MEMBER POLICY GUIDELINES

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YOUR FUNERAL POLICY GUIDE

We understand that planning for the future can be challenging, especially when it involves considerations for your loved ones after you're gone. We are committed to providing you with peace of mind and support during these difficult times.

Our funeral policies provide you with affordable funeral cover, ensuring that your final wishes are respected, and your family is relieved of financial burdens. This guide will walk you through the benefits, cover options, terms and conditions to take advantage of your membership.

Thank you for trusting us with this important part of your life. We are here to assist you every step of the way.

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DEFINITIONS MADE EASY

This section provides clear definitions of key terms used throughout the guide, ensuring you have a comprehensive understanding of our policies and procedures.

KEY TERMS AND DEFINITIONS

"**Spouse** "- Means a person who is deemed by Safrican, to be a spouse, considering the circumstances of each case, and shall include, where applicable, customary marriages, or a relationship between two people of the same gender, or a relationship between two people who have lived together for at least six consecutive months prior to the date of death of the Spouse.

"**Eligible Children**" means:

- A biological child, legally adopted, or step-child from birth up to the age of 21 years.
- If an eligible child is studying full-time at a recognized educational institution, the maximum entry age is 25 years
- If an eligible child is permanently disabled before the age of 21 years and unable to take care of him/herself, cover is until death or until the Principal Member ceases to qualify.
- Still born – A child who dies at 28 weeks in the womb. Only 2 stillbirth claims will be accepted per family during the term of the policy.

YOUR POLICY AT A GLANCE.

At Amana **we** understand the importance of family, whether it's your immediate relatives or extended family. When the time comes to say goodbye, you deserve to honour their memory with a dignified farewell.

CONDITIONS OF COVER

The AMANA funeral product provides immediate cover on death of the Principal Member, Spouse and Eligible Children. The funeral amount payable upon a valid death claim is reflected in your policy schedule.

- Principal Members must be between 18 and 84 years old at policy start date.
- Maximum entry age for a child on a family plan is 25, if they are a full-time student at a reputable institution.
- Coverage continues until death with no cessation age.
- Only one benefit plan is allowed per member.
- A 6-month waiting period applies for non-accidental claims. The waiting period can be waived for members who provide proof of 6 months funeral insurance cover.
- Accidental death claims are paid immediately after the first premium is received (if selected).
- One Basic Funeral benefit structure per group of Principal Members.
- Cover ceases on prior withdrawal or death of the Principal Member, or cancellation of the fund.
- Only 2 stillbirth claims will be accepted per family during the term of the policy.
- Only a maximum of 2 Spouses may be covered during the life of the policy.

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WHEN DOES YOUR COVER START?

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APPLICABLE WAITING PERIODS ON YOUR POLICY

A **waiting period** on an insurance policy is the specified amount of time that must pass before certain benefits or coverages become effective. During this period, the policyholder is not eligible to receive payments or benefits for claims related to specified conditions or events.

- No waiting period for policyholder, spouse and eligible children for natural death.
- A 6-month waiting period applies for non-accidental, unnatural claims. The waiting period can be waived for members who provide proof of 6 months funeral insurance cover.
- 6 months or unexpired part of the waiting period under the previous insurer will be applicable for Extended Family members for natural death .
- No waiting period for accidental deaths for all the members.
- The waiting period commence on receipt of the first premium as agreed on the contract.
- 12 months waiting period for suicide for the policyholder.
- 6 months waiting period for suicide for the life assured.
- 6 months or unexpired waiting period under the previous insurer will apply to new additions to the plan.

ADDITIONAL VALUE ADDING BENEFITS.

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REPATRIATION BENEFIT

- In the event of the death of any covered life (i.e. Policyholder, Spouse, Eligible Children and/or Extended Family Member) away from home, the repatriation benefit can be used by the family of the deceased to transport his/her remains back to the deceased's home.
- This is an additional rider benefit that incurs an extra premium charge.
- Benefit payout is calculated on distance to be travelled for remains to be repatriated to deceased's home or closest funeral parlour.
- Maximum limits apply on this benefit. This benefit is only applicable is the customer has selected the option.
- Accommodation for a maximum of one night, for a single relative accompanying the mortal remains to the place of burial. The maximum amount payable for accommodation is R500.
- (Refer to your policy schedule to confirm if benefit is applicable on your plan.)

INCAPACITATION BENEFIT

- The Incapacitation Benefit will be paid when the Principal Member or a Spouse is permanently incapacitated as a direct result of an accident.
- This benefit may only be taken as an additional benefit to an existing Funeral Plan.
- The benefit covers Principal Member and Spouse only.
- This is a rider benefit and can only be taken with a new Funeral plan or be added to an existing Funeral plan with us.
- Benefit will payout out only if the Principal member or Spouse has suffered Permanent loss or loss of use of Limb(s) because of the accident.
    - ✓ 50% of Basic Funeral Benefit is paid out for loss of one (1) limb.
    - ✓ 100% of Basic Funeral benefit is paid out for loss of two (2) limbs.
- (Refer to your policy schedule to confirm if benefit is applicable on your plan.)

ADDITIONAL VALUE ADDING BENEFITS.

