

Policy Terms and Conditions and Claim Procedure

(Please keep this document for your information ShareCall no 086 0 111 447 / Call Centre no: 086 999 0219)

COOLING OF PERIOD

The policyholder reserves the right to cancel the policy within 30 days after receipt of the policy documentation. The cancellation must be in writing and must be sent to Prospercare Benefit Solutions. Any premiums that have been paid after the date of termination will be refunded and your policy will be cancelled.

TERMS AND CONDITIONS (Summary only)

- Members must be active at work on commencement of cover and at date of death.
- Maximum entry age of the principal member is 64 years.
- Spouse and Second Spouse** will be covered only if revealed at least 6 (six) months prior to the death and if premiums have been received. Live-in-partners and traditional marriage qualify as common law marriages (co-habitation longer than 6 months) ONLY the biological children of the 2nd spouse and the member will be covered for the same benefit as the basic family benefit. Maximum age at entry is 74 years.
- Unmarried children:** Are covered up to the age of 21 years and below the age of 26 years if a full-time student. Unmarried children who are mentally disabled or permanently physically disabled prior to the age 22, who are unable to care for themselves are covered to death, cessation age of the principal member or withdrawal (In both instances, proof satisfactory to the underwriter of the condition of disability or confirmation of full-time study must be submitted at claim stage. This does not include part-time correspondence students). The principal member must inform Prospercare in writing of any births of immediate children for the children to be covered.
- Foster Child benefit** up to age 18 (not legally adopted) will be covered if revealed prior to the death and if the premiums have been received.
- Funeral benefit ceases on withdrawal, attainment of cessation age or cancellation of the policy.
- It remains your responsibility to make sure that there are enough funds available to enable Prospercare to debit your salary with the applicable amount every month.
- The duty of ensuring that payment is received within the permissible time period rests with you, the member.**
- In the event of discontinuation or termination of this agreement, there will be no refund of premiums paid nor does the contract have any surrender value.
- Paid-Up Policy:** At member's death for spouse and children. R10 000 paid-up benefit on all 4 options. Only immediate family members revealed on the application prior to death will enjoy cover. Should the claim be invalid no paid-up benefit will be enjoyed by the immediate family.
- Maternity Benefit:** Member must inform Prospercare within one month before going on Maternity Leave. The family will be covered for this period (if a claim may arise during this time the arrears premium(s) will have to be paid before the claim will be settled). Cover for Extended Family will only apply if the premiums for the Extended Family are paid in advance. On reinstatement of Extended Family a 6-month waiting period will apply.
- SMS & Airtime bundle:** The R50 airtime and 50 SMS's only apply to the R30 000, R40 000 and R50 000 options and is transferable to the beneficiary to assist with Funeral arrangements at the death of the principal member.

WAITING PERIODS

- A 3 (three) month general waiting period is applicable on the R14 000 & R20 000 options at inception, if not compulsory.**
Accidental death excluded. Should the policy lapse, a 3 months general waiting period will be applicable on reinstatement. Transferred members from another scheme to Prospercare receive immediate cover if the waiting period at the previous scheme has been completed (see full T & C).
- A 6 (six) month general waiting period is applicable on the R25 000, R30 000, R40 000 and R50 000 options at inception.**
Accidental death excluded. Should the policy lapse a 6 months general waiting period will be applicable on reinstatement. Transferred members from another scheme to Prospercare receive immediate cover if the waiting period at the previous scheme has been completed (see full T & C).

- An additional waiting period of 3 (three) months will apply for immediate family benefits should cover be increased from:
 - R14 000 to R20 000 or
 - R20 000 to R25 000
- An additional waiting period of 6 (six) months will apply for immediate family benefits should cover be increased from:
 - R14 000 to R25 000/R30 000/R40 000/R50 000
 - R20 000 to R30 000/R40 000/R50 000
- Extended family members aged **0 – 94 years** at entry will have a **6 (six) month waiting** period for natural death.
- There is no waiting period for accidental death.
- In the event of increased cover on Extended family members the standard waiting period will apply.
- Where premiums are missed and then resumed, the relevant waiting period as stated above will apply from date the payment of premiums are resumed
- Suicide will not be covered during the first 12 (twelve) months of membership or re-instatement of membership**
- In the event of duplication of cover on the basic family, the underwriter will not be liable for any accumulation of benefit on any one life covered, which exceeds R100 000. In respect of Extended Family members, R50 000 for extended members below the age of 85 years and R35 000 for extended members between 85 to 94 years will be the maximum covered amount.
- All amendments to the policy details need to be submitted to Prospercare's offices in writing and it remains the member's responsibility to ensure the amendment is received and finalised.

