



Disclosure document: Summary Terms & Conditions

Administered by Worldwide Advisory Services (Pty) Ltd (2001/030080/07) an authorised Financial Services Provider, FSP No. 12964

Underwritten by African Unity Life Ltd (2003/016142/06) a licensed life insurer and an authorised Financial Services Provider - FSP 8447

Name of the Cover	Cell C Funeral Cover	This document provides a summary of the most important terms and conditions of the product selected. A full copy of the Product Specifications can be requested from the Insurance Company, the Administrator and/or the Intermediary

Welcome Note

Congratulations on the successful activation of your Cell C Funeral Cover. Your Cell C Funeral Cover is underwritten by African Unity Life Ltd (AUL). Please read through the information carefully to familiarise yourself with your policy benefits and how your policy works.

Policy enquiries and policy amendments can be submitted to Worldwide Advisory Services (Pty) Ltd by sending an email to info@cellcfuneral.co.za

Claims can be submitted to Worldwide Advisory Services (Pty) Ltd by sending an email to claims@cellcfuneral.co.za

Detail about Benefits included in this Policy

This policy includes the following benefits:

Description	Benefits payable in the following events	Limits applicable to benefits	Description of Benefit
Primary benefits:			
Single (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R5,000	The benefit amount will be payable in cash
Single (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R10,000	The benefit amount will be payable in cash
Single (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R20,000	The benefit amount will be payable in cash
Family (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R5,000	The benefit amount will be payable in cash
Family (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R10,000	The benefit amount will be payable in cash
Family (18-64 years)	Natural & Unnatural (including Accidental Death & Suicide)	R20,000	The benefit amount will be payable in cash

All benefits will only be payable within the borders of the Republic of South Africa. Benefits will be payable to the Principal Insured or the nominated beneficiary.

Premium

Monthly Payable in advance. A 15 day grace period applies commencing from the date premium is due.

Description	Benefit Value	Retail Premium
Name of Product	Cell C Funeral Cover	
Primary Benefits (automatically included)		
Single (18-64 years)	R 5 000,00	R 19,00
Single (18-64 years)	R 10 000,00	R 29,00
Single (18-64 years)	R 20 000,00	R 49,00
Family (18-64 years)	R 5 000,00	R 39,00
Family (18-64 years)	R 10 000,00	R 59,00
Family (18-64 years)	R 20 000,00	R 89,00

Age and Member restrictions:

Minimum entry age for Principal insured	18 years	Max number of Dependants, incl Spouse	7
Max entry age for Principal insured	64 years	Max number of Extended Family Members	n/a