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ACCIDENTAL DEATH

This benefit is payable immediately on the accidental death of the insured life (i.e. Principal Member, Spouse or Eligible Children) under a policy (where applicable).

- The cover amount is double the basic funeral benefit up to a maximum cover limit of R 100 000. An Accidental Death Benefit will be payable in addition to the Basic Funeral Benefit.
- Death must have taken place within 30 days of the accident occurring and the event must be the primary cause of death.
- This is a rider benefit to the funeral benefit, cannot be sold as stand alone.
- This benefit is built into the cover of our traditional plans.
- On our single and family plans, this benefit can be selected as an additional benefit for an extra premium amount.
- **(Refer to your policy schedule to confirm if benefit is applicable on your plan.)**

MEMORIAL BENEFIT

- An additional 50% of the Basis Funeral benefit is payable immediately on the death the Principal Member and Spouse where a valid death claim had been settled by Safrican under an existing plan.
- The Memorial Benefit will be paid out immediately on payment of the funeral benefit.
- This is an additional rider benefit that incurs an extra premium charge.
- This benefit may only be taken as an additional benefit to an existing Funeral Plan.
- This benefit is payable irrespective of the cause of death.
- The maximum benefit payable is 50% of the Basic Funeral Benefit.
- **(Refer to your policy schedule to confirm if benefit is applicable on your plan.)**

FUNERAL COVER THAT PROTECTS YOUR FAMILY.

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COVER LIMITS

Minor maximum cover amount limits do apply. as per the Long-Term Insurance Act:

- Benefit (0 – 5 years): R20 000
- Benefit (6 – 13 years): R50 000
- Maximum benefit for insured persons aged 14 years and above is R60 000, unless stated otherwise.
- The maximum policy pay out across all Amana Plans for children should not exceed that of the main member.

SPECIAL CONDITIONS

- Benefits for Common Law dependents or Customary Marriages are paid only if the dependant details are provided when joining the scheme.

- Any changes in a member's status must be reported to Amana within one(1) month of the event occurring, or the benefit will be forfeited.

- No premiums will be refunded on withdrawal of the Principal Member or any nominated person.

EXCLUSIONS

- All Benefits will not be paid if death is directly or indirectly caused by or attributable to:
- Terrorism or war (whether declared or not).
- Radioactive contamination, whether directly or indirectly.
- Death as a result of illegal activities.
- Death due to suicide will not be covered during the first 12 months after the cover commenced for that individual.
- 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 upon divorce.

Amana (Pty) Ltd is a Juristic Representative of House of Administration (Pty) Ltd, an authorised Financial Service Provider. FSP No. 50841. Underwritten by Safrican Insurance Company Limited, a licensed insurer conducting life insurance business and authorised Financial Services Provider, FSP number 15123.

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YOUR FINAL ACT OF LOVE AND CARE.

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POLICY DOCUMENT

As a policyholder, you are entitled to receive your policy documents within 31 (thirty-one) days from the policy start date.

PLAN REVIEW

We review your policy on a regular basis to ensure that your cover remains relevant, premiums reflect current risks, and any regulatory changes are incorporated. This process helps maintain financial stability, address emerging risks, and ensure that the policy terms remain fair and competitive for all parties involved.

Please note the following policy terms:

- Your funeral policy rates are not guaranteed for any term.
- Amana & Safrican reserves the right to review the plan annually or anytime if the claims ratio worsens or if there are significant changes in the scheme, like member count, average age, business type, or other risk factors.
- The premium increase will be done once per annum and will not be linked to any commensurate increase in policy benefits.
- A notification of 3 (three) months will be given to the Policyholder after review, to either
- Accept and pay the revised premium rates; Request for a benefit reduction; or cancel the policy
- Failure to pay the revised premium will result in Safrican implementing a benefit reduction or cancelling the policy.

GIVE THEM A FAREWELL THEY DESERVE.

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COOLING OFF PERIOD

- From the date that we receive your completed application form, there is a 31 (thirty-one) day period in which the applicant still has the option to cancel the policy.
- We must be notified in writing to have the policy cancelled and any premiums that may have been deducted, refunded.
- If no such notification is received within 31 days from receipt of this document, we will consider the policy to be taken up.
- Provided that no death or claim has taken place in this period, should he/she elect not to take up the Policy, he/she must inform us in writing of his/her intention not to accept.
- All premiums already paid shall be refunded, less the cost of any risk cover or administration cost incurred.

CANCELLATION

- After the 31 days cooling off period has ended, the policyholder as well as Amana reserves the right to cancel this Policy at any time after giving the other party 1 (one) month written notice of such intention.

REINSTATEMENT PERIOD

- Plan can only be re-instated two months after lapse, and unexpired part of the waiting period will be applicable for the Extended Family Members.

SURRENDER VALUES

- There are no surrender values under this Plan. Benefits under this Plan may not be ceded or pledged in any way. No loans are available under this Plan.

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EASING THE BURDEN ON YOUR LOVED ONES.

