



**1LIFE
FUNERAL
COVER**

**GET AFFORDABLE
FUNERAL COVER FOR
YOU AND UP TO 16
MEMBERS TODAY.**

Essential Plan

Policy Application for Funeral Cover

1Life

Changing Lives



Essential Plan Product Overview

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

WHO CAN BE COVERED?

- **Policyholder** - Must be a South African citizen aged 18 to 64 years.
- **Spouse** - A person, to whom the policyholder is legally married under South African law.
- **Children** - You or your spouse's own children; legally adopted or step children; who are under the age of 21 or under the age of 25 if a full time student at any tertiary educational institution registered in terms of legislation of the Republic of South Africa.
- **Extended Family Members (including Parents / Parents-in-Law)**
The policyholder can cover him or herself and up to 10 additional extended family members up to the age of 84 years.

Additional spouses defined as above, grandparents and grandchildren of the policyholder or spouse, brothers, sisters, brothers and sisters-in-law, nephews, nieces, aunts, uncles, cousins and children 21 years and older, and not studying.

BENEFITS INCLUDED IN YOUR POLICY

Burial Repatriation Benefit

- The benefit provides transportation of the deceased from the place of death, which includes the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22nd parallel) to the final funeral home closest to the place of burial within the borders of South Africa, and adheres to cultural requirements in this respect.
- Provision has been made for one family member to accompany the deceased during transportation and accommodation for this family member will be catered for.
- To redeem this benefit upon the death of any assured life on the policy, please contact 011 745 9106

Continuation Option

- A continuation option is available to the first spouse of the policyholder in the event of an approved claim on the life of the policyholder, if there is no first spouse, the option will revert to the eldest life assured on the policy that is aged 18 to 64 years.
- This option must be exercised in the prescribed manner within 90 days of the death of the policyholder, failing which the policy and cover in terms of the policy in respect of all assured lives shall lapse and no further benefit shall be payable.
- If the continuation option is exercised subject to the conditions of the policy, the member shall take over the premium payments in terms of this policy and shall become the policyholder and the assured lives will continue to enjoy cover and no new waiting periods or exclusions shall be imposed.

WAITING PERIODS

- The waiting period for natural death on the funeral plan is 6 months and 6 paid premiums.
- There is no waiting period for accidental death of any Assured Lives covered on the policy after the receipt of the first premium.
- The above also applies to Assured Lives who have been added onto the policy after the policy has commenced.

IMPORTANT DETAILS

CLIENT SERVICE (POLICY INFORMATION)

Tel 011 568 0380
Fax 011 388 2992
Email queries@1pointadmin.co.za

CLAIMS

Tel 0800 007 700
Fax 086 695 6497
Email brokerclaims@1life.co.za

OPTIONAL BENEFITS

1Life Benefits

These benefits (Discount Coupons and Legal Assistance) are optional at R10.50. You may add or remove this benefit at any time without affecting the benefits offered under the Essential Plan or you could only select the 1Life Benefits without entering into the Essential Plan.

Discount Coupons

Policyholders enjoy access to discount coupons over a wide range of goods across various brands and products available from Shoprite, Checkers and Checkers Hyper stores nationwide. To access your discount coupons:

- Simply dial *120*7706# from any mobile phone and follow the prompts.
- The coupons will be delivered via SMS to the mobile phone.
- Present the coupon at the till point before making payment and the discounts will be provided. Limited to a maximum of 5 units per month of each discounted item.

Legal Assistance

These services are available to policyholders 24 hours a day, 365 days a year by simply phoning 0861 663 5433 (0861 ONELIFE). Assistance is given as often as is needed on any legal matter, limited only to South African law and includes the following:

- Telephonic legal advice.
- Legal templates and guidance documentation for certain standard or routine legal needs.
- Free 30 minute consultation with a panel attorney, if needed.

- **N.B The above does not include legal representation in a court of law.**



Essential Plan Cover and Premiums

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

BENEFITS AND PREMIUMS

- These amounts are the monthly premiums payable in advance.
- The minimum premium for the Essential Plan is R112 per month excluding Top Up Benefits and 1Life Benefits.

SINGLE PLAN (POLICYHOLDER)

CURRENT AGE	PLAN 1 R8 500	PLAN 2 R15 000	PLAN 3 R22 500	PLAN 4 R30 000	PLAN 5 R40 000	PLAN 6 R50 000
18 to 24	R112	R138	R140	R154	R169	R173
25 to 34	R118	R149	R151	R163	R174	R188
35 to 44	R130	R156	R158	R169	R177	R191
45 to 54	R135	R160	R163	R178	R187	R202
55 to 64	R140	R170	R184	R217	R228	R233

FAMILY PLAN (POLICYHOLDER, SPOUSE AND CHILDREN)

18 to 24	R131	R155	R156	R189	R237	R275
25 to 34	R144	R177	R195	R216	R257	R288
35 to 44	R151	R189	R211	R224	R266	R292
45 to 54	R157	R197	R218	R234	R272	R300
55 to 64	R163	R200	R234	R256	R321	R335