Max entry age for Spouses	64 years	Max age of Children (Normal)	20 years
Max entry age for Extended Family Members	n/a	Max age of Children (Full-time student)	25 years
Cessation Age	none		
Max number of spouses	1	Number of weeks of pregnancy after which a stillborn death is included as a Dependant	28 weeks or more
Waiting Periods applicable before a claim can be submitted			
Trigger Events	Waiting period from inception	Waiting period from reinstatement if more than 2 months after the policy lapsing	
Accidental death	0 months	0 months	
Suicide	12 months	12 months	
Natural death	6 months	6 months	
Unnatural death (other than Accidental/Suicide)	6 months	6 months	
Do we allow waiving of waiting periods if a policyholder can prove continuous insurance with another insurer for the same benefit value and terms and conditions in case of an individual transfer?	Yes	In such a case, we would require proof of continuous insurance for:	6 calendar months
In case of an individual transfer or any amendments where the policy benefits are increased, waiting periods will apply to the increased benefit values.			
Increases in premiums and/or benefits			
There are no automatic increases in premiums or benefits applicable to this product and or its benefits. However, any amendments to the benefits or premiums will be done with 31 days written notification to the Principal Insured.			
The benefits of this policy will terminate in the following events:			
Type of benefit	Conditions which will lead to termination of benefits		
Death benefits	The death of the Principal Insured, unless the option is available to transfer the Policy to an eligible member.		
Benefits which apply to members with maximum age restrictions	On the birthday of the member when the age restrictions are exceeded.		
All benefits	<ol style="list-style-type: none"> 1. The Principal Insured (or Premium Payer) failed to pay 2 (two) premiums; 2. The lapse of the Policy in terms of the conditions of this Policy, set out in the Policy Schedule; 3. The Principal Insured submitted alleged or actual fraudulent information to AUL or submitted a fraudulent claim; 4. Cancellation in terms of Schedule 2 subject to a 31-day notice period. 		
Implications of a failure to pay premiums			
Should the number of consecutive premium payments or total premium payments during the life of the policy (or any Member within a Group as defined in the Insurance Act) be missed as specified in the Policy Schedule, the Policy will automatically lapse subject to Rule 15A of the Policy Protection Rules. Where a Policy has been cancelled by the Principal Insured, or lapsed due to non-payment of premiums, a request to reinstate benefits will be considered by the Insurer. The Insurer reserves the right to either accept or decline reinstatement of the Principal Insured or any other Insured. If a reinstatement has been approved, the Insurer will do so on at least the same terms as the policy that has lapsed and will not impose a new waiting period under the reinstated policy, provided that all outstanding premiums are paid and no claims are submitted during this period. If a request is received to reinstate a policy after 2 months from lapsing, all waiting periods will reapply and a new policy will be issued.			
Lapsing of policies (allocating premiums to the oldest outstanding balance)	2 consecutive premiums outstanding, thereafter the policy will terminate		
Termination of benefits by Principal Insured or the Insurer			
The Principal Insured can terminate this policy by giving 31 days written notice to the Administrator - info@cellfuneral.co.za or by calling the Administrator on 084 157 0007 Option 4. A cooling off period of 31 days will also apply for the Principal Insured. The Insurer also has the right to terminate the policy with 31 days written notification to the Principal Insured.			

Exclusions		
General Exclusions		
<p>No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:</p> <p>The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:</p> <ul style="list-style-type: none"> - an act of war (whether war is declared or not); - military action; - riot or unlawful strike; - insurrection; - civil commotion; - usurpation of power; - martial law; - terrorism; and - any usage of nuclear, chemical and biological weapons, device or agent. <p>A disease, epidemic or a pandemic (A disease officially categorised by the World Health Organisation as an epidemic or a pandemic)</p> <p>An Act of Government;</p> <p>Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;</p> <p>Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion, subject to the relevant waiting period for suicide.</p>		
Specific Exclusions		
Correctness of statements made to the insurer		
<p>The Insurer relies on the truth, completeness and correctness of all statements submitted. If the benefits granted have been obtained through any misrepresentation or concealment, the Policy shall be void and monies paid in respect thereof shall be forfeited.</p> <p>Should any benefits have been paid out on the basis of the information provided by the Principal Insured to the Insurer and such information subsequently proves to be incorrect in any material respect, the Insurer shall have the right to take such steps as may be required to put it in the position it would have been in if the correct information had been provided in the first instance.</p>		
Fraud		
<p>Any Policy shall be void as from the Entry Date if:</p> <ul style="list-style-type: none"> - Any claim is in any respect fraudulent; or - Any fraudulent means or devices are used or employed by the Principal Insured or anyone acting on the Principal Insured's behalf, to obtain any benefit under this Policy; or - Any event is occasioned by the willful act of the Principal Insured, or with the Principal Insured's support. 		
Tax considerations of this policy		
<p>This policy will have no material impact on the personal tax of a policyholder or beneficiary.</p>		
Documentation to be submitted with claims <i>(The Insurer reserves the right to change the documentation requirements from time to time or to request additional documentation where necessary on a case by case basis.)</i>		
1	Claim form, fully completed and legible.	All types of death
2	A copy of the official death certificate issued by the Department of Home Affairs. If a death certificate is not provided, confirm date of death on an alternative website, e.g. Home Affairs or Credit bureau	All types of death
3	A copy of the claimant's identity document (Green RSA ID document, ID Card or Passport) if the claimant is an individual.	All types of death
4	A copy of the deceased's identity document (Green RSA ID document, ID Card or Passport)	All types of death
5	In case of a stillborn death, if not already included in any of the ID's above, a copy of the identity document of the stillborn child's mother	Stillborn death
6	An unabridged death certificate issued by the hospital (usually handwritten).	Stillborn death

