

EXCLUSIVE PLAN

RMA RATES

SINGLE MEMBER (POLICY HOLDER)				
AGE CATEGORY	18-64		65-74	
R10 000	R77		R123	
R15 000	R90		R159	
R20 000	R103		R195	
R25 000	R116		R232	
R30 000	R129		R268	
R35 000	R143		R304	
R40 000	R156		R341	
R45 000	R169		R377	
R50 000	R182		R414	
R55 000	R196		R450	
R60 000	R209		R486	
R65 000	R222		R523	
R70 000	R235		R559	

10%

**ANNUAL
PREMIUM
INCREASE**

5%

**ANNUAL
COVER
INCREASE**

3 MONTHS

WAITING PERIOD

EXCLUSIVE PLAN

RMA RATES

IMMEDIATE FAMILY

POLICY HOLDER + SPOUSE
+ 6 CHILDREN UNDER 21

AGE CATEGORY	18-64	
R10 000	R114	
R15 000	R145	
R20 000	R177	
R25 000	R209	
R30 000	R241	
R35 000	R273	
R40 000	R304	
R45 000	R336	
R50 000	R368	
R55 000	R400	
R60 000	R432	
R65 000	R463	
R70 000	R496	

SINGLE PARENT

POLICY HOLDER + 6 CHILDREN UNDER 21

AGE CATEGORY	18-64	
R10 000	R90	
R15 000	R110	
R20 000	R129	
R25 000	R149	
R30 000	R169	
R35 000	R189	
R40 000	R209	
R45 000	R229	
R50 000	R249	
R55 000	R269	
R60 000	R288	
R65 000	R308	
R70 000	R328	

10%

**ANNUAL
PREMIUM
INCREASE**

5%

**ANNUAL
COVER
INCREASE**

**3 MONTHS
WAITING PERIOD**

EXCLUSIVE PLAN

RMA RATES

FAMILY		
POLICY HOLDER + SPOUSE ONLY		
AGE CATEGORY	65-74	
R10 000	R166	
R15 000	R225	
R20 000	R283	
R25 000	R341	
R30 000	R399	
R35 000	R457	
R40 000	R515	
R45 000	R574	
R50 000	R632	
R55 000	R690	
R60 000	R748	
R65 000	R806	
R70 000	R864	

10%

**ANNUAL
PREMIUM
INCREASE**

5%

**ANNUAL
COVER
INCREASE**

3 MONTHS
WAITING PERIOD

EXCLUSIVE PLAN

EXTENDED FAMILY RATES

EXTENDED FAMILY						
AGE CATEGORY	0-17		18-65		66-75	
R10 000	R13		R67		R139	
R15 000	R16		R83		R191	
R20 000	R19		R99		R243	
R25 000	R22		R115		R295	
R30 000	R25		R131		R347	

EXTENDED FAMILY				
AGE CATEGORY	76-80		81-85	
R10 000	R272		R408	
R15 000	R391		R595	
R20 000	R509		R782	
R25 000	R628		R968	
R30 000	R746		R1155	

10%

**ANNUAL
PREMIUM
INCREASE**

5%

**ANNUAL
COVER
INCREASE**

3 MONTHS
WAITING PERIOD

POLICYHOLDER DETAILS

Policy number			Inception date		D	D	M	M	Y	Y
Cover amount	R		Monthly premium		R					
Title:		Gender	M	F	Occupation:					
Firstname(s)					Industry:					
Surname					Employer:					
ID/ Passport number:										
Country of birth:			Country of residence:		Date of Birth		D	D	M	M
Address:					Nationality:					
Postal Code					Email:					
Cellphone:					Work number:					

Policy Beneficiary

Name	Surname	ID/Passport Number	Relationship	Contact

Immediate Family Details (Spouse and 5 children)

Name	Surname	ID/Passport Number	Relationship	Cover Plan

Extended Family Details

Name	Surname	ID/Passport Number	Relationship	Cover Plan

Single Parent Funeral Benefit - Maximum of 5 (Five) children may be covered under the single parent plan

Name	Surname	ID/Passport Number	Relationship	Cover Plan

Couple Funeral Benefit - Maximum of 1 (One) partner under the couple benefit

Name	Surname	ID/Passport Number	Relationship	Cover Plan

Principal Member plus 5 details - Maximum of 5 dependents cover under this funeral benefit

Name	Surname	ID/Passport Number	Relationship	Cover Plan

This is not a policy certificate or contract; acceptance of your policy will be confirmed by RMA Insurance Company.

Principal Member plus 9 details- Maximum of 9 dependentscoverunderthisfuneralbenefit:																			
Name	Surname	ID/PassportNumber										Relationship	Cover Plan						

Principal Member plus 13 details - Maximum of 13 dependentscoverunderthisfuneralbenefit-																			
Name	Surname	ID/PassportNumber										Relationship	Cover Plan						

PAYMENT METHOD														
Cash before 7 th of each month					Debit order before 7 th of each month									
Pay@ / EasyPay Card Number														
SOURCE OF FUNDS (Income from policyholder to pay premiums for this policy)														
Salary		Grant	Pensioners	Disability	Other (indicate source of income)									

PREMIUM PAYER DETAILS														
Name					Surname									
ID/Passport number													Work number	
Cellphone number					Email address									

Total monthly premium for policy		R
Signature policyholder		Date
Name and Surname		

This is not a policy certificate or contract; acceptance of your policy will be confirmed by RMA Insurance Company.

