



FUNERAL PRODUCT DEFINITIONS, TERMS & CONDITIONS

ENVI AFRICA LIFE

205 Rivonia Road, Morningside, Sandton Tel: 010 141 0053

Directors: L Mehalane (Executive Director), S Mohapi (Executive Director), T Mphuthi (Non-Executive Director),

Envi Africa Life - Licensed Microinsurer and Authorised Financial Services Provider. FSP NO 51816

1. DEFINITIONS

Accidental death - Traumatic death caused solely by external, violent, unforeseeable, and visible means, occurring independently of any other cause and within 14 days of such trauma. This does not include suicide.

Beneficiary - The person or institution nominated to receive the death benefits on the death of the Life Assured.

Benefit amount - The amount the Life Assured is insured for under a particular benefit of the policy, as stated in the Policy Schedule

Child - Child is defined as a person who is under the age of 25 and must be unmarried. This can be the Policyholder's:

- Biological or legally adopted child;
- Spouse's biological or legally adopted child;
- Stillborn Child;

Still born child - A baby who is dead when it is born or surgically removed from the womb, after the 28th week of pregnancy

Envi – Envi Africa Life Limited is the insurer of the Envi Funeral plan.

Extended Family - This includes the Policyholder's Parent or Parent-in-law, Child, Nephew or Niece, Uncle or Aunt, Cousin, Grandparent, Grandchild, brother or brother-in-law, sister, or sister-in-law. Common law child (those children whose deceased parents may be related to you, and if you are such children's permanent, primary caregiver and they are dependent on you for the last 12 months or longer before the start of the policy). This may also include a second Spouse if the Policyholder / Principal Life Assured has more than one Spouse.

Cousin: The Child of the Policyholder's Uncle/ Aunt.

Grandchild: The Child of the Policyholder's son or daughter.

Grandparent: The mother or father of the Policyholder's or Spouse's Parent.

Nephew/Niece: The son/daughter of the Policyholder's or Spouse's brother or sister.

Uncle/Aunt: The brother/sister of the Policy holder's mother or father.

Issue Date - The date the policy is accepted, and the policy is issued, as stated in the Policy Schedule.

Life Assured - Any of the lives insured under a particular benefit of the policy. All Lives Assured will be stated in the Policy Schedule.

Parents and parents-in-law - The Policyholder's or Spouse's natural or step-parents or the parents who legally adopted the Policyholder or Spouse.

Policy anniversary - The annual anniversary of the Start Date of the policy

Policyholder - The owner of the policy.

Premium - The Total Premium as stated in the Policy Schedule

Premium payer - The person, as stated in the Policy Schedule, who pays the Premiums due under this policy

Principal Life assured - The Principal Life Assured refers to the Assured Policyholder and he/she is also insured on the policy.

Spouse - The person you are legally married to either by civil, tribal, or customary law, by civil union, by Asiatic religion or the person whom you are in a same-sex or heterosexual cohabiting relationship with.

Start date - The date we receive your first premium.
Waiting period - A period where no benefits will be paid, except for accidental death. Premiums need to be paid during the Waiting Period. The Waiting Period is effective from:

- the Start date;
- the date of any reinstatement;
- the date a new Life Assured is added to the policy; or
- the date when cover is increased (applicable only to the increased amount only and does not apply to increases due to Automatic Benefit Increases).

2. ELIGIBLE LIVES ASSURED

2.1. Who can be covered under this policy

The policyholder is the principal life assured and can also add the following:

- His/her spouse (limited to a single claim over the life of the policy)
- Up to 6 children
- Up to 8 extended family members (including parents and parents-in-law)

Additional lives may be added (within the prescribed benefit limits) or existing lives removed, provided the policy is active.

2.2. Eligibility rules

The policy only covers lives assured who meet the following criteria:

- Live in South Africa permanently,
- Live in South Africa for at least 9 months of the year; or
- Work in South Africa and have a legal working permit/visa of at least 6 months.