7	<p>Documentation to confirm the relationship between the deceased and Principal Insured at the time of commencement date (when Dependant was added to the policy):</p> <p>In case of a child relationship:</p> <ul style="list-style-type: none"> - Birth certificate to confirm natural children; - Amended birth certificate to confirm legally adopted children; - Birth certificate and affidavit to confirm non-legally adopted children; - Supporting documentation to verify a full-time student (registration at tertiary institution or a certificate, signed by the Principal of the Educational Institute the Child attended until date of death, stating that the Child was a full-time student) & financially Dependant - Where the deceased is a Child over age 21 and was incapacitated by mental or physical infirmity from maintaining him/herself, a declaration signed by a Medical Practitioner setting out the nature of the infirmity of the Child from his/her 21st birthday until date of death - Foster children – documentation from the Family Court to confirm foster care <p>In case of a spouse relationship:</p> <ul style="list-style-type: none"> - Marriage certificate in case of a legal marriage; - Affidavit in case of a common law marriage; - Letter from the person who performed the traditional/tribal marriage ceremony. 	All types of death - Family Policies																								
8	<p>Documentation to confirm that children older than maximum age as specified in the policy wording is still:</p> <ul style="list-style-type: none"> - A full-time student (e.g. registration documentation at a tertiary institution) and financially Dependant (e.g. documentation to confirm payment of bills); - Mentally or physically disabled (e.g. doctor's confirmation) 	Death of children older than age restriction, for benefits where the Dependant is the beneficiary / deceased (Family Policy)																								
9	<p>BI-1663 / DHA-1663 Entitled to 3 pages (the full document consists of 4 pages). - Page 2 of 3 (information of the Medical Practitioner) should be stamped by the hospital. - Page 3 of 3 (information of the funeral undertaker) should be stamped by the Funeral Parlour. The fourth page (page 1 of 1) includes important information regarding - Causes of death; and - Stillborn deaths.</p> <p>OR</p> <p>BI-1680 / DHA-1680 This document is similar to BI-1663 but applies when death notification was issued by a Headman / Traditional leader.</p>	Stillborn and Unnatural Death or for any other death where AUL requires more information on a particular claim.																								
10	<p>Fully completed SA Police Report OR Accident report completed and stamped by the SA Police OR Report or letter from a doctor or other professional depending on the specific circumstances.</p>	Unnatural death																								
11	Bank Statements of the Beneficiary .	On request																								
12	Proof of cancellation or transfer certificate from previous insurer	Transfer from previous insurer																								
13	Proof of payment for the last 6 months premium to previous insurer	Transfer from previous insurer																								
Right to request additional information																										
The Policyholder has the right to request additional information from the Insurer, including but not limited to the voice recordings where applicable if the policy was sold via a call centre or the full Policy Terms and Conditions.																										
Complaints																										
If you have not received enough information, or have complaints about the advice or service you have received, please contact info@cellfuneral.co.za (<i>the Intermediary</i>) or AUL's Compliance Officer at: Complaints@africanunity.co.za																										
<p>If you are unsatisfied with the complaints handling process of AUL's Compliance Officer, contact the Ombudsman for Long-term Insurance:</p> <table border="0"> <thead> <tr> <th>Postal Address</th> <th>Physical address</th> <th>Telephone</th> </tr> </thead> <tbody> <tr> <td>Private Bag X45 Claremont 7735</td> <td>Sunclare Building 3rd Floor 21 Dreyer Street Claremont Cape Town 7700</td> <td>021 657 5000 0860 662 837</td> </tr> <tr> <td>Website www.ombud.co.za</td> <td></td> <td>Fax 021 674 0951</td> </tr> <tr> <td></td> <td>E-mail info@ombud.co.za</td> <td></td> </tr> </tbody> </table>		Postal Address	Physical address	Telephone	Private Bag X45 Claremont 7735	Sunclare Building 3rd Floor 21 Dreyer Street Claremont Cape Town 7700	021 657 5000 0860 662 837	Website www.ombud.co.za		Fax 021 674 0951		E-mail info@ombud.co.za		<p>If your complaint is about the intermediary/broker who provided advice, you can contact the FAIS Ombud:</p> <table border="0"> <thead> <tr> <th>Postal Address</th> <th>Physical address</th> <th>Telephone</th> </tr> </thead> <tbody> <tr> <td>Financial Services Board PO Box 74571 Lynwood Ridge 0040</td> <td>Sussex Office Park Ground Floor, Block B 473 Lynwood Road Cnr Lynwood Road and Sussex Avenue Lynwood Pretoria 0081</td> <td>012 762 5000 012 470 9080</td> </tr> <tr> <td>Website www.faisombud.co.za</td> <td></td> <td>Fax 012 348 3447 012 470 9097 086 764 1422</td> </tr> <tr> <td></td> <td>E-mail info@faisombud.co.za</td> <td></td> </tr> </tbody> </table>	Postal Address	Physical address	Telephone	Financial Services Board PO Box 74571 Lynwood Ridge 0040	Sussex Office Park Ground Floor, Block B 473 Lynwood Road Cnr Lynwood Road and Sussex Avenue Lynwood Pretoria 0081	012 762 5000 012 470 9080	Website www.faisombud.co.za		Fax 012 348 3447 012 470 9097 086 764 1422		E-mail info@faisombud.co.za	