LIMITATIONS

Extended family member cover may not exceed basic family cover.

- Members on R14 000 - basic cover option can only cover extended family on plan A & B, and foster children on plan A
- Members on R20 000 - basic cover option can only cover extended family on plan A, B, C, D and E, and foster children on plan A and B
- Members on R25 000 - basic cover option can only cover foster children on plan A, B or C
- Members on R30 000 - basic cover option can only cover foster children on plan A, B, C or D
- Members on R40 000 - basic cover option can only cover foster children on plan A, B, C, D or E

CLAIM PROCEDURE

In the event of a claim please contact Prospercare Benefit Solutions on **086 999 0219**. **Please note that all claims must be submitted within 6 (six) months from date of death, failure to lodge the claim may invalidate your claim.** Claim forms will be forwarded to you upon request in order that you may complete said forms and send it back to the claims department by facsimile message on (011) 475 2013. The claims department will notify you of the status of your claim within 24 hours after the claim were submitted. All premiums must be paid up to date at the time of a claim being submitted.

REQUIRED DOCUMENTATION IN ORDER TO ASSESS ANY DEATH CLAIM

- A completed Prospercare Benefit Solutions Claim Notification Form.
- The original computer produced Death Certificate or a faxed certified copy thereof (BI-5).
- Copy of Medical Certificate in respect of Stillbirth only signed by a Medical Practitioner or District Surgeon (BI-12) - Original or faxed **certified** copy of Abridged Death Certificate (applicable up to age 4 months) with Home Affairs stamp and numbered in black.
- Notification of Death/Still birth (BI1663)
- Copy of Principal Member's most recent pay slip prior to death. (In cases of suicide 24 months will be required).
- In cases of unnatural death a Police report form (to be obtained from Prospercare) completed by the investigating officer.
- Certified** copy of the Death Certificate.
- Certified** copy of Principal Member's Identity Document.
- Certified** copy of Deceased's Identity Document.
- Copy of the Bank statement (no internet bank statements will be accepted).

- Claims, in respect of dependants, will only be paid where such dependants have been nominated on the original application form.
- The underwriter and/or Prospercare reserve the right to request any further documentation or information it may deem necessary to accurately assess a claim.**
- In the event the policy is in arrears at claim stage the family/claimant has the option to pay in the arrears to enable the claim to be processed.

Documentation submitted, other than those requested, as listed above, will not be accepted. All documentation to be certified by a commissioner of oath (S.A.P. or Attorney or Funeral Parlour)

ADDITIONAL PRODUCTS AND BENEFITS

- Special packages and rates negotiated for all our members at MARTIN'S FUNERAL 0860 911 777**

- PROSPERCARE LEGAL ASSIST**
Share Call 0861 11 41 71

Prospercare now offers legal assistance to all members on the R20 000, R25 000, R30 000, R40 000 and R50 000 packages, at no additional cost. In association with Legal iQ, a leading legal service providing company, **Prospercare Legal Assist** provides you and your immediate family with a powerful legal service through a 24-hour hotline & compiling of **FREE** standard legal documents.

- Repatriation**

Transport/removal of deceased body
Please refer to full terms & conditions

IMPORTANT WARNING

- Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.
- Remember that you may contact either the long-term insurance Ombudsman or the registrar of long-term insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

DETAILS OF OMBUDSMAN

Ombudsman for Long Term Insurance
P.O Box 45007, Claremont, 7735

Tel No.: (012) 674 - 0330
Fax No.: (012) 674 - 0951

<http://www.ombud.co.za>

DETAILS OF COMPLIANCE OFFICER

Ncamane Consultants (Pty) Ltd

Telephone: 011 - 715 9700

Email address: compliance@nessgroup.co.za

DETAILS OF ADMINISTRATOR

NESS Consulting (Pty) Ltd FSP No.: 22576

Reg No.: 2005 / 020315 / 07

Head Office:

222 Building, 222 Smit Street, Braamfontein, Johannesburg, 2001.

Tel: (011) 715-9700

Key Individuals Of NESS Consulting Services

(Pty) Ltd :