*Spouse covered under the family plan has the same cover as the main member

CHILDREN COVER INCLUDED IN FAMILY PLAN (A MAXIMUM OF 4 CHILDREN)

CURRENT AGE	R8 500	R15 000	R22 500	R30 000	R40 000	R50 000
0 to 5	✓	✓				
6 to 25*	✓	✓	✓	✓	✓	✓

*Child covered up to age 25 if still studying

EXTENDED FAMILY MEMBERS

0 to 19	R40	R48	R56	R72	R84	R95
20 to 29	R57	R72	R89	R114	R135	R152
30 to 44	R74	R102	R134	R176	R213	R245
45 to 54	R93	R131	R164	R238	R303	R358
55 to 59	R103	R142	R194	R262	R323	R375
60 to 64	R133	R178	R221	R292	R354	R408
65 to 69	R159	R205	R260	R347	R423	R487
70 to 74	R193	R263	R336	R399	R453	R498
75 to 79	R222	R321	R396	R433	R465	R520
80 to 84	R276	R386	R491	R537	R577	R607

*Policyholder must be covered for extended family members to be covered

TOP UP BENEFITS - OPTIONAL

BENEFIT	PACKAGE 1	PACKAGE 2	PACKAGE 3
Premium waiver	✓	✓	✓
Grocery - R2 500	✓	✓	✓
Transport - R3 000		✓	✓
Meat - R5 000			✓
Premium - Single Plan	R12	R18	R35
Premium - Other Plans*	R30	R35	R49

*Includes Single + Extended, Family plan, Family + Extended plans
Single Plan Options Exclude Waiver of Premiums

1LIFE BENEFITS - OPTIONAL

BENEFIT	
Discount Coupons and Legal Advice	
Premium per package	R10.50



Essential Plan Cover and Premiums

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

BENEFITS AND PREMIUMS WITH CASHBACK

- These amounts are the monthly premiums payable in advance.
- The minimum premium for the Essential Plan is R112 per month excluding Top Up Benefits and 1Life Benefits.

SINGLE PLAN (POLICYHOLDER)

CURRENT AGE	PLAN 1 R8 500	PLAN 2 R15 000	PLAN 3 R22 500	PLAN 4 R30 000	PLAN 5 R40 000	PLAN 6 R50 000
18 to 24	R136	R162	R165	R181	R202	R207
25 to 34	R142	R171	R177	R191	R204	R227
35 to 44	R152	R178	R185	R200	R214	R234
45 to 54	R158	R186	R192	R209	R222	R241
55 to 64	R165	R195	R217	R254	R272	R280

FAMILY PLAN (POLICYHOLDER, SPOUSE AND CHILDREN)

18 to 24	R150	R174	R176	R214	R269	R312
25 to 34	R159	R193	R214	R242	R291	R327
35 to 44	R165	R207	R231	R251	R302	R328
45 to 54	R177	R216	R242	R262	R308	R342
55 to 64	R183	R220	R258	R286	R362	R381

*Spouse covered under the family plan has the same cover as the main member

CHILDREN COVER INCLUDED IN FAMILY PLAN (A MAXIMUM OF 4 CHILDREN)

CURRENT AGE	R8 500	R15 000	R22 500	R30 000	R40 000	R50 000
0 to 5	✓	✓				
6 to 25*	✓	✓	✓	✓	✓	✓

*Child covered up to age 25 if still studying

EXTENDED FAMILY MEMBERS

0 to 19	R48	R57	R66	R84	R99	R112
20 to 29	R68	R85	R104	R134	R159	R181
30 to 44	R86	R119	R157	R208	R251	R288
45 to 54	R109	R153	R192	R278	R353	R418
55 to 59	R121	R167	R227	R307	R378	R438
60 to 64	R157	R208	R260	R343	R416	R478
65 to 69	R187	R241	R304	R405	R494	R570
70 to 74	R226	R308	R395	R467	R529	R581
75 to 79	R261	R377	R465	R509	R545	R610
80 to 84	R324	R455	R576	R631	R676	R711

*Policyholder must be covered for extended family members to be covered

TOP UP BENEFITS - OPTIONAL

BENEFIT	PACKAGE 1	PACKAGE 2	PACKAGE 3
Premium waiver	✓	✓	✓
Grocery - R2 500	✓	✓	✓
Transport - R3 000		✓	✓
Meat - R5 000			✓
Premium - Single Plan	R12	R18	R35
Premium - Other Plans*	R30	R35	R49

*Includes Single + Extended, Family plan, Family + Extended plans
Single Plan Options Exclude Waiver of Premiums

1LIFE BENEFITS - OPTIONAL

BENEFIT	
Discount Coupons and Legal Advice	
Premium per package	R10.50

TOP UP BENEFITS TERMS & CONDITIONS

All 3 benefit packages apply to the policyholder only.

Premium waiver applies to family plans and only applies to a single plan if extended family are added to the plan.



Cash back

CASH BACK

- The policyholder will receive a cash back amount after every 48 premiums have been received by 1Life subject to the policy being active and no claims having been paid during the respective period.
- The amount due is calculated at 6 times the average monthly premium paid during the applicable period.
- Should a death claim be paid, a new cycle of 48 premiums will commence after 1Life receives your next premium following a claim payment.