Did you have an active funeral policy within the last 30 Days, with a registered and licensed insurer?

Yes

No

If yes, you will need provide proof of previous cover, from the previous Insurer. Proof of cover from a parlour or broker will not be accepted.

REPLACEMENTS DECLARATION

1. I confirm that I have not been advised to do a replacement.
2. If I am replacing this policy, I know that I must insist on an explanation of the potential negative consequences and cost to me for doing so, before requesting to replace an existing policy.
3. I understand that if I fail to provide the necessary proof of previous underwriting or if I provide incorrect information about previous underwriting that my application for replacement cover may be rejected, or my claim may not be paid for a death within the first six months.
4. RMA will not impose a waiting period on a funeral policy if the policyholder confirms and proof that they have taken out this policy to replace a previous policy where the waiting period has been completed and provided that the policy has been cancelled with the previous Insurer within 31 days from taking this policy. This applies to waiting periods served on the policies with the same or different insurer.
A policy can only be replaced on the same lives, waiting period will apply to any new family members covered on your policy.
5. Waiting period will be applied to any increase in cover of the requested benefit.
6. The waiting period will be reduced in portion to the part of the waiting period on the previous or similar policy.
7. The previous policy must have been with a registered Insurer with the Financial Sector Conduct Authority. A transfer request from a funeral parlour without the relevant proof of cover by a registered Insurer will not be considered.

TERMS AND CONDITIONS

1. General Information

1.1 Accident/Accidental: An Accident means a sudden, unexpected, unusual, specific event occurring at a particular moment and a particular place which even the Assured Life could not foresee, anticipate or envisage and which results in visible, violent, external and traumatic death of the Assured Life.

1.2 Natural Death: is medically defined as death brought on by a disease or age rather than caused by other factors like Accident or crime.

1.3 Age Next Birthday: Insured's age at a particular time with the addition of 1 year.

1.4 Assured Life: This means the person whose life is insured under this policy and upon whose death the benefit will pay out if the conditions of this policy are met. All Assured Lives must be South African citizens or a Permanent Resident, or a person with a legal South African work permit. The Assured Lives are the Main Life Assured and his / her Spouse, Children, Parents and Extended Family. The names of the Assured Lives are reflected on the Policy Schedule.

1.5 Beneficiary: This is the person nominated by the Policyholder to receive the payment of the benefit under circumstances where the benefit is not paid to the Policyholder.

1.6 Benefit starts date: means the date on which cover commences in respect of an Assured Life, which is the day on which the first Premium is paid with respect to that Assured Life.

1.7 Child/Children: Will mean an unmarried, financially dependent biological Child of the Main Life Assured or Spouse, who has not yet attained the age of 21 and will include: a posthumous Child, a stepchild, a grandchild, a legally fostered Child and an adopted Child and a Stillborn Child.

1.8 All ages referred to in this Policy are Age Next Birthday.

The benefit for Children is age-dependent and limited in terms of applicable legislation. Notwithstanding anything included in the

table hereunder, the claim amount will be limited to the maximum amount allowed in applicable legislation.

Benefit tables for Children:

Child Age	% Main Life Assured's Cover Amount
Stillbirths	R3 000
< 1	12.5%
1 – 5	25%
6 – 13	50%
> 13	100%

1.9 Extended Family: means grandparents, siblings, siblings in law, nieces, cousins, uncles, grand uncles, aunts, grand aunts, additional Spouse

1.10 Insurer: RMA Life is the Insurer, and in return for a stipulated Premium, RMA Life accepts the risks and will payout the benefit if a claim event occurs.

1.11 Not taken up (NTU): This is when the Premium Payer does not pay the first Premium payable on the policy. The policy is considered as Not taken up by the Policyholder (NTU) and cancelled from inception.

1.12 Parent(s): means the persons who are the biological Parents, Parents-In-Law, adoptive Parents and stepparents of the Main Life Assured.

1.13 Policyholder: The person that has taken out the policy, has an insurance contract with RMA Life and is also the Premium Payer. The Policyholder and the Main Life Assured is the same person

1.14 Policy starts date: means the date on which the policy becomes effective.

1.15 Premium: the amount specified as payment for the policy benefits and confirmed in the Policy Schedule and amended as provided for in this General Terms and Conditions

1.16 Repudiation: In relation to a claim means any action by which RMA Life rejects or refuses to pay a claim or any part of a claim, for any reason, and includes instances where a Claimant lodges a claim –

1.16.1 in respect of a loss event or risk not covered by the policy; and

1.16.2 in respect of a loss event or risk covered by a policy, but the Premium or Premiums payable in respect of those Assured Lives are not paid.

1.17 Spouse: means a person who is the permanent life partner (whether in a heterosexual or homosexual partnership) or Spouse or civil union partner of the Main Life Assured in accordance with:

1.17.1 the Marriage Act, 68 of 1961.