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CONTINUATION OPTION

- Should a Principal Member cease to be a member of an existing fund, he / she has an option of applying for a similar individual funeral policy.
- Safrican allows for 30 days after receipt of the last premium for conversion to an individual policy.
- An unexpired part of the waiting period under the previous cover will be applicable for natural death.

FRAUDULENT CLAIMS

- If any fraudulent claim is made against this Policy, Safrican will be under no further obligation whatsoever to pay this claim. They can, at our own discretion, be entitled to cancel the Policy with immediate effect.

DISSOLUTION

- On dissolution of the Plan, our liabilities toward an existing and/or any former Principal Members and Dependents will cease as from the day of the last premium received or the date of dissolution, whichever is the later.

COMMISION

- In cases where an intermediary is involved, up to a maximum of 10% commission on Premium received will be payable by Safrican to the intermediary concerned.

CLAIMING IS STRESS-FREE WHEN YOU'RE COVERED BY US.

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CLAIMS PROCEDURE

- In the event of a death, you must submit a Claim Notification Form and supporting documents to Safrican within six months from the date of the death.
- Failure to do so may result in the benefit being forfeited.
- Required documents include:
  - ✓ Completed Claim Notification form
  - ✓ Proof of death:
    - ✓ B1-5 Form - Original computer produced or faxed certified Death Certificate from a Medical Practitioner or District Surgeon.
    - ✓ B1-20 - Original or faxed certified Abridged Death Certificate with a Home Affairs stamp and number in black.
  - ✓ Copy of Member's ID copy
  - ✓ For unmarried children over 21 but under 26, proof of full-time student status at a recognised educational institution is required. Part-time or correspondence scholars do not qualify.
  - ✓ For disabled unmarried children over 21, confirmation of disability must be supplied by means of a Disability Grant confirmation, copy of Medical Report or Medical Aid application.
- Safrican may request additional documents, if necessary, to assess the claim.
- Claims should be settled within 48 hours if all criteria are met.
- Documents must be certified with clear Commissioner of Oath details.
- Documents, other than those requested, will not be accepted.
- Affidavits are not accepted. Posted documents must be sent via registered mail.

TELL US HOW WE ARE DOING, YOUR VOICE MATTERS.

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We take all complaints seriously and are committed to resolving these complaints as speedily as possible. Amana (Pty) Ltd is a Juristic Representative of House of Administration (Pty) Ltd, an authorised Financial Service Provider. FSP No. 50841. Underwritten by Safrican Insurance Company Limited, a licensed insurer conducting life insurance business and authorised Financial Services Provider, FSP number 15123.

- **Step 1:** Submit your complaint in writing to us at complaints@houseofadministration.co.za or contact us on 087 702 2888.
- **Step 2:** If you are not satisfied with the response you received from our financial adviser, you can submit your Complaint to our Underwriter, Safrican, at customerrelations@safrican.co.za or complete a Compliment or Complaint form at www.safrican.co.za. You can also contact them on 011 778 8000.
- **Step 3:** Alternatively, you may refer it to the internal Sanlam Arbitrator, an impartial person who investigates disputes between dissatisfied clients and Sanlam. Submit your written complaint to E-mail: arbitrator@sanlam.co.za
- **Step 4:** As a last resort, you can submit your complaint to the relevant industry Ombudsman:

ADVICE COMPLAINTS :

- The FAIS Ombud
  Tel: 012 762 5000
  Fax: 012 348 3447
  E-mail: info@faisombud.co.za
  Website: www.faisombud.co.za

SERVICE RELATED COMPLAINTS:

- National Financial Ombud Scheme (NFO)
  Tel: 0860 800 900
  WhatsApp: 066 473 0157
  E-mail: info@nfosa.co.za
  Website: www.nfosa.co.za

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IMPORTANT NUMBERS, FOR WHEN YOU NEED IT MOST.

SALES & PREMIUM COLLECTION

All sales and premium related queries must be sent to us by any of the following means:

- Contact: 087 702 2888
- Sales/Admin Email Address: admin@houseofadministration.co.za

CLAIMS NOTIFICATION AND SUBMISSION

All claims and related documents must be sent to us by any of the following means:

- Fax Number: 0866 77 3224
- Email Address: Safclaims@Safrican.co.za
- For claims queries contact us on: 011 778 8000

POLICY QUERIES

Should you require any assistance or queries regarding your policy please contact Client Retention Department using one of the following means:

- Email Address: Clientretention@Safrican.co.za
- Telephone Number: 011 778 8000
- Fax Number: 011 778 8183

WHERE CAN YOU FIND US?

Honoring your Trust

AMANA (PTY) LTD

Tel : 087 702 2888
Cell : 076 030 9772
Email : info@amananetwork.co.za
Web : www.amanainsure.co.za
Address: Amana, 35 Fricker Road, Illovo, Sandton, 2196

HOUSE OF ADMINISTRATION

Address: No 3, Gwen Lane, Sandown, Sandton, 2176.
Email Address: grace@theholdinghouse.co.za
Telephone: 087 092 6766
Website: www.houseofadministration.co.za

SAFRICAN:

Address: 9 West Street, Houghton, Johannesburg 2198
Email: service@safrican.co.za
Telephone: 011 778 8000
Website: www.safrican.co.za