Eligibility Ages

	Minimum Entry age	Maximum entry age	Cover end date
Principal Life	18 +	65 +	Whole Life
Spouse	18 +	65 +	Whole Life
Children	0	Up to 21 years unless the child is a full time student at a registered institution, which will then be up to 26 years.	Can be Whole Life if converted by policyholder to Extended family benefit on attainment of maximum age
Parents	26	85 +	Whole Life
Extended family	0	85 +	Whole Life

The default option for child lives assured who reach maximum age on this benefit, will be Extended family and will be charged the new rates, unless the policy holder informs us otherwise.

3. POLICY BENEFITS

3.1. Description of the cover you have Funeral Benefit

The Funeral benefit will pay out a Benefit Amount when any of the Lives Assured under this policy dies. Claims will be paid within 48 hours of receiving all the necessary and valid documentation.

On the death of a baby up to three months old or a Stillborn Child, a Funeral benefit will be paid provided that:

- the Policyholder/Principal Life Assured or Spouse (if insured under this policy) is the mother, and
- the death occurs after the 6 months waiting period.

The Funeral benefit payable for Children (including babies) is restricted by legislation. This restriction also applies on any increases in the Benefit Amount (even through automatic benefit increases, if selected) from the date of that increase.

Age of Child	Amount paid
Stillborn or up to 3 months (baby)	Child's Benefit Amount limited to R5 000
3 months to 5 years	Child's Benefit Amount limited to R10 000

6 to 14 years	Child's Benefit Amount limited to - R 20 000
Over 14 years	100% of amount of Child's Benefit Amount

The Funeral benefit pays a maximum of 2 Stillborn claims per policy (and per Life Assured if covered under more than one policy).

Accidental Death benefit (if selected)

- Should the Policyholder/Principal Life Assured or Spouse (if insured under this policy) die because of an Accident (or within 14 days of the Accident) the selected accidental death benefit will be paid, capped at a maximum of R100 000.
- The additional benefit is called the Double Accidental Death benefit.
- The benefit does not apply in the event of the Life Assured committing suicide.

Premium Waiver (if selected)

- To qualify for the Premium Waiver benefit to be paid, the policy must have been active for 6 months, with at least six (6) premiums being paid.
- Should the Policyholder/Principal Life Assured die, the remaining family members on the policy will remain covered for a further three (3) months and no premiums will be payable.
- No changes (other than administrative) will be allowed on the policy during the premium waiver period. This benefit can only be claimed once.

Continuation Option

- After the 6 months have elapsed, the spouse (or any adult member on the policy over the age of 18), will have the option to take over the policy as the Policyholder (with new premiums quoted for the new Policyholder). Payment of premiums will resume at this point and the Policyholder will need to pay the premiums.
- If the policy is not transferred to the spouse or another adult member on the policy, the policy and all related benefits will end.

Memorial benefit (if selected)

- The Memorial benefit will, within 12 months from date of death, pay a Benefit Amount of Ten Thousand (R10 000,00) Rand to the beneficiary when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies, in addition to the Funeral benefit.
- However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Cow Benefit (If selected)

- The cow benefit will be payable as a once off lump-sum of between Ten Thousand (R10 000,00) or Fifteen Thousand (R15 000,00) on death of the principal life assured and spouse only, if selected/insured under this benefit.
- The policy must have been in force for the required

waiting period of 6 months and all monthly premiums paid in full.

- However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Grocery benefit (if selected)

- The Grocery Benefit is a set amount of R1500 paid monthly for the purpose of covering the cost of groceries for the family when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies.
- The amount is paid for the number of months initially selected (6 or 12 months), after the death of the life assured.
 - o The first payment will be within 30 days after the death if all rules for claiming have been followed and it is a valid claim;
 - o The policy must have been in force for the required waiting period of 6 months and all monthly premiums paid in full
- However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

3.2 Who are the benefits paid to

If the Policyholder/Principal Life Assured dies, we will pay the benefits to the nominated Beneficiaries.