Premium waiver

PREMIUM WAIVER

- Upon the death of the policyholder, all assured lives remain covered for a period of 24 months without any premiums being due on the plan. No changes to the cover levels or addition of new lives is permitted during this period.
- After this period any individual currently covered on the policy and 18 years or older may elect to become the policyholder.



Grocery benefit

GROCERY BENEFIT

Upon the death of the policyholder, a Grocery benefit to the value of R 2 500 will be paid out to the nominated beneficiary(ies) to assist with the funeral costs incurred with respect to the funeral. This benefit will be paid out in cash to the beneficiary(ies).



Transport benefit

TRANSPORT BENEFIT

Upon the death of the policyholder, a transport benefit to the value of R 3 000 will be paid out to the nominated beneficiary(ies) to assist with the transportation costs associated with the funeral. This benefit will be paid out in cash to the beneficiary(ies).



Meat benefit

MEAT BENEFIT

Upon the death of the policyholder, a Meat Benefit to the value of R 5 000 will be paid out to the nominated beneficiary(ies). This benefit will be paid out in cash to the beneficiary(ies).

IMPORTANT TO NOTE:

- You may only select one top up package.
- The top up benefits apply to the policyholder only.
- The top up benefits are not "stand-alone" benefits and may not be taken out on their own but in conjunction with the funeral cover selected by you.
- The minimum premium for the policy is R112. This excludes any of the add on benefits.
- The policyholder assured may elect to remove the top up benefits at any time and still maintain the funeral policy benefit only.
- Should the top up benefits be applied to the policy after the policy has commenced, the applicable waiting periods will apply to the package chosen from the date the benefits were added.
- At any point you may elect to have the added package removed and your premium will be adjusted accordingly, provided that the minimum policy premium of R112 is met.
- At any point you may elect to have the added packages applied to an existing policy, the addition of the added package will incur a 6 month waiting period to these additional benefits.
- You may elect to add on benefits to your policy at any time provided the policyholder is younger than 18 to 64 years old.
- Upon cancellation or lapsing of the funeral policy, any and all benefits will be automatically cancelled and no benefits would be paid under the plan.
- Should you wish to, at any time, upgrade to the Cash Back product on the funeral plan, the calculation for the cash back would commence from the month the change came into effect.



Essential Plan Application

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

ESSENTIAL PLAN

ESSENTIAL PLAN WITH CASHBACK

TOP UP BENEFITS

Brokerage Name											
Region						Branch					
Agent Name						Agent Code					

POLICYHOLDER - (Must always be completed)

Title			Surname						Age								
First Names								Gender		M	F						
ID Number				Gross Monthly Pay R													
Date of Birth		Y	Y	Y	Y	M	M	D	D	Marital Status		S	M	D	W		
Maiden Surname																	
Occupation																	
Highest Education		No Matric		Matric		3 Year Diploma		Post Grad. Degree									
Residential Address																	
								Postal Code									
Postal Address - please tick if same as residential address <input type="checkbox"/>																	
								Postal Code									
Telephone (Home)								Work									
Cell Number (compulsory)																	
Email																	
Cover R										Premium R							

POINT 1 - * IMPORTANT INFORMATION : REPLACEMENT QUESTION

IMPORTANT NOTE: THE REPLACEMENT OF INSURANCE IS NORMALLY TO THE DISADVANTAGE OF THE POLICYHOLDER
Is this policy application going to replace an existing policy with any insurer?

Please tick YES OR NO

If YES selected: Please note that no advice is provided on the replacement process by the intermediary when purchasing this product.

Tick to confirm understanding.

POINT 2 - * IMPORTANT INFORMATION : EXISTING POLICY INFORMATION

The Financial Sector Conduct Authority reviewed Funeral products and has set specific requirements for the adjustment of the structure/terms of all Funeral policies for all insurers. In order for us to consider waiving waiting periods (T's & C's apply), please provide me with the following information and also send a copy of your Funeral policy schedule to queries@1pointadmin.co.za:

Have you lost cover (lapsed, cancelled etc.) on an existing Funeral policy with 1Life or another Insurer within the last 31 days? YES NO

If "Yes", who was the Funeral policy with? (Name of Insurer) :

When did you take out the policy? Month / Year M M Y Y Y Y How much Cover did you have?

Did you serve all the waiting periods applied to that Funeral policy? YES NO

if "No", how many months remained of your waiting period? M M

Spouse Details (Additional spouses to be included under extended family members)

Full Names and Surname								Gender		M	F	Age							
Maiden Surname								Relationship											
ID Number				Date of Birth								Y	Y	Y	Y	M	M	D	D
If you answered YES under POINT 2, was this Spouse covered?						YES		NO		How much was the Cover?				R					
Did this Spouse serve all the waiting periods applied to that Funeral policy?						YES		NO		Waiting period served? (in months)				M	M				



Essential Plan Application (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

Children Details - under the age of 21 years (25 if they are still studying) may be included. A maximum of 4 children allowed or 5 if no Spouse.

Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R													
If you answered YES under POINT 2 , was this Child covered?												YES		NO	How much was the Cover?		R		
Did this Child serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R													
If you answered YES under POINT 2 , was this Child covered?												YES		NO	How much was the Cover?		R		
Did this Child serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R													
If you answered YES under POINT 2 , was this Child covered?												YES		NO	How much was the Cover?		R		
Did this Child serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R													
If you answered YES under POINT 2 , was this Child covered?												YES		NO	How much was the Cover?		R		
Did this Child serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R													
If you answered YES under POINT 2 , was this Child covered?												YES		NO	How much was the Cover?		R		
Did this Child serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	

Extended Family Details - (Maximum of 10 extended family members allowed)

Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R						Premium R							
Relationship																			
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO	How much was the Cover?		R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R						Premium R							
Relationship																			
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO	How much was the Cover?		R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R						Premium R							
Relationship																			
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO	How much was the Cover?		R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	
Full Names and Surname												Gender	M	F	Age				
ID Number / DOB						Cover R						Premium R							
Relationship																			
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO	How much was the Cover?		R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO	Waiting period served? (in months)		M	M	



Essential Plan Application (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

Extended Family Details - (Maximum of 10 extended family members allowed)

Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	
Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	
Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	
Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	
Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	
Full Names and Surname												Gender	M	F	Age						
ID Number / DOB						Cover R						Premium R									
Relationship																					
If you answered YES under POINT 2 , was this Family Member covered?												YES		NO		How much was the Cover?			R		
Did this Family Member serve all the waiting periods applied to that Funeral policy?												YES		NO		Waiting period served? (in months)			M	M	

PREMIUM CALCULATION TABLE

FUNERAL PREMIUM	R																
EXTENDED FAMILY PREMIUM	R																
TOP UP BENEFITS	R																
1LIFE BENEFITS (Please tick)	R10.50	YES OR R0.00		NO													
TOTAL PREMIUM	R																

* This premium is a monthly premium payable in advance.

ANNUAL PREMIUM AND BENEFIT INCREASES

Annual Premium Increase	0%	5%	10%	
Annual Benefit Increase	0%	3%	5%	



Essential Plan Application (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

Beneficiary Details (Maximum of 2 beneficiaries aged 18 or over allowed)

Full Names and Surname										Gender	M	F	Age		
Relationship to Life Assured															
ID Number / DOB										Percentage Benefit %					
Full Names and Surname										Gender	M	F	Age		
Relationship to Life Assured															
ID Number / DOB										Percentage Benefit %					

POLITICALLY EXPOSED PERSONS

Do you consider yourself a Politically Exposed Person (PEP) or are you related to any PEP?

Please tick	YES		OR		NO	
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INTERMEDIARY DETAILS

Brokerage Name										Broker Code					
Agent Name										Agent Code					
Signature Agent					Signature Supervisor										

DECLARATION BY INTERMEDIARY (AGENT) - I hereby declare that I have explained the meanings and implications of the replacement question to the policyholder and that I am fully aware of the possible detrimental consequences of the replacement of an insurance policy. I declare that I understand the replacement requirements as provided for in the FAIS Act.

Signature: Intermediary	Date	Y	Y	Y	Y	M	M	D	D
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POLICYHOLDER DECLARATION

I agree that this policy is subject to the policy terms. I declare that all information supplied in the compliance checklist including the replacement question is correct. I understand the information provided by me and any documents required by 1Life shall be the basis of the policy. I declare that the information by me whether in my own handwriting or not, is true and complete. I accept I am curtailing my right to privacy to facilitate the assessment to the risks, and for any claim for benefits, under any policy issued in respect of this application. I irrevocably authorise:

- 1Life to obtain from any person, whom I hereby authorise and request to give, any information which 1Life deems necessary, and to share with other insurers that information and any information that is contained in this application or in any related policy.
- Any such information to be so obtained and given, and as between insurers to be shared either directly or through a database operated by or for insurers as a group at any time even after my death.
- I acknowledge receipt of the policy terms associated with my policy application and have read and understand these declarations.

Contractual consent - I acknowledge that this policy is subject to the policy terms and that I have read and understood these declarations. I declare that all information provided as part of my application is true and complete. I consent that my personal information will be processed for insurance and risk management purposes by 1Life and the TIH Group.

YES		NO	
-----	--	----	--

Marketing consent - Do you consent to receive information from the TIH Group regarding insurance and other financial products through relevant electronic means?