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Definitions	
Accident (or Accidental)	An unforeseen event which could not reasonably have been expected to occur.
Accidental Death	An unforeseen event, which could not reasonably have been expected to occur. The event must result in death caused directly and independently of all other causes by some external and visible means arising from this event and excludes death by natural causes.
Application	Include all forms of applying for a Cell C Funeral Cover by the Principal Insured – this will include call centre applications; electronic applications as well as paper applications. This Application shall also state the option of benefits selected and is subject to the approval of the Insurer before cover will commence.
Beneficiary	The person/s as nominated by the Principal Insured, to receive the benefit, subject to the terms and conditions set out in this Product Specification and in the Policy Schedule, upon the Principal Insured's death. Beneficiaries must be nominated in writing on the Application and may be amended any time prior to the Principal Insured's death.
Children (Child)	<p>Any or all of the following:</p> <ol style="list-style-type: none"> 1. the Principal Insured's unmarried minor children, natural and/or legally adopted, foster children, who have been nominated on the Application Form or the Insured/s Amendment Form and who have not yet attained the age specified in the Policy Schedule. <p>This age may be extended to an age specified in the Policy Schedule in respect of an unmarried child who is a full-time student at a registered tertiary institution.</p> <p>There will be no age restriction for children who are either mentally or physically incapacitated from maintaining themselves, always provided that the children are wholly dependent on the Principal Insured for support and maintenance.</p> <p>Once a child has become independent of the Principal Insured for support and maintenance, dependency and therefore definition of a child cannot be revived later unless that child is still under the age specified in the Policy Schedule;</p> <ol style="list-style-type: none"> 2. a stillborn child born to the Principal Insured or Spouse after the number of weeks (as specified in the Policy Schedule) of pregnancy, is included under this definition; 3. children also include all nominated or foster children at inception which are dependent on the Principal Insured.
Commencement Date	The date the Principal Insured entered into the Policy. This date is subject to the Insurer accepting the application and should be stated on both the Application and Policy Schedule of each Principal Insured.
Cooling-off Period	An opportunity for the Principal Insured to cancel the Policy, providing no benefit has been paid or claimed within a period of 31 days after receipt of the Policy Schedule.
Day	24 (twenty-four) consecutive hours.
Defined Accidental Events	<p>Where the Principal Insured or a Dependant sustains accidental bodily injury which results, within 3 (three) months thereof, in the death of the Principal Insured or a Dependant, solely and independently of any other cause; or</p> <p>In the event of the disappearance of the Principal Insured or a Dependant and the granting of a High Court order presuming the death of the Principal Insured or the Dependant.</p>
Dependants	The Spouse and Children as defined.
Entry Date	The date a spouse, dependant or extended family member is added to the policy.
Family	The Principal Insured's Dependants.
Grace Period	The period after the due date for payment of premiums, which the Insurer will allow the Principal Insured to pay arrear premiums before Policy benefits will be lapsed.
Insured Event	The particular event, for which insurance has been obtained in terms of this Policy and set out in the Policy Schedule.
Insurer	Insurer African Unity Life Ltd, registration number 2003/016142/06, a registered long-term insurer in terms of the Long-term Insurance Act of 1998 and an Authorised Financial Services Provider (FSP 8447) in terms of the Financial Advisory and Intermediary Services Act of 2002 as amended
Insured/s	Includes all the lives insured under the Policy entered into by the Principal Insured.
Natural Death	A death by natural causes is the end result of an illness or an internal malfunction of the body not directly caused by external forces. Indicated as Natural death on the death certificate.
Policyholder	Principal Insured
Policy Schedule	The Policy summary, which sets out the particular benefits of the Policy, and which is provided to the Principal Insured.