If no Beneficiaries are nominated by the Policyholder in writing, we will pay:

- the Spouse Life Assured under this policy at the time; or
- the closest relative on record if there is no Spouse Life Assured;
- R10 000 for Children less than 6 years; and
- R20 000 for Children between 6 years and 14 years.

If there is any dispute as to who the benefits should be paid to, i.e. no specified beneficiary, benefits will be paid at ENVI's discretion. If any other Life Assured dies (who is not the Principal Life Assured), the benefit is paid to the Policyholder/Principal Life Assured, unless a beneficiary has been specified for that benefit.

3.3 Maximum benefits that can be paid per ENVI policy (depending on the chosen plan) The maximum Funeral benefit payable per policy per Life Assured is subject to legislative limits and is restricted to the following:

Life Assured	Maximum benefit amount
Policyholder/Principal Life Assured	R100 000
Spouse	R100 000

Children younger than 3 months old (including still born children)	R5 000
Children between the ages of 3 months and 6 years	R10 000
Children between the ages of 6 years and 14 years	R20 000
Parents/Parents in law	R30 000
Extended family	R30 000

Where the maximum benefit has been paid, no further benefits will be paid. These maximum limits are due to legislation and may be subject to change.

3.4 When do the benefits end

- Should the Policyholder/Principal Life Assured die and no premium waiver is elected, the policy and all benefits on all Lives Assured will end.
- Should the Policyholder/Principal Life Assured die and the premium waiver is elected, the Spouse Life Assured (or another Life Assured where there is no Spouse insured), has 30 days to choose to continue with the policy in his/her own name following the completion of the Premium Waiver period.
- Furthermore, for Children covered under the Funeral benefits, their benefits will end on the last Policy Anniversary before their 26th birthday. However, if they are disabled before then, their benefits will end on the earlier of the policy end date and the Child's death.

3.5 Waiting Periods

- A 6-month waiting period will apply at inception for death claims resulting from natural causes. During this period, no benefit is payable if a death occurs.

Note:

- o The waiting period in respect of an insured person starts on the date on which the relevant insured person becomes entitled to cover in terms of this policy
- o In the event of the insured person dying before the benefit inception date or dying during the waiting period because of an accident that occurred before the benefit inception date, there will be no benefit payable
- No waiting period will apply if the policyholders/members had a funeral policy covering similar risks/benefits in the last 31 days prior to taking up the new policy if the policyholder/member had fully served their waiting period on the previous policy.
 - o If the waiting period on the previous policy was not fully served, you will be required to serve the balance of a 6 months waiting period from the time the policy became active

- o If you were covered for a lesser amount with another insurer, we will only pay such lesser insured amount during the waiting period
- No waiting period will apply for death claims resulting from an accident.
- No waiting period will apply upon renewal of the policy.
- Should cover in respect of an insured person be terminated and subsequently reinstated - under a new policy more than 2 months after the termination - then a waiting period of 6 (six) consecutive months and 6 (six) consecutive premium payments will apply to any claim where the cause is either due to natural causes, suicide, or self- inflicted injury, unless this waiting period is waived in writing by us.
- If the same policy is being reinstated within 2 (two) months and the waiting period has already been served, no further waiting period will apply. However, if the waiting period has not been served in full, the balance of the 6-month waiting period will apply.

Instances when the waiting period will re-apply:

The waiting period on funeral cover will re-apply:

- when you increase your cover (the new waiting period applies only to the additional cover).
- When you add/change a spouse (the new waiting period applies only to the spouse, subject to a single spouse claim over the lifetime of the policy).
- If there is no proof of cancellation of the previous policy at inception, in the case of replacement policies.

Who is entitled to this benefit?

- Policyholder or nominated beneficiary or estate

Documents required

- The Policy schedule of a funeral plan from any other insurer dated at a maximum of 1 month before the ENVI signature date.
- It must be submitted at the application stage of the ENVI Funeral Plan; and
- Proof of cancellation of this previous policy at policy inception or within 30 days from policy inception date. In addition, Envi Africa is required to notify the current insurer of the policyholder's intention to replace the policy before the take-on process.