YES		NO	
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Signature: Policyholder	Date	Y	Y	Y	Y	M	M	D	D
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Stop order and pay-over authority: 1Life Insurance Limited

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

Auto & General Park
1 Telesure Lane,
Riverglen,
Dainfern, 2191
Client Services (Policy Information):
011 568 0380

POLICY NUMBER:

PREMIUM DEDUCTION AUTHORISATION

DETAILS OF PREMIUM PAYER

First Names*											
Surname*						ID Number*					
Telephone (Home)						Work					
Cell Number						Email					
Relationship to Policyholder											

* Compulsary fields

EMPLOYMENT AND PREMIUM PAYMENT DETAILS (All sections must be completed)

STOP ORDER

Employer*											
Premium deduction source*											
Payment method*: Persal				Other Stop Order				Debit Order			
Employment Sector*						Monthly Salary (gross)* R					
Employee Number*						Pay day*					
Premium R						Preferred month of first deduction* Y Y Y Y M M					

I, the PREMIUM PAYER, hereby authorise the ACCOUNTING OFFICER of the DEPARTMENT of [] to deduct the premium indicated above from my salary on a monthly basis and remit it to 1Life Insurance Limited, from which I have obtained an insurance policy, until such time I cancel this authorisation in writing or telephonic manner or until I substitute it with a new authorisation. Should the relevant premium be adjusted by 1Life Insurance Limited as a general contractual increase or decrease in the premium or should I request 1Life Insurance Limited to increase or decrease the premium for certain reasons, I hereby grant permission that the adjusted premium may be deducted from my salary until such time as I cancel this authorisation in writing or until I substitute it with a new authorisation.

* Compulsary fields

Date Y Y Y Y M M D D

Signature of Premium Payer*

DEBIT ORDER

Name of Bank						Branch Name					
Account Number						Branch Code					
Name of Account Holder						Account Type					
Premium R				Pay Date		Preferred deduction date					

I, the undersigned hereby authorise 1Life Insurance Limited to deduct premiums from the above account including any premium increases which may be affected on my policy. I also authorise 1Life Insurance Limited to implement my debit order should my stop order fail for any reason whatsoever.

In the event that we are unable to collect premium on the due date, attempts to collect arrear premiums will be made through a variable deduction date premium recovery process, which deducts your outstanding premiums in the month following non-payment as soon as you have the funds available in your account. I further authorise 1Life or its agent to alter the strike date from time to time to coincide with my salary payment date. "1Life" will reflect as the abbreviated shortname used for my policy deduction.

Date Y Y Y Y M M D D

Signature of Premium Payer Cell number of Premium Payer registered with the given bank account

Upon successful acceptance of your policy with 1Life, your bank will send you a message to authenticate this deduction through a Debitcheck process.

- The first message you receive will be a USSD authentication process which will be available for 40sec, depending on your bank.
- The second message will allow you to authenticate over a 2 day period either via USSD, SMS, ATM, online banking or at your nearest branch, depending on your bank.

Debitcheck debit orders are a safer way to manage your deductions and prevents fraudulent and unauthorised debit orders from going off your account and is a process introduced by your bank. For more information, refer to your T&C's

ALTERATION TO METHOD OF PAYMENT (Only applicable for Persal Deductions)

I hereby authorise the method of payment to be altered in the event of me not qualifying for persal deductions as follows: In the case of a variable debit order, the Product Supplier will from time to time, alter the strike date to coincide with your salary payment date.

Variable Debit Order				Debit Order			
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Date Y Y Y Y M M D D

Signature of Premium Payer

I hereby confirm that I have read the information above and understand the content thereof.



Essential Plan Terms & Conditions

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

Application forms must be fully and accurately completed by the policyholder, reflecting full names, dates of birth and identity document numbers for persons to be covered. Should it come to the attention of 1Life Insurance Limited that any of the information provided in this document is not accurate, lives assured under the policy may be cancelled and no claim under the Plan will be considered for payment.

1. Who is the Insurer?

1Life Insurance Limited.

2. Who is the Policyholder?

- Although the premium payer and the policyholder may be a different person, the policyholder is still the person responsible for payment of the premiums in terms of this policy in respect of the assured lives and the only person permitted to make changes to the policy.
- Insurance cover for a policyholder in terms of this policy is available to all South Africans 18 (eighteen) years or older and subject to a maximum age of 64 (sixty four) at inception of the policy.

3. Who can be covered?

- The policyholder may cover him or herself, spouse, up to 5 children, and 10 extended family members including parents and parents-in-law up to 84 years old.
- Policyholder - Must be a South African citizen aged 18 to 64.
- Spouse - A person aged 18 to 64, to whom the policyholder is legally married under South African law.
- Children - You or your spouse's own children; legally adopted or step children; who are under the age of 21 or under the age of 25 if a full time student at any tertiary educational institution registered in terms of legislation of the Republic of South Africa.
- Stillborn births will only qualify for consideration of payment if the following criteria are met: The foetus must have attained a minimum gestational period of 26 weeks of pregnancy, plus a certificate confirming the pregnancy weeks at termination of still birth from the attending doctor or gynecologist.
- No claim will be paid for death as a result of an abortion (aborted foetuses are not covered).

4. Who is the beneficiary?

- The beneficiary is the person entitled to be paid the benefits and/or services provided for in terms of this policy, upon approval of a successful claim of an assured life. The beneficiary shall be either the policyholder in the event of the death of any of the assured lives (other than the policyholder), or the nominated beneficiary in the event of the death of the policyholder.

