



## Clientèle Funeral Dignity Plan Terms and Conditions

### What the policy covers

1. This policy covers death due to an accident (e.g. hijacking, shooting or stabbing) and natural causes (e.g. illness).
2. The money can be used to pay for funeral expenses or to cover additional costs as they may arise during this difficult time.
3. We do not pay for specific funeral arrangements.
4. Cover can be taken for yourself, or family cover can include your spouse, and up to three children under the age of 18.
5. Under either plan, you can also cover up to 8 other family members. The additional premium you pay for each extended member will depend on their age.
6. Accidental death cover is immediate from the time you have purchased your policy for up to 45 days or until your first premium is due (whichever is sooner).
7. The policy also pays you double the amount of the benefit you have chosen should you die as a result of an accident.
  - a. This benefit only applies to the main member.
  - b. This benefit is limited to a maximum limit of R100, 000.
  - c. The Double Accident Benefit will be reduced to 50% from age 76 and Cover will cease on the policy anniversary of the Insured Life's 80th birthday.
8. Should death of an Insured Life occur as a result of an Accident between the date the policy application was received by us and the Date of Commencement (for a maximum of 45 days), 100% of the total funeral benefit will be payable. Thereafter cover is dependent on payment of monthly premiums and 100% of the total funeral benefit will be paid on death due to an Accident.
9. Should death of an Insured Life occur due to any reason other than as a result of an Accident, the payment will be determined in the following manner:
  - a. 0% of the total funeral benefit from month 1 – 6. (the waiting period)
  - b. 100% of the total funeral benefit from month 7 onwards.
10. The waiting period (i.e. 6 months) is calculated from the date of commencement or resale of this policy (whichever occurred last). If you had another active policy with similar benefits in the past 31 days, the waiting period will be determined from the commencement of that policy. If a policy is resold after it has lapsed or been cancelled for more than 3 months, the waiting period will start again from the date of resale. We may choose to apply special terms and conditions when reselling your lapsed or cancelled policy. During the waiting period you receive no cover for death due to any reason other than as a result of an accident. In other words, you are not allowed to claim for death due to illness even though the policy has commenced. The main reason for imposing a waiting period is to prevent clients from purposefully taking out a policy only to immediately claim. Due to the fact that waiting periods reduce this risk, they also reduce the insurance premium or potential impact of further increases.
11. We will cover your children up to the age of 18, but if they are **full time students, attending a registered tertiary institution** they may remain on your policy up to the age of 21.

12. Cover is dependent on the payment of your premiums, when they are due.
13. The primary exclusion is suicide, which is not covered until 1 year after inception of the policy, i.e. 12 months, 12 paid premiums.
14. The policy wording contains the full list of exclusions applicable to this policy. Please ensure you read these to familiarise yourself with all benefits, exclusions, or waiting periods.

### **How the policy works**

1. You must be between 18 – 70 years old to apply for this policy.
  - a. Extended members between 0 – 80 years old can be added to the policy.
2. Benefits are paid, as reflected in the Policy Schedule, directly to your beneficiary if you die, and to you (the Policy Owner) if someone else covered on the policy dies.
3. Proceeds from this policy are paid out tax free, and will be paid within 24 hours of receipt of all valid claim documents.
4. The total funeral benefit is paid out either as a lump sum or as below:
  - a. The Grocery Benefit will be paid out to you or your family as three (3) instalments of R1, 000 or as a once-off lump sum of R3, 000.
  - b. The Unveiling Benefit can be paid out to you immediately as a once-off cash lump sum of R2, 000 or at a later date of your choosing.
  - c. The remaining cash benefit is paid out as a lump sum.
  - d. The airtime benefit of R200 is available to you immediately when you claim. On the death of the Main Insured Life we will load the Airtime Benefit to a non-contract cell phone number of the Beneficiary's choosing. On the death of an Insured Dependent/Extended Family member we will provide the Airtime Benefit to the Policy Owner.
5. You will also have access to a 24 hour funeral helpline where professionals will assist you with various aspects of the funeral arrangements, like grief counselling, repatriation of the body, and discounted rates with various funeral suppliers.

### **Complaints Procedure:**

1. Should you wish to lodge a complaint please contact the National Contact Centre on 011 320 3000, or email [services@clientele.co.za](mailto:services@clientele.co.za).
2. In the event that your complaint is not satisfactorily resolved, then you may refer the complaint to the Office of the Independent Arbitrator at [complaintsarbitrator@clientele.co.za](mailto:complaintsarbitrator@clientele.co.za) or on 011 320 3000. The Independent Arbitrator has the independence and authority to overturn the initial findings and will only consider cases having previously gone through step (1).
3. In the unlikely event that you are still not satisfied with the decision then you can forward your complaint to the FAIS Ombud on 012 470 9080/012 762 5000 and/or the National Financial Ombud Scheme South Africa NPC (the NFO) on 0860-800-900.