1.17.2 the Recognition of Customary Marriages Act, 68 of 1997.

1.17.3 the Civil Union Act, 17 of 2006; or

1.17.4 the tenets of any Asiatic religion.

This is not a policy certificate or contract; acceptance of your policy will be confirmed by RMA Insurance Company.

- 1.17.5 A permanent life partner is a partner who the Main Life Assured has lived with for longer than 12 months.
1.17.6 A maximum of 1 Spouse will be covered for benefits under this policy at any one time.

1.18 Stillbirth (Stillborn Child): Is a Child of a Life Assured that did not breathe or show any other signs of life after being delivered, expelled or surgically removed from its mother after the 26th week of pregnancy. This excludes instances where the mother chooses to have an abortion (i.e. termination of pregnancy).

1.19 Main Life Assured: means the individual that is a member of the group and is listed as the Main Life Assured on the Policy Schedule. The Main Life Assured and the Policyholder is the same person.

2. What documents form part of the policy?

- 2.1 The Application Form
2.2 The Policy Schedule; and
2.3 The General Terms and Conditions (this document).

3. Duration and Term of the Policy

- 3.1 The insured event for this policy is death of the Assured Life.
3.2 The term of this policy is 12 months from the Policy start date.
3.3 The policy is automatically renewed for another 12 months on an ongoing basis provided that the group still exists, and the Main Life Assured is still a member of the group.

4. Will the premium increase?

4.1 The Premium will have no automatic increase. However, RMA Life may review and increase Premiums:

- 4.1.1 Within the term of the policy if there are reasonable actuarial grounds to change or vary the terms, conditions or provisions of the policy; or if the variation will be to the benefit of the policyholder; and
4.1.2 Annually upon renewal. Upon annual renewal the following factors will be taken into account to determine the increase: the size of the group; take-up rate or level of participation by members of the group in the individual policies underwritten on a group basis; average risk profile (age, gender and location of Assured Lives will be used to determine the groups average risk profile) and claims profile (the average claims ratio of the group will be taken into consideration).

4.2 Should RMA Life review Premiums, RMA Life will give the Policyholder 31 (Thirty-One) days' notice of any Premium change

5. What does the Policyholder have?

The Policyholder can choose from the following options in terms of the Assured Lives they would like to cover (where Premiums will be quoted at a Family Option level):

- ☐ Family Option 1: Main Life Assured only.
☐ Family Option 2: Main Life Assured and Spouse.
☐ Family Option 3: Main Life Assured and up to 6 Children.
☐ Family Option 4: Main Life Assured, Spouse, and up to 6 Children

The Policyholder can also choose to insure up to 4 Parents and up to 10 Extended Family members in addition to the options above. When adding Parents and Extended Family members, a Premium rate per insured life is payable.

The Policyholder may also choose a Body Repatriation Value Added Service benefit for an additional Premium. If this benefit is added to the policy, it will apply to all Assured Lives covered in the policy.

The benefits that the Policyholder chose will be reflected on the Policy Schedule.

6. How does the body repatriation work?

- 6.1 If the Policyholder chose this benefit, it will be reflected on the Policy Schedule.
6.2 This is an optional benefit available for an additional Premium that applies to all Lives Assured on a policy.
6.3 This benefit will only be available if the death claim is valid under this policy.
6.4 This benefit assists the bereaved family and next-of-kin with the road or air repatriation of the mortal remains of Assured Lives to a funeral home closest to their normal place of residence.
6.5 More information can be requested at quotation stage

7. What are the minimum and maximum entry ages?

Insured Life	Minimum Entry Age	Maximum Entry Age	Cease Age
Main Life Assured	18	75	-
Spouse	18	75	-
Children	1	21	25
Parents	18	85	-
Extended Family	1	85	-

8. What is the Insurance Cover amount?

8.1 The cover amount per Life Assured is as follows:

Insured Lives	Minimum Cover	Maximum Cover
Family Options (1 – 4)	R10 000	R50 000
Parents	R5 000	R30 000
Extended Family	R5 000	R30 000

8.2 Cover amount for each Parent and each Extended Family cannot exceed the Main Life Assured's cover amount.

8.3 The Cover amount selected for Family Options will apply to both the Main Life Assured & Spouse.

8.4 The Children Cover Amount will be limited as set out in section 1.

8.5 The Cover amount that the Policyholder is entitled to under this Policy is reflected in the Policy Schedule.

9. How are the premiums paid?

- 9.1 Premiums are payable monthly in advanced
9.2 The Premiums are set out in the Policy Schedule.
9.3 The Premiums set out in the Policy Schedule in respect of the Assured Lives shall be paid by the Policyholder
9.4 Premiums may be paid via debit order or EFT.

10. Missing the first premium

- 10.1 If the Policyholder misses the first Premium payment on the policy, the Policy start date will be moved to the following month.
10.2 If the Policyholder fails to pay the first Premium again in the second month, the policy will be deemed Not taken up (NTU) and the Policyholder will be notified of the cancellation of the policy from inception.

11. What happens if Premiums are not paid?

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11.1 Grace Period: RMA Life allows a 31-day grace period for monthly Premiums as Grace Period. Cover continues until the end of the Grace Period. The Grace Period is only applicable after the first Premium on the policy was paid and the policy is in force or inception.