5. What is the purpose of this policy?

The purpose of this policy is to provide insurance cover to assist the policyholder (or the nominated beneficiary) to cover the costs of the funeral on an assured life, in the event of the death of any of the assured lives.

6. What benefits are payable in terms of this policy?

This policy provides cover in the event of the death of an assured life by way of payment of a lump sum benefit.

7. When will the policy benefits in terms of this policy become payable?

The benefits stipulated shall be payable upon the happening of the insured event. To the extent that the full benefit amount has been paid, no further benefits shall be payable in respect of any assured life.

8. What is an insured event for purposes of this policy?

The insured event for purposes of this policy is the death of any assured life.

9. When does the policy become active?

The policy will become active from the commencement date as set out in the policy schedule, and shall remain in force unless otherwise lawfully terminated or cancelled in terms of this Policy Agreement, provided that the offer for insurance made by the policyholder by way of the application form, was unconditionally accepted by 1Life. Cover in respect of the assured lives shall commence on the commencement date as stipulated in the Policy Schedule (as amended from time to time in respect of additional assured lives), provided that the application for insurance cover by the policyholder in respect of such assured life has been unconditionally accepted by 1Life and the first premium payable in respect of such assured life has been received by 1Life.

10. When will the policy come to an end?

- The cover in terms of this policy will cease in respect of all assured lives and the policy will come to an end in the event of:
 - the death of the policyholder; or
 - the failure by the policyholder to pay the premiums in terms of this policy on the due date thereof, and the policyholder fails to remedy such failure within the grace period, being a period of 31 (thirty one) days of the due date thereof in terms of the provisions under the Policyholder Protection Rules (PPR); or
 - cancellation of the policy by the policyholder; or
 - the policyholder not being a permanent resident of the Republic of South Africa
- Insurance cover of an assured life shall cease in the event of:
 - the death of such assured life;
 - the payment of the benefits in respect of such assured life in terms of this policy; or
 - such assured life being permanently resident in a foreign country; or
 - such assured life as a dependent child of the policyholder, other than a mentally or physically disabled child, under the age of 22 years.



Essential Plan Terms & Conditions (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

11. What is the Burial Repatriation Benefit?

- Provides transportation of the deceased from place of death to final funeral home closest to the place of burial within the borders of South Africa and adheres to cultural requirements in this respect. One family member may accompany the deceased during transport and accommodation of this member is catered for where relevant. Provides assistance with the legal requirements regarding funeral and claim procedures and advice on obtaining a death certificate and associated documents if necessary.

This benefit also provides referrals for the following services; however the costs associated with the selected or utilized services will need to be covered by the family:

- Referral to reputable funeral parlours for assistance with funeral or cremation arrangements.
 - Referral to a pathologist or psychologist if required.
 - Referral for special counselling relating to the loss of a child if required.
- Any person listed as a life covered under a valid policy qualifies for this benefit.
 - To redeem this benefit, please contact the following number 011 745 9106

12. Does this policy have a cash value?

- This policy has no cash or surrender value. You may not loan against this policy or cede this policy as security.

13. Premiums

- Premiums shall be payable monthly in advance to 1Life, in order to secure the benefits payable in terms of this policy.
- In the event of a claim, 1Life shall be entitled to deduct any outstanding premiums from the claim amount provided that the policy is still in force.

14. What happens if I don't pay a premium?

- Your cover will be cancelled if your debit order payment is not received within 31 days of the normal deduction date in terms of the provisions under the Policyholder Protection Rules (PPR).
- 1Life may keep the policy active at its sole discretion.
- 1Life will endeavour to keep you covered by attempting to collect arrear premium/s through variable deduction date premium recovery process i.e. that we will process your outstanding premium/s following non-payment as soon as you have funds in your account
- Premiums paid to date will not be refunded

15. Premium guarantee period

- 1Life reserves the right to reassess and review the premiums on an ongoing basis in order to ensure that the policies remain actuarially sound.

16. May the premiums be reviewed and increased by 1Life?

1Life may review the premiums payable in terms of this policy at least annually, in order to ensure that the policy remains actuarially sound by providing 31 (thirty one) days written notice to the policyholder, prior to the premium increase being affected.

17. Can I reinstate a policy which has lapsed?

- A policy may be reinstated within two calendar months from the lapse date once an application for reinstatement has been received from the policyholder and approved by 1Life.
- 1Life at its sole discretion may approve the reinstatement based on the criteria set out by 1Life Insurance Limited which may change from time to time.

18. How do I claim?

All claims are to be completed and submitted to 1Life for evaluation.

- The claimant must complete all relevant documentation required by 1Life within 30 days.
- All outstanding premiums on the policy shall be offset against the claim amount.
- In accordance with the Policyholder Protection Rules, 1Life will within two business days after receiving all the required documents in respect of a claim, assess and validate the claim. In the event of a dispute on the claim, 1Life will have an additional 14 business days to further investigate the claim.

19. How will my claim be paid?

- All claims will be paid in the currency of the Republic of South Africa.