3.6 Exclusions (i.e. when we will not pay benefits)

No benefits will be paid out on the following cases:

- • if the death of any Life Assured was caused by suicide any time within 12 months of the policy start date, the date of any reinstatement (if the reinstatement happens after 2 or more months from the date the policy lapsed) or the date at which a particular Life Assured was added to the policy. This exclusion also applies to any increases in the Benefit Amount (other than through automatic benefit increases, if selected) from the date of that increase.
- • If death is because of deliberate involvement in

an illegal act, riot, civil commotion, terrorist attack, or war.

- If you die because you committed a crime or did something illegal.

4. PREMIUMS

Premiums, as stated in the Policy Schedule, are payable monthly and must be paid by approved debit order, stop order from your bank account. The Premium rates are as the policy quotation. All charges for this policy are included in the Premium. If you cancel your debit order/ stop order at the Bank, we will not be able to instruct the bank for payment and premiums will be unpaid.

The premium for the policy may be subject to a minimum amount as defined in the policy schedule, should a minimum amount be paid towards the premium payment for this policy, the policy will remain active for 30 days and thereafter lapse if no full premium is received to bring the premiums up to date.

Should the event insured against arise within the 30 days period mentioned above, the insurer will not accept liability to this policy unless premiums are up to date.

Should you choose to increase the sum assured at the policy anniversary, there will be an additional premium payable for the additional cover.

ENVI does not guarantee premium rates and reviews them at least once each year.

When reviewing the premium rates, we will investigate the extent to which the pricing assumptions used to calculate the premiums varied from the actual experience and our expectation of future experience.

These assumptions include but are not limited to the expected:

- Claims incidences;
- Renewal costs of providing the policy;
- Lapse rates;
- Interest rates; and
- The average age and demographics of the lives assured on the product.
- Furthermore, we reserve the right to appropriately adjust the benefits payable and the premium of this policy if:
- Any legislation or regulation (including tax legislation or regulation) affecting this policy or

ENVI is introduced or changed; or

- The legal interpretation or understanding of any legislation or regulation (including tax legislation or regulation) affecting this policy or ENVI has changed; or
- Such adjustment is necessary to ensure that actual benefits paid each year are similar to the expected benefits payable (Which are adjusted by ENVI's expectation of future experience, including the economic climate, claim incidences as well as the age and demographics of the life assured.)

Notification of any Premium Increases will be issued at least 31 days before the increase takes effect by policyholder's preferred written communication which may include email and SMS.

If the Policyholder does not want Premiums to be increased, he/she must notify ENVI in writing before the increase is applied within from date of notification of increase, and we will reduce the benefits accordingly.

4.1. Premium collection and your cover

We will collect the premiums from your bank account by debit order. The premium is payable monthly in advance.

If you skip a premium, we will notify you of the missed premium in writing within 15 days from the date that the premium became due and was not paid. The policy and cover will remain in place for 1 month from the premium due date. If a valid claim from an event that occurred during the grace period referred to above is submitted, the value of the policy benefit may be reduced proportionately. Your benefit may be reduced by the sum of the missed premium.

When your selected payment day falls on a weekend or public holiday, we will deduct your premium on the last business day before. If you cancel your policy within 7 days before your next premium is due, we may deduct your next premium and provide you with another 30 days of cover.

If you start paying premiums again after skipping more than 4 consecutive premiums a new waiting period of 6 months will be applied, from the date of premium resumption.

5. AUTOMATIC BENEFIT AND PREMIUM INCREASES

Any automatic benefit increases selected will result in the Benefit Amount increasing at each Policy Anniversary. These increases will be accompanied by a related automatic premium increase to allow for the cost of the increase in Benefit Amount.

Automatic benefit and premium increases are set out in the Policy Schedule.

Envi Africa will notify the policyholder via their chosen communication method of the increase in premium prior to the implementation of the premium increase. It is the policyholder's responsibility to ensure that Envi Africa always has their latest contact details.