11.2 Lapse: The policy will lapse if two consecutive Premiums are missed and/ or the policy will also lapse at any stage if two Premiums are outstanding. If the policy is lapsed, the Policyholder will be informed of the lapse.

12. Can the policy be reinstated?

12.1 The policy may only be reinstated once in a 24-month period.

12.2 The policy may only be reinstated within a 3-month period after lapse or cancellation occurred

12.3 If reinstatement is requested, all outstanding Premiums must be paid up to date.

12.4 No new waiting period will apply for Funeral benefits on reinstatement for Assured Lives that were covered before the lapse or cancellation and to which Assured Lives no waiting period was applicable before the lapse or cancellation.

12.5 For those Assured Lives where a waiting period was applicable before the lapse or cancellation, the waiting period will continue from the date of reinstatement.

13. When does the cover start?

13.1 The insurance cover in respect of an Assured Life shall commence on the Benefit Start date reflected in the Policy Schedule.

14. When does the cover end?

14.1 Insurance cover in terms of this policy in respect of an Assured Life shall cease on the occurrence of the events mentioned below, whichever occurs first:

14.1.1 This policy is cancelled.

14.1.2 The Policyholder fails to pay the Premium on the due date thereof and fails to remedy such failure within the grace period set out in clause 11.

15. Are there any Waiting Periods?

15.1 The following waiting periods are applicable. No Benefits will be paid during the waiting period:

15.1.1 Cover for Accidental death starts immediately provided that the policy has commenced i.e., the first Premium is received by RMA Life. If the policy is in arrears but still in force the outstanding premiums will be deducted from the sum insured.

15.1.2 A 3 (three) month waiting period shall apply from the Benefit Start Date, in respect of a death due to natural causes.

15.1.3 A 12 (twelve) month waiting period shall apply from the Benefit Start Date in respect of a death due to suicide.

15.2 The waiting period is applicable per Assured Life and will commence when cover for that Assured Life commences.

15.3 Where new cover is added a new waiting period will be applicable to the new cover

15.4 Where cover is decreased no new waiting period will be applicable.

15.5 The waiting period will be waived/reduced if the Main Life Assured had another active policy with similar benefits that was cancelled within 31 days of taking out this policy. Similar benefits refer to the same or less cover amount and benefit payout type (e.g. lump-sum payment) on the following basis:

15.5.1 The waiting period will be reduced by the number of months the previous policy was active.

16. How long are lives assured covered under this policy?

16.1 All Assured Lives are covered for the term of the policy or until the insurance cover is terminated for whatsoever reason in terms of clause 17 below.

16.2 Cover for Children will end when the child reaches the age of 25.

17. Can this policy be cancelled?

17.1 Cooling off period: The Policyholder may cancel the policy within 31 days of receiving the terms and conditions.

17.1.1 If the Policyholder chooses to cancel the policy in this period, RMA Life will refund any Premiums already received, in a case where a claim was paid, no refund will be provided.

17.2 The right to cancel: This policy may be cancelled, by RMA Life and/or the Policyholder at any time during the term of the policy by giving 31 (Thirty-One) Days' notice to the other party.

17.3 There will be no refund of Premiums if the policy is cancelled outside the cooling off period,

17.4 No claims shall be entertained for death that occurred after the termination of this policy

17.5 This policy will terminate when the Main Life Assured passes away.

17.6 In any instance where the policy is cancelled, is an NTU or ends for whatever reason, the Policyholder and Main Life Assured will be informed.

18. Can I make changes to the policy?

18.1 Only the Policyholder may make changes to the policy. Changes can include:

Change debit order details.

Change contact details or personal details. Change contact details or address.

Amendments and/or variations and Waivers

19.

19.1 RMA Life will always be entitled to amend any provisions of the Policy or the funeral benefits, by sending 31 (Thirty-One) days written notice to the Policyholder.

19.2 Amendments, waiver or cancellation of the Policy as a whole or of any terms or condition of the Policy will be effective unless such amendment, waiver or cancellation is in writing and accepted by RMA Life.

19.3 Any alteration or variation to this policy may be enforced or put into effect if permitted by legislation within 31 (Thirty-One) days.

19.4 Formal notification will be provided before any alterations or variations are made within 31 (Thirty-One) days.

20. Child/Children specific events:

20.1 What happens if the Child reaches the maximum age for cover?

20.1.1 The maximum age for cover for Children is 25 years. Cover for the Child will end when the Child reaches the age of 25 years.

20.2 There will be no waiting period applicable to changes under this clause.

20.3 Stillbirth claims will be limited to 2 claims over the lifetime of the policy (initial 12 months including any renewal thereafter). Stillbirth claims will not count towards the Children limit of 6 and are only payable once the insured Parent's waiting period for natural causes has passed.

20.4 If the Stillborn Child has both Parents insured under this policy:

20.4.1 waiting periods applicable to the parents will be applicable to the stillborn.

20.4.2 The Parent with the lower remaining waiting period will be used (where relevant), and only one Stillbirth claim is payable per stillbirth death

20.4.3 only one Stillbirth claim is payable per Stillbirth death.