Principal Insured	The person whose life is to be insured under this Policy and on whose death all other insurance cover on his/her Policy Schedule shall cease, unless the Policy is transferred in terms of clause 3.5. Principal Insured also refers to the Policyholder.
Premium Payer	The Premium Payer is the Principal Insured of the policy but can also be a person that has an insurable interest in the Principal Insured's life and makes the premium payments on the policy. The Premium Payer can also be the Beneficiary on the policy.
Repatriation	The repatriation of the deceased within the border of the defined Territory.
Review Date	The date stated in this Policy on which the Insurer will review the risk profile, benefits and premiums of the Policy.
Rider Benefit	An additional insurable benefit on a life or non-life policy, that can be mandatory or optional, has a separate premium and means the same as an Add-on Benefit for the purposes of this Policy.
Spouse	The legal or common law husband/wife of a Principal Insured or such person residing with the Principal Insured for a period of longer than 6 calendar months, who is normally regarded by the community as the Principal Insured's husband/wife, and nominated at Entry date or added by doing an Insured/s Amendment. Unless premiums are determined separately for Spouses based on their age, a Spouse may not be older than the Principal Insured. A spouse will also include a spouse in terms of a traditional or tribal marriage.
Suicide	The act or an instance of taking one's own life.
Territory	The geographical areas covered under this Policy and as referred to in Section 2 above.
Unclaimed Benefits	A benefit which remains unclaimed for a period of 6 months from date of notification of an Insured Event.
Unnatural Death	Any death other than death due to accident/suicide. Indicated as unnatural on the death certificate.
Value Added Product / Service (VAPS)	Means a benefit (whether in the form of a product or a service) that is not insurable and does not have the same meaning as a Rider Benefit, as is specified in Annexure B.
Waiting Periods	The Waiting Period is the period subsequent to the Entry Date, and stipulated in the Policy Schedule, in which no benefits to a Principal Insured or any of its Dependants or Extended Family members will be paid.