20. Why would a claim not be paid?

1Life will not honour a claim which is directly or indirectly caused by:

- Wilful exposure to danger or participation in a criminal act.
- War, riots, terrorist activities, radioactivity or nuclear activities.
- Other conditions like non payment of premiums, policy lapse, cancellation, waiting periods etc.

21. Can I make amendments to this policy?

- Yes you can and any amendment will be subject to the current applicable premium rates of the policy.
- A successful amendment will be an endorsement to the policy.



Essential Plan Terms & Conditions (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

22. What happens if I leave South Africa?

- 1Life must be informed if an Assured life leaves South Africa for a period longer than 30 days or becomes a resident or citizen in or of another country.
- At its sole discretion 1Life will decide whether the respective Assured life will retain the respective cover and under what conditions or premium the Assured life will remain on the policy.

23. Exclusions and limitations: Under what circumstances will the benefits not be provided?

- The exclusions and limitations shall be calculated with reference to the commencement date in respect of an assured life as stipulated in the Policy Schedule.
- No insurance cover shall be granted or benefits paid in the event of the death of any of the assured lives resulting directly or indirectly from, or which is attributable to suicide or attempted suicide by a member, during the first 12 months and 12 premiums, from the original commencement date of cover irrespective of whether such suicide or attempted suicide is the result of temporary or permanent insanity, mental illness, the influence of drugs or intoxication of the member.
- No insurance cover shall be granted or benefits paid in the event of the death of any of the assured lives resulting directly or indirectly from, or which is attributable to the transgression of the law.
- Stillborn births will only qualify for consideration of payment if the following criteria are met: The foetus must have attained a minimum gestational period of 26 weeks of pregnancy, plus a certificate confirming the pregnancy weeks at termination of still birth from the attending doctor or gynaecologist.
- No claim will be paid: (i) For death as a result of an abortion (aborted foetuses are not covered).

24. Waiting periods

- The waiting period for natural death on the funeral plan is 6 months and 6 paid premiums.
- If you have had existing cover within 31 days of taking up this policy, only the remaining waiting period on your existing cover will apply. Should there be no remaining waiting period left on your previous cover, then no additional waiting period will be applied to this policy.
- Where your cover is cancelled with us for a period greater than 2 months from the last day of the last month for which we received a premium payment, and if we agree to reinstate the policy, the standard waiting periods, for natural death, of 6 months and 6 paid premium, whichever comes first, will be applied.
- Where your cover is cancelled with us for a period of no more than 2 months from the last day of the month for which we received a premium payment, and if we agree to reinstate you on the same terms, we will not extend or reinstate your waiting periods, the waiting period originally agreed or any outstanding period will be applied.
- No waiting period applies for accidental death from the policy commencement date (after receipt of first premium).
- Accidental death means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of the assured life.
- Any addition of cover, benefits or members to the policy shall result in new waiting periods being applicable to the additional member(s), benefit(s) or cover.

25. Medical examinations

No medical examinations will be required in respect of any assured life for purposes of this policy.

26. Maximum cover

- The aggregated maximum insured cover per insured life under all policies is R50 000, subject to legislative maximum prescribed limits.
- No assured life may have insurance cover collectively exceeding R50 000 (Fifty Thousand Rands) with 1Life Insurance Limited.

27. What currency and law apply to this policy?

All payments to 1Life in respect of this policy must be made in the currency of the Republic of South Africa and any question of law arising under this policy shall be decided in accordance with the laws of the Republic of South Africa. All benefits payable in terms of this policy shall only be paid into a South African bank account.

28. General conditions

- I agree that should 1Life accept this application, the acceptance will be conditional upon there having been no change to the facts on which the acceptance was based.
- I understand that if the first premium is not paid on or before the first debit order date, no cover will be provided and no claims will be payable under the policy for that period until the first premium is received in full by 1Life.
- This application does not create any obligation for 1Life until the application has been accepted in writing by 1Life.
- 1Life will not be liable for any errors and omissions made by the applicant or financial services provider on the signed application form.
- 1Life will not be held liable for any errors or omissions which may have occurred in the production or completion of this application.

29. What is DebiCheck and how does it work?

DebiCheck is a new way you control how certain debit orders are taken out of your bank account. You confirm this once, at the start of the contract. This is done to inform your bank that you give permission for the money to be taken from your account. The DebiCheck system was designed by banks and according to the prescribed industry standards. The system is therefore secure. Your bank will communicate how you can securely and electronically confirm your debit orders. You will therefore need to ensure that your bank has your updated cell phone number and that all your contact details with the bank are up to date. 1Life will make use of the electronic confirmations via your mobile phone at the time of your sale or administration of policy. We will also offer you the option to confirm your DebiCheck via your phone app, online banking, ATM or at your bank within 48hrs of the sale or admin call. Your bank as well as 1Life will be able to assist you with any questions you may have. You can also visit www.debiCheck.co.za for more information.



Essential Plan Terms & Conditions (cont.)