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21. How to submit a claim for funeral benefits?
 - 21.1 Claims may be reported to any RMA Life branch during normal office hours; or
 - 21.2 to the RMA Life Contact Centre on telephone number 086 010 2532; or
 - 21.3 By email to: funeralclaims@randmutual.co.za.
 - 21.4 RMA Life will not pay or be liable for a claim for Funeral Benefits unless written notification of the claim, together with all supporting documents as prescribed by RMA Life is received by RMA Life within 180 days after the occurrence of the Accident.
 - 21.5 If any information that is provided on any Assured Life is incorrect, any benefit that becomes payable may be recalculated or declined.
 - 21.6 All claims must be reported to RMA Life within 180 days of the date of death of the Assured Life on the policy.
 - 21.7 RMA Life will pay all valid claims within 48 hours of receiving all the required documentation. Should RMA Life require any additional documentation or information to validate the claim, the payment may take longer. The 48 hours will only apply once the additional documentation or information is received. RMA Life has the right to investigate any claim submitted. Once a claim is under investigation, the 48- hour payment turnaround time will fall away, and the investigation will determine the new timeframe in which a decision will be reached on the validity of the claim. In this instance RMA Life will inform the Policyholder that the claim is being disputed.
 - 21.8 All benefits under this Policy will be provided to the Policyholder.
22. Claim documentation to be submitted to RMA:
 - 22.1 To enable RMA Life to process a claim, the following documents must be submitted:
 - 22.1.1 Completed claim form
 - 22.1.2 RMA Life's Death Notification Form
 - 22.1.3 Certified Copy of ID of the deceased
 - 22.1.4 Certified Copy of ID of the Claimant
 - 22.1.5 Certified Copy of the death certificate issued by the Department of Home Affairs
 - 22.1.6 Original or certified copy of all four (4) pages of the DHA1663 (Notification of death)
 - 22.1.7 Proof of bank account of the claimant not older than 3 months (stamped by the bank); and
 - 22.1.8 A police report must be completed and submitted in the event of unnatural deaths.
 - 22.2 RMA Life will only entertain claims for the Assured Lives reflected on the Policy Schedule.
23. Repudiation of Claims
 - 23.1 RMA Life aims to settle all claims; however, claims may be repudiated in circumstances where the claims do not comply with conditions of the policy. If a claim has been rejected, RMA Life will inform the claimant of the decision and reasons for rejection in writing.
 - 23.2 The claimant has up to 90 days from the date of receiving the Repudiation Letter to lodge a complaint to RMA Life's Complaints Officer if they want to object against RMA Life's decision. The Complaints Officer will respond within 15 days, whereby the decision to repudiate the claim may be overturned or upheld. See the Complaints Procedure for the detailed complaints process.
 - 23.3 No cover will be provided to any insured life that lives permanently outside the Republic of South Africa.
 - 23.4 RMA needs to be informed if a person covered under the policy leaves the country for more than 3 months in a row. This may affect the terms and conditions of the contract, as well as whether cover can continue.
 - 23.5 If RMA is not informed then RMA has the right to reject any claim and/or terminate the policy, in which event Premiums will not be refunded. RMA can only do so after the Policy Owner receives at least 31 days written notice of the intended termination.
24. What are the exclusions on this policy?
 - 24.1 The Benefit will not be paid if death is directly or indirectly caused by or attributable to:
 - 24.1.1 Active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military action, or usurped power.
 - 24.1.2 In the event that a claim arises as a direct or indirect consequence of the use of nuclear, biological or chemical weapons, or any radioactive contamination, or attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective of whether any of the aforesaid has been performed with the specific use of information technology.
 - 24.1.3 The influence of drugs or narcotics, unless administered or prescribed by a medical professional (other than themselves);
 - 24.1.4 Operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot-air balloon, including those which are not motor-driven. This does not include flying as a fare-paying passenger
 - 24.1.5 Deliberate exposure to exceptional danger (excluding an attempt to save human life);
 - 24.1.6 Criminal acts, participating or attempting to participate in illegal activity and/or being incarcerated in a penal institution
 - 24.1.7 A motor vehicle injury where the life assured is driving whilst under the influence of alcohol (having a blood alcohol level above the statutory limit), in a race, stunt show or speed test
 - 24.1.8 A motor vehicle injury resulting from the member failing to take reasonable measures to ensure the roadworthiness of the motor vehicle
 - 24.2 No benefit is payable if the Insurer is notified of a claim later than 180 days after the date of death.
 - 24.3 Benefits are subject to prudential standard limitations.
25. What are the Policyholder's rights?
 - 25.1 The Policyholder may not cash in this policy or transfer/cede the rights under this policy to a third party as security or for any other reason whatsoever.
26. Fraud and Misrepresentation
 - 26.1 Notwithstanding the provisions of this Policy relating to claims, RMA Life reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums in respect of that life forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud, misrepresentation or non-disclosure of any material fact.
 - 26.2 If RMA Life finds any non-disclosure, misrepresentation or any incorrect information to any material facts or circumstances with regards to the policy, we may reject the application.
 - 26.3 Should this information come up during the term of the policy or at claim stage, RMA Life will declare the contract null and void. This will result in RMA Life cancelling the policy contract from inception and no paid Premiums will be refunded.
27. What are the responsibilities of the RMA Life staff?
 - 27.1 All staff, who are not authorized FAIS Representatives, may explain to Policyholders the policy benefits, and the processes to be followed (Factual information only).
 - 27.2 However, only RMA Life staff who are authorized FAIS Representatives may give financial advice to the Policyholder.
28. What are the Policyholder's responsibilities?
 - 28.1 The claimant is responsible to answer all questions on the application form, claim form, or any other form that he/she might complete during the life of the policy, correctly and honestly.

