and should there ever be any conflict of interest between the FSP and a client, it will be declared.

Kindly note that you should never sign a blank application form. You also should take care that all information submitted to the Insurer is factually correct, as any non-disclosure or incorrect information given on the application form, could lead to the repudiation of your claim and or cancellation of your policy. Please ensure that you receive a receipt at all times when paying premiums in cash, and that it is the receipt of Exodec 229 (Pty) Ltd.

On signing this document Exodec Funeral Administration Solutions confirm the offer of Insurance has been accepted on behalf of Constantia Life and Health Assurance Company Limited.

The FSP and all its employees are serious about treating our customers fairly! We encourage you to communicate to us in the event that you feel you have not been treated in this manner.

The FSP earn commission and administration fees while the representative collects administration fees from the client.

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**Main Member Signature**

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**Date**