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

30. Processing of Personal Information

In order to provide you with our services, we are required to process your personal information and will do so in accordance with our business requirements and legal obligations. You acknowledge that your personal information may be verified and / or processed for insurance, financial services and risk management purposes by the TIH Group of Companies against any other reasonable and legitimate sources or databases. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services.
- Assessing of financial and insurance risks.
- Assessing and processing of claims and complaints.
- Developing and improving of products and services.
- Credit referencing and/or verifying of personal information.
- Fraud prevention and detection.
- Market research and statistical analysis.
- Auditing & record keeping.
- Compliance with legal and regulatory requirements.
- Sharing of information with service providers and other third parties with whom we engage or who render services to us, to process such information on our behalf.
- Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons, such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa, if required, to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information, or request us to correct any errors, or delete this information if there is no legitimate reason for us to maintain it. Please view our Privacy Policy and Access to Information Manual on our website for further information.

You have the right to complain to the Information Regulator if you feel we are unlawfully processing personal information. The Information Regulator's details can be found by visiting <https://www.justice.gov.za/inforeg/>



Disclosures

1Life Insurance Limited, an authorised Life Insurer and Financial Services Provider. FSP No 24769

ABOUT YOUR ADMINISTRATOR

- a. Product Supplier: 360 Administration & Systems (Pty) Ltd
- b. FSP Number: 46184
- c. Registration Number: 2014/090645/07
- d. Physical Address: 1st Floor, East Wing, Block 2, Boskruin Village Office Park, President Fouche Road, Boskruin, 2188
- e. Telephone: 011 568 0380
- f. Fax: 011 388 3992
- g. Compliance Officer: Oakes Financial Consulting
Block C Surrey Circle,
337 Surrey Avenue, Ferndale 2194
Tel: (011) 5681493
Fax: 086 6897235
E-mail: danie@oakesconsult.com
- h. The Administrator is licensed to provide advice and render intermediary services on long term insurance category A and B.
- i. The Administrator has professional indemnity cover in place.
- j. Representatives, who currently do not meet the minimum experience and / or qualification requirements as set by the FAIS Act, render services under management supervision as provided for in the FAIS Act.

ABOUT YOUR UNDERWRITER / PRODUCT SUPPLIER

- a. Product Supplier: 1Life Insurance Limited
- b. FSP Number: 24769
- c. Registration Number: 2005/027193/06
- d. Physical Address: Auto & General Park,
1 Telesure Lane, Riverglen,
Dainfern, 2191
- e. Postal Address: PO Box 11250,
Johannesburg, 2000
- f. Website: www.1Life.co.za
- g. Telephone: (011) 428 1405
- h. Compliance Officer: PO Box 11250,
Johannesburg, 2000
Tel: 0860 99 99 54
Fax: (011) 489 4381
E-mail: compliance@1Lifefuneral.co.za
- i. The product supplier is an authorised life insurer and financial services provider.
- j. The product supplier has professional indemnity cover in place.

PRODUCTS PROVIDED

The product supplier offers funeral, pure life, disability and dread disease products. These are risk products only and do not contain surrender values.

COOLING-OFF PERIOD

You have 31 (thirty one) days from the date you receive confirmation that your policy has been accepted by 1Life to cancel your policy.

QUERIES AND COMPLAINTS

The product supplier will try to resolve policyholder queries and complaints in an efficient, speedy, and fair manner. We will make printed recordings of any telephone discussions (where applicable) available to the client on request.

HOW WE HANDLE ENQUIRY OR COMPLAINT

STEP 1 - Contact the client services department

Should you have any complaints regarding the following, you may be requested to submit your complaint in writing together with any supporting documentation:

- a. The administration of your policy, for example problems with your debit order, incorrect information on your policy schedule or complaints against the consultant that sold you the policy; or
- b. Claims on your policy, for example a claim lodged is taking too long or has been repudiated.

Client Services Manager

PO Box 11250, Johannesburg, 2000
Tel: 0860 10 51 94
Fax: 0860 10 51 97
Email: clientservices@1lifefuneral.co.za

STEP 2 - Contact the Complaints Department

Contact the Internal Dispute Resolution Department
If the matter is still not resolved to your satisfaction, please contact our internal dispute resolution department, the details are as follows:

Internal Dispute Resolution Department

PO Box 11250, Johannesburg, 2000
Tel: 0860 10 54 31
Fax: 0860 10 51 97
Email: complaints@1lifefuneral.co.za

Contact the Compliance Department:

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance department.

Compliance department

Tel: 0860 99 99 54
Fax: (011) 489 4381
Email: compliance@1Lifefuneral.co.za

STEP 3 - Contact the Long-term Insurance Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Long-term Insurance, whichever applicable.

- a. The Ombudsman for Long-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts.

Ombudsman for Long-Term Insurance

Private Bag X45, Claremont, Cape Town, 7735
Tel: (021) 657 5000
Fax: (021) 657 0951
E-mail: info@ombud.co.za
Website: <http://www.ombud.co.za>

- b. The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided.
FAIS Ombudsman

PO Box 74571 Lynnwood Ridge, 0040
Tel: (012) 762 5000
Fax: (012) 348 3447
Sharecall: 0860 FAISOM (0860 32 47 66)
E-mail address: info@faisombud.co.za
Website: <http://www.faisombud.co.za>



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