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- 28.2 The Policyholder warrants that he will provide all information required in the sole discretion of RMA Life to underwrite this policy and to assess claims under this policy.
- 28.3 Any neglect to complete these forms correctly, RMA Life may decrease the benefits or cancel the policy or insurance under the policy.
- 28.4 This may also result in the claim being repudiated.
- 28.5 For legal purposes, you should not sign any blank or incomplete forms correctly, RMA Life may decrease the benefits or cancel the policy or insurance under the policy.
29. What are the charges and fees?
- 29.1 All the charges and fees for this policy are included in the Premium as indicated in the Policy Schedule.
30. GENERAL PROVISIONS
- 30.1 Policy review
- 30.1.1 RMA Life reserves the right to change the policy from time-to-time and will notify the Policyholder and Main Life Assured of any policy changes.
31. Liability of RMA Life
- 31.1 RMA Life will pay benefits after the first Premium has been received if the claim is valid and no policy waiting periods are applicable.
- 31.2 After benefits have been paid, RMA Life will have no further liability towards the claim.
32. Currency and the law
- 32.1 RMA Life will make all payments in South African Rands (ZAR). Should the law of South Africa change, the conditions of this contract will be amended.
- 32.2 RMA Life shall only make payment into South African bank accounts.
33. No rights to other individuals
- 33.1 Unless otherwise provided, nothing in this Policy shall give any rights to benefit other than to the Policyholder or the claimant. Any extension providing indemnity to any person other than the Assured Life shall not give any rights of claims to such person, the intention being that the Claimant shall claim on behalf of such person
34. Non-disclosure and Misrepresentation
- 34.1 This Policy shall not be void or voidable by reason of any
- 34.1.1 Inadvertent misrepresentation, misdescription or non-disclosure
- 34.1.2 Inadvertent breach of condition or warranty
- 34.1.3 Inadvertent act, error or omission of the Policyholder, if notice be given to RMA Life as soon as reasonably practicable after the Policyholder becomes aware of the same. If required, the Policyholder shall pay any pro-rata additional Premium due, following such notice. It is the Policyholder's responsibility to ensure that the information for the Policyholder and Lives Assured and their Beneficiary(ies) are always accurate and kept up to date.
- 34.1.4 The Policyholder needs to inform RMA Life as soon as any life assured or contact information changes.
35. Commission and Fees
- 35.1 The commission is charged for each Premium. Premiums are worked out based on the total commission charge reflected in the Policy Schedule, according to the applicable legislation, and VAT will only be charged for Brokers who are VAT registered.
36. Policy Replacement
- 36.1 Similar Policy: Means a product with benefits made available by an Insurer and has homogenous features to a product offered by RMA, identifiable by the following attributes:
- 36.1.1 Benefits
- 36.1.2 Exclusions
- 36.1.3 The duration of a policy
- 36.1.4 Policy Conditions
- 36.1.5 Waiting Periods
- 36.2 Replacement Policy: Means a new policy or a variation of an existing policy due to any reason other than the annual Premium increase, where:
- 36.2.1 The Policyholder or Main Life Assured was also the Policyholder or Main Life Assured in respect of another policy, and the Life Assured was covered under the previous policy in the last 31 days.
- 36.2.2 The previous policy termination event occurred in anticipation of, or because of effecting the new policy or variation.
- 36.2.3 If you have never had a funeral policy or not been a member of a group funeral policy and you take out cover, your cover is new to RMA, as it is the first time you are insured on a funeral policy.
- 36.2.4 A new policy can be the above, 38.2.3 or it can be a funeral policy from a different Insurer. This would happen if you cancelled funeral cover with one Insurer and take out cover with RMA Life. In this case, you have a new policy, but your cover is not new because you already had cover on a previous policy.

11 Contact details

RMA Insurance Company Limited	
Registration Number	1990/006308/06
Telephone	0860 222 132
Emails	contactcentre@randmutual.co.za
Physical Address	RMA Building, 10 St Andrews Road Parktown 2193
Scheme name and information	
Registration Number	2012/089044/07
FSP Number	48989 / Authorised JR of EUM FSP 33564
Telephone	011 211 4581 / 083 505 2092
Emails	dignityfunerals@telkomsa.co.za
Physical Address	41 Wilmetie street, Ext 6 Ennerdale Gauteng 1830
National Financial Ombud Scheme	
Telephone	086 0800 900
Whatsapp	066 473 0157
Email	info@nfosa.co.za
Address	110 Oxford Road, Houghton Estate Johannesburg, Gauteng, 2198

This is not a policy certificate or contract; acceptance of your policy will be confirmed by RMA Insurance Company.