Mbulelo Maqubela

Petros Mbewu

Tel: (011) 339 - 7647 Fax: 086 683 1414

<http://www.nessgroup.co.za>

Prospercare Benefit Solutions (Pty) Ltd

Reg No.: 2004/006007/07

Key Individual of the Juristic Representative:

Helga Smit

Physical Address: Lakeside Office Estate, No 5 Upper Lake Road, Constantia Kloof, 1709;

Postal Address: P.O. Box 1547, Strubensvalley, 1735

Tel: (011) 675-3570 Fax: (011) 475-2013

DETAILS OF THE UNDERWRITER

This product is underwritten by the following underwriter:

- Sanlam Developing Markets Limited**

Telephone: (011) 359 - 7700

Postal Address: P.O. Box 1941, Houghton, 2041

Facsimile: (011) 388 9812

FSP No.: 11231

Reg No.: 1998/021121/06

Physical Address : 9 West Street, Houghton, 2198, Johannesburg

Please initial here: _____

Protection of Personal Information Declaration

The Protection of Personal Information Act (POPIA) requires Prospercare Benefit Solutions Pty Ltd ("Prospercare"), Sanlam Developing Markets Limited (Sanlam) and Ness Consulting (Pty) Ltd (NESS) to inform you how we use, disclose, and destroy personal information we obtain from you. Prospercare, Sanlam and NESS is committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely and according to applicable law. Prospercare, Sanlam and NESS undertake not to divulge to any party not signatory to this Policy, any information you supplied and relating to your policy without your prior written consent, unless required by law.

By signing this declaration, I consent to the following:

- My personal information may be collected, processed, recorded, used for purposes of concluding and administering this policy and must be safeguarded during the rendering of financial services to me.
- Prospercare, Sanlam and NESS will use my personal information only for the purposes for which it was collected and agreed to with me.
- Prospercare, Sanlam and NESS may add to my personal information, information received from other product providers and third parties in order to offer a more comprehensive and appropriate service to me.
- Sanlam may verify, share and disclose my personal information to their product providers and third-parties whose services or products they use in order to adequately and appropriately render financial services to me.
- Prospercare, Sanlam and NESS may also disclose my information where it has a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect its rights.
- Sanlam may collect and process my personal information for Sanlam's own marketing purposes to ensure their products and services remain applicable and appropriate.
- Prospercare, Sanlam and NESS will adequately protect my personal information to avoid unauthorized access and use of my personal information.

Furthermore, I understand that:

- I have the right to access my personal information.
- I have the right to ask Prospercare, Sanlam and NESS to update, correct or delete my personal information.
- Once I object to Prospercare, Sanlam and NESS processing my personal information, Prospercare, Sanlam and NESS may no longer process my personal information, unless to conclude outstanding business. In the event that I object to Prospercare, Sanlam and NESS processing my personal information, cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy.
- Should I wish to withdraw my consent to process my personal information, I must do so in writing. You can contact Sanlam on 0860 222 556 or on GBGAPServicing@sanlamsky.co.za and request the information you would like or to withdraw your consent.
- Once I withdraw my consent, I understand that Prospercare/Sanlam is still obliged under other legislation to keep the information for at least 5 years after termination of the relationship between Prospercare/Sanlam and myself.
- Sanlam may send your personal information to service providers outside the Republic of South Africa for storage or further processing on Sanlam's behalf. Sanlam will ask your consent before we send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa.
- Sanlam's complete privacy policy is available on www.sanlam.co.za and at a branch nearest to you.
- Where required for any other purpose listed above, Sanlam may share your personal information with other companies within the Sanlam Group*, service providers and other insurers either directly or through a data base for the same purposes listed above. Sanlam may also collect your personal information from other insurers, service providers, law enforcement agencies and other providers, which may assist in saving cost and combating fraud.
- The Sanlam Group* may provide you with information about its financial products and other services, which may include text messages, emails and the like. Would you like to receive such direct marketing via our electronic platforms?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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**Sanlam Group includes all the companies and businesses, whether corporate or unincorporated, that comprises the Sanlam Group or is under the direct or indirect control of Sanlam Limited, and includes its representatives. See www.sanlam.co.za for more information.*

I acknowledge that I have read and understood this declaration.

Policy Holder Signature

Employee Number/ID number

Date Signed