The Policyholder must notify ENVI in writing should he/she not wish to accept any future Benefit Amount increases and benefits will be adjusted accordingly.

6. RIGHTS OF PARTIES

All benefits due will be paid to the Policyholder, except where otherwise stated.

6.1. Choosing a Beneficiary

The Policyholder may at any time appoint or remove a Beneficiary. The appointment or removal of a Beneficiary will not be binding on us unless it is recorded by ENVI. Up to 5 beneficiaries can be added on a Policy. The Policyholder can select the percentage that each Beneficiary will receive of any Claim Amount.

6.2. Transferring rights to benefits (cessions)

Rights to the benefits under this policy cannot be:

- cashed in, or
- transferred to a third party as security for a debt, or for any other reason.

7. COOLING-OFF PERIOD

Every Policyholder is entitled to a 31-day period to cool off, that is to cancel or change the policy (as long as no benefit was paid, or claim made). Any cancellation or change request must be sent to ENVI in writing within 31 days of receiving the Policy Document. The Policy Document is considered to have been received 10 days after the date that Policy Document was issued and communicated via the policyholder's preferred method by ENVI.

After receiving any cancellation or change request, and subject to any law, we may take any of the actions below:

- Change the policy in line with the requested change.
- Inform the Policyholder that no change can be made to the policy.
- Cancel the policy and refund any Premiums the Policyholder has already paid less any expenses related to the cover enjoyed up until the cancellation of the policy (only applicable to new business policies).

Where we have not received the required notice of cancellation of either the policy in totality or the cancellation of the changes requested to the policy within the 31-day period, the Policyholder will be bound by the Terms and Conditions of the policy. The Policyholder then gives up the right to object to the policy's Terms and Conditions later.

To exercise your cooling-off rights, please contact us directly.

8. TERMINATING THE POLICY

If you wish to cancel your policy, you need to provide us with 31 days' notice of your request to cancel the policy. If we wish to cancel your policy, we will provide you with 31 days' notice at your last known postal or email address. We will not refund any unused proportion of premiums if the policy is cancelled.

9. MAKING A CLAIM

We will only pay benefits if we are satisfied that a valid claim has been submitted and the person claiming is in fact entitled to receive the benefits. ENVI must be provided with all the information that we require to

process any benefits due.

We pay all approved claims within 48 hours after we have received the claim with all the correct documents.

If any of the insured persons die, we need proof of relationship to the claimant (the person making the claim), or the beneficiary.

It is the Policyholder's responsibility to make sure that ENVI always has up-to-date contact information for all those that can benefit on this policy.

Where we become aware that there are benefits due to be paid out on the policy, ENVI will always first try to contact the Policyholder or their Beneficiaries at the last address or contact information provided.

If ENVI is not able to contact the Policyholder at this address or contact information provided, we will take other reasonable steps to try find the person that is entitled to the policy benefit.

9.1. Process to follow to submit a claim

Contact our contact center on (010)141 0053 or send an email to claims@enviafrica.co.za to lodge your claim.

9.2. Documents required at claims stage:

- Completed Envi Africa claim form
- Certified copy of death certificate.
- Notification of death form DHA 1663, (formerly BI 1663).
- Copies of ID or passport for the deceased.
- Proof of banking details (signed, dated, and stamped bank statement not older than three months) for all beneficiaries/estate.

10. Do you have questions for us?

If you have any questions about your policy or any information you may need, visit us at info@enviafrica.co.za or [contact us on 010 157 3009](tel:0101573009)

For complaints and compliance

You are key to us as a client, so if at any point you are unhappy with any aspect of our service or your policy, please do not hesitate to contact us using the following email address:

complaints@enviafrica.co.za

Should you not be satisfied with the outcome of your complaint, please note that this may be escalated to:

National Financial Ombudsmen
110 Oxford Road, Houghton State
Johannesburg
2198

Call: 0860 800 900

Email: info@nfosa.co.za

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