FinancialSector Conduct Authority	012 428 8000
Telephone Emails Physical address	info@fsca.co.za Riverwalk OfficePark Block B41 Matroosberg Road (Corner of Garsfontein and Matroosberg Road) Ashlea Gardens x 6 Menlopark, Pretoria, 0081 www.fsca.co.za
Website	
Information Regulator (South Africa)	
Emails Physical address	enquiries@info regulator.org.za 27 Stiemens Street, Braamfontein, Johannesburg, 2017

DISCLOSURE

Voluntary Funeral Scheme is a juristic representative under FSB 33564 an intermediary with authorized FSP 51182.

A Juristic Representative of Executive Underwriting Managers Pty Ltd "EUM" FSP 33564 who you appoint to act on your behalf. Upon acceptance of cover will the funeral policy be administered by EUM and underwritten by RMA. EUM does not directly or indirectly hold more than 10% of the underwriter's shares and has any equivalent substantial financial interest in the underwriter. The person selling you this product also receives fees or commission. They have not provided you with financial advice, only basic information on how this product works.

MY DECLARATION

- ☐ I hereby apply for the Funeral plan in accordance with the conditions and exclusions of the plan as set out in this document.
- ☐ I understand that this document should not be deemed as acceptance of cover by RMA. Should RMA accept my application will they send me a policy certificate in English, and no cover is in place before acceptance have been confirmed by RMA via SMS with my policy certificate.
- ☐ I understand the policy summary, chosen benefits and claim procedures.
- ☐ I understand that I have a 31-day cooling-off period from inception to cancel my policy.
- ☐ I understand that I must pay my premiums monthly in advance, I can cancel my policy at any time by giving 31 days' notice and that there will be no refund on premium already paid.
- ☐ I understand that only one life per policy can be insured and the total amount of cover may not exceed R30 000 per life.
- ☐ I, the undersigned, hereby declare and warrant that all information supplied herein is true and complete. I am aware, and understand that any non-disclosure or misrepresentation which is material to the determination of the risk, may lead to the policy being declared null and void, in which case premiums paid will be forfeited.
- ☐ I understand that a replacement was not recommended and understand the conditions of a replacement and the requirements to comply with should I replace a policy with this policy. I understand if I cannot provide the proof or if the previous insurer cannot be confirmed the waiting periods will not be waived.
- ☐ I have not been provided with financial advice nor has my ability to afford the product been assessed. I know that if I need financial advice, I should approach an accredited financial adviser.

PROTECTION OF PERSONAL INFORMATION ("POPIA") DECLARATION

RMA Insurance Company Limited will process and protect your personal information as required by all relevant laws including the Protection of Personal Information Act, 4 of 2013 (POPIA).

Such personal information may include, but not be limited to your finances and other details required by the application form/agreement.

The provision of information required by this application form/agreement is mandatory and RMA cannot make our products or services available to you without it.

We shall process your personal information (and may share with our service providers, data bureaus and business units and companies* which are part of the RMA Group) to:

- ☐ conclude and administer this application, which may include underwriting.
- ☐ allow for the collection of payments.
- ☐ assess and process claims, and to do any mandatory checks.
- ☐ comply with all legal and regulatory requirements, including industry codes of conduct.
- ☐ prevent loss, fraud.
- ☐ share with intermediaries appointed as official intermediaries or that have your written approval, so that they can provide you with financial advice and/or intermediary services.
- ☐ administer your membership to a loyalty/rewards/wellness or benefit programme, and share with external benefit providers which are not part of the RMA Group to provide you with benefits which stem from your membership to a loyalty/rewards/wellness or benefit programme.
- ☐ share with bureaus to enhance and enrich our understanding of our customer base
- ☐ execute the RMA Group's strategic initiatives
- ☐ conduct market research from time to time via email, telephone, or other means (for example, invite you to events)
- ☐ share your personal information with third parties if there is a legitimate reason to do so
- ☐ include further purposes compatible with the above.

Further processing and storage may require that we send your personal information to service providers outside of the Republic of South Africa on RMA's behalf. Unless we have a binding agreement with the service provider which ensures that it effectively adheres to the principles for processing of information in accordance with POPIA, we will not send your personal information to a country that does not have substantially similar laws to that of the Republic of South Africa which provide for the protection of personal information.

Prior to giving RMA a minor child's personal information, I understand that RMA may require additional information to confirm that I am authorised to provide the child's information. By providing the personal information, I consent to RMA collecting and processing the child's information in my capacity as the child's competent person.

Signature policyholder	Name and Surname	Date

This is not a policy certificate or contract; acceptance of your policy will be confirmed by RMA Insurance Company.