Your Rights

- to be notified that personal information is being collected or that your personal information has been accessed or acquired by unauthorised persons;
- to request access to your personal information held by any Responsible Party;
- to request the correction, destruction or deletion of your personal information;
- to **object** to the processing of your personal information; (*please note that your application cannot proceed should you object to the collection and processing of your personal information for the reasonable Purpose as set out*)
- not to have your personal information processed for purposes of direct marketing by means of unsolicited electronic communication unless you have provided consent;
- not to be subject to a decision solely based on the basis of automated processing of your personal information;
- to submit a **complaint** to African Unity's Complaints Department, should you not be satisfied with the outcome you are entitled to submit your complaint to the Information Regulator;
- to institute civil proceedings regarding the alleged interference with the protection of your personal information.

Your personal information is collected, processed and will be recorded and stored for purposes of facilitating the conclusion of the application for insurance you have applied for as well as maintaining and risk managing your insurance.

About the Insurer:

Company Name: African Unity Life Limited. Reg No: 2003/016142/07
 Physical Address: Springfield Office Park, 109 Jip de Jager Dr, Bellville, 7530
 Postal Address: PO Box 4061, Durbanville, 7550
 Tel No: 086 1234 555 Fax No: 086 1234 5556
 FAIS Registration: FSP 8447
 Products Authorised: Cat 1 Long-Term Insurance, Subcategory A, B1, B2, B2-A, B1-A, C
 Compliance Officer: Mr. JJ Ferreira Tel: 086 1234 555
 Complaints: complaints@africanunity.co.za
 Conflict of Interest: You can access the Conflict of Interest Policy of African Unity Life at: info@africanunity.co.za
 African Unity Life has Professional Indemnity Cover and Fidelity Cover in place

Information Sharing

African Unity Life Ltd. will not share your information with any third party unless it is for purposes of facilitating the conclusion of this application for insurance and managing your insurance portfolio. African Unity may therefore with your permission, disclose your information to any of our legitimate business partners should it be necessary and complementary to the purpose of maintaining your insurance.

Complaints

African Unity is committed to safeguarding your privacy and the confidentiality of your personal information and is bound by the Protection of Personal Information Act, 4 of 2013

If you are unsatisfied on the handling of your personal information, contact our **complaints department**
Contact Number: 0861 234 555

Email Address: complaintpopi@africanunity.co.za

Should African Unity be unable to resolve your complaint to your satisfaction, you are entitled to complain to the Information Regulator.

Information Regulator: Ms Mmamoroke Mphelo

Physical Address: SALU Building, 316 Thabo Sehume Street, Pretoria

Email Address: infoereg@justice.gov.za

Website: <http://www.justice.gov.za/infoereg/index.html>

About the Intermediary / Binder Holder:

Company Name: Worldwide Advisory Services. Reg No 2001/030080/07, FSP No: 12964
 Physical Address: 266 Bryanston Drive, Bryanston Postal Address: PO Box 651250, Benmore 2010
 Tel No: 011 884 8343 Fax No: 011 884 5781
 FAIS Registration: FSP 12964
 Products Authorised: Cat 1 Long-Term Insurance, Subcategory 1.1
 FAIS Compliance and Licensing: Tel 061 478 9687
 Complaints: complaints@wwas.co.za
 Worldwide Advisory Services has Professional Indemnity Cover and Fidelity Cover in place. Policy Wording: A copy of the policy wording can be obtained from www.cellc.co.za. Kindly take note that above mentioned Intermediary will earn a commission on the gross risk premium for rendering intermediary services.
 A binder fee of 7.5% will be earned by the Binder holder calculated on the gross risk premium.



Cell C Funeral Cover Policy Schedule

Administered by Worldwide Advisory Services (Pty) Ltd (2001/030080/07) an authorised Financial Services Provider, FSP No. 12964
 Underwritten by African Unity Life Ltd (2003/016142/06) is a licensed life insurer and an authorised Financial Services Provider - FSP 8447

Name of the Plan	Cell C Funeral Cover	This document provides a summary of your chosen cover. A full copy of the Product Specifications can be requested from the Insurance Company, the Administrator and/or the Intermediary.

Welcome Note

Congratulations on the successful activation of your Cell C Funeral Cover. Your Cell C Funeral Cover is underwritten by AUL.
 Policy enquiries and policy amendments can be submitted to Worldwide Advisory Services (Pty) Ltd by sending an email to info@cellcfuneral.co.za
 Claims can be submitted to Worldwide Advisory Services (Pty) Ltd by sending an email to claims@cellcfuneral.co.za

Policyholder

Title	
First name	
Surname	
ID/Passport Number	
Work Telephone Number	
Cellphone Number	
Email Address	
Physical Address	

Policy Details

Policy Number	
Payment Method	
Start Date	
Total Monthly Premium	
Date First Premium Due	
Waiting Period : 6 Months	

Schedule

Name of Life/Lives assured	ID Number/ Date of Birth	Cover as	Monthly Premium	Funeral Benefit	Start Date

Beneficiary

Beneficiary	ID Number/ Date of Birth	Benefit Payout
		R