STRATCOL USER NUMBER: 10265

USER / BUSINESS NAME: Celliers Groepversekering (Pty) Ltd t/a MicFin Groepskema

REGISTERED ABBREVIATED NAME: MICFIN

(The Abbreviated Name is the reference to appear on your bank statement)

USER / BUSINESS PHYSICAL ADDRESS:

Shop 2 B Makiva Sentrum

Mosselbay

Western Cape

6500



DEBIT ORDER AUTHORISATION FORM

(Please ensure that all required fields are completed in full & both pages signed and dated)

ACCOUNT HOLDER (DEBTOR) INFORMATION:

ID / Registration No: _____ Name & Surname / Company Name: _____

Address: _____ Code: _____

Contact Details: (Home) _____ (Mobile) _____ (Work) _____

(E-Mail) _____

If Company / CC; name of person (s) signing this: _____

Account Holder Name: _____ Bank: _____

Branch / Code: _____ Account Number: _____

Account Type: ☐ CURRENT ☐ SAVINGS ☐ TRANSMISSION ☐ OTHER

If "Other" – Please supply details: _____

: _____

COLLECTION INSTRUCTION:

Interval: ☐ Once-Off ☐ Monthly ☐ Quarterly ☐ Biannually ☐ Annual ☐ Weekly ☐ Biweekly

Is this limited to fixed amounts, or to debits due in future that may vary?

Fixed Amounts: ☐

Variable Amounts: ☐

Usage Based: ☐

The maximum amount allowed by the DebiCheck rules for the recovery of arrear amounts for Fixed and Variable amount mandates is 1.5% of mandated amount. In the case of Usage based mandates the recovery amount is equal to the maximum amount registered against the mandate. Please Note: If variable amounts are selected, the amount(s) hereunder may be exceeded.

- Once-Off Transaction:

Collection Date: dd ____ / mm ____ / yy ____ R ____ . ____ (Amount)

- Recurring Transactions: CONTINUE INDEFINATELY UNTIL CANCELLED BY THE DEBTOR? YES: ☐ NO: ☐

1st Collection Date: dd ____ / mm ____ / yy ____ R ____ . ____ (Amount)

Day of month thereafter: ____ (1st – 31st) Annual Escalation: ____ (%) Escalation Month: ____

- IF NOT INDEFINATELY; INDICATE NO. OF DEDUCTIONS: ____ FINAL DATE: dd ____ / mm ____ / yy ____

- If interval selected is WEEKLY; please circle suitable day: **MON / TUE / WED / THU / FRI / SAT**

I / We, the above mentioned and undersigned, hereby authorise StratCol to collect by debit order from the above mentioned bank account, all amounts due in terms hereof and to pay same to **the StratCol User above**. (I confirm that I am the person and/or we are the parties with signature authority as registered with my / our bank).

SIGNATURE(S) AS USED FOR OPERATING ON THE ACCOUNT:

SIGNATURE (1): _____ SIGNATURE (2): _____ DATE: _____

EFT > ☐ OR NAEDO/DC > ☐

FOR OFFICE USE ONLY:

Client Reference Number: _____

NAEDO TRACKING (Please Circle): 1D / 2D / 3D / 4D / 5D / 6D / 7D / 8D / 9D / 10D / 14D / 21D / 32D

Please note for a DebiCheck Mandate, tracking days can be up to a maximum of 10D

AGREEMENT

I / We hereby authorise STRATCOL to issue and deliver payment instructions to my / our banker for collections against my / our abovementioned account at my / our above mentioned bank.

The individual payment instructions so authorised to be issued, must be issued and delivered according to the above mentioned interval on the date when the obligation in terms of the Agreement is due and the amount of each individual payment instruction may not differ as agreed to in terms of the Agreement.

The payment instructions so authorised to be issued, must carry a number, which number must be included in the said payment instruction and if provided to me / us should enable me / us to identify the agreement on my / our bank statement. The said number should be added to this form on page 1 under client reference number, before the issuing of any payment instruction and communicated to me / us directly after having been completed by me / us.

I / We agree that the first payment instruction will be issued and delivered as per collection instruction.

If however, the date of the payment instruction falls on a non-processing day (weekend or public holiday), I / we agree that the payment instruction may be debited against my / our account on the following or previous business day.

NAEDO/DEBICHECK

Allows for tracking of dates to match with flow of Credit at no additional cost to myself / ourselves. I / We authorise the originator to make use of the tracking facility as provided for in the EDO system at no additional cost to myself / ourselves.

Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the Agreement have been paid or until this authority is cancelled by me / us, by giving **the StratCol User** notice in writing of no less than the interval (as indicated on the Authorisation) and sent by prepaid registered post or delivered to his / her / its address indicated above.

DebiCheck is an authentication process initiated from your bank to authorize the mandate.

MANDATE

I / We acknowledge that all payment instructions issued by **the StratCol User** shall be treated by my / our above mentioned bank as if the instructions had been issued by me / us personally.

CANCELLATION

I / We agree that although this authority and mandate may be cancelled by me / us, such cancellation will not cancel the Agreement. I / We also understand that I / we cannot reclaim amounts, which have been withdrawn from my / our account (paid) in terms of this authority and mandate if such amounts were legally owing to **the StratCol User**.

ASSIGNMENT

I / We acknowledge that this authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party.

SIGNED AT _____ ON THIS _____ DAY OF _____ 20_____

SIGNATURE(S) AS USED FOR OPERATING ON THE ACCOUNT:

(1) _____ (2) _____