

A woman with dark skin and curly hair, wearing a white long-sleeved top and blue jeans, stands against a grey brick wall. She has her arms raised high, pointing upwards, and is smiling broadly with her mouth open, looking up. The image is framed by a dark blue background with a curved cutout on the right side.

**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 Ltd (Reg No. 2005/027193/06) is a licensed 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.

OPTIONAL BENEFITS

1Life Benefits

These benefits (Grocery & Wellness 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.

Grocery & Wellness Coupons

Policyholders enjoy access to grocery & wellness coupons over a wide range of goods across various brands and products redeemable at Shoprite, Checkers and Dis-Chem Pharmacies nationwide. To access your 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 coupons will be deducted.
- Limited to a maximum of 5 units per month of each unique 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.**

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



Access 1Life policy services on WhatsApp.

Say "Hi" on 078 844 3755 to view beneficiaries, submit documents, get your Pay@ number and more!



Essential Plan Cover and Premiums

1Life Insurance Ltd (Reg No. 2005/027193/06) is a licensed 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 R230 per month excluding Top Up Benefits and 1Life Benefits.

SINGLE PLAN (POLICYHOLDER)

CURRENT AGE	PLAN 1 R10 500	PLAN 2 R16 500	PLAN 3 R22 500	PLAN 4 R35 000	PLAN 5 R50 000
18 to 24	R230	R233	R236	R249	R266
25 to 34	R242	R246	R254	R259	R290
35 to 44	R249	R253	R259	R271	R302
45 to 54	R254	R261	R268	R279	R324
55 to 64	R277	R284	R299	R338	R369

FAMILY PLAN (POLICYHOLDER, SPOUSE AND CHILDREN)

18 to 24	R251	R257	R260	R268	R357
25 to 34	R264	R272	R283	R311	R367
35 to 44	R268	R286	R308	R325	R389
45 to 54	R276	R298	R327	R339	R425
55 to 64	R302	R322	R340	R377	R503

*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	R10 500	R16 500	R22 500	R35 000	R50 000
0 to 5	✓	✓			
6 to 25*	✓	✓	✓	✓	✓

*Child covered up to age 25 if still studying

EXTENDED FAMILY MEMBERS

0 to 19	R65	R69	R79	R102	R144
20 to 29	R91	R102	R125	R163	R232
30 to 44	R113	R143	R190	R254	R375
45 to 54	R141	R184	R232	R342	R550
55 to 59	R164	R205	R272	R374	R594
60 to 64	R213	R257	R311	R417	R647
65 to 69	R254	R295	R365	R495	R772
70 to 74	R307	R379	R472	R570	R790
75 to 79	R354	R463	R556	R619	R825
80 to 84	R440	R557	R689	R767	R963

*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	
Grocery & Wellness Coupons and Legal Advice	
Premium per package	R10.50

Essential Plan Cover and Premiums

1Life Insurance Ltd (Reg No. 2005/027193/06) is a licensed 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 R230 per month excluding Top Up Benefits and 1Life Benefits.

SINGLE PLAN (POLICYHOLDER)

CURRENT AGE	PLAN 1 R10 500	PLAN 2 R16 500	PLAN 3 R22 500	PLAN 4 R35 000	PLAN 5 R50 000
18 to 24	R251	R254	R258	R272	R290
25 to 34	R264	R269	R277	R282	R316
35 to 44	R268	R276	R282	R296	R329
45 to 54	R276	R284	R292	R304	R353
55 to 64	R302	R309	R326	R368	R402

FAMILY PLAN (POLICYHOLDER, SPOUSE AND CHILDREN)

18 to 24	R273	R280	R283	R292	R389
25 to 34	R288	R296	R308	R339	R400
35 to 44	R292	R312	R336	R354	R424
45 to 54	R301	R325	R357	R370	R463
55 to 64	R329	R351	R370	R411	R548

*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	R10 500	R16 500	R22 500	R35 000	R50 000
0 to 5	✓	✓			
6 to 25*	✓	✓	✓	✓	✓

*Child covered up to age 25 if still studying

EXTENDED FAMILY MEMBERS

0 to 19	R77	R82	R93	R119	R170
20 to 29	R109	R122	R146	R191	R275
30 to 44	R131	R167	R223	R299	R441
45 to 54	R164	R215	R271	R401	R642
55 to 59	R193	R241	R318	R439	R695
60 to 64	R250	R300	R365	R489	R757
65 to 69	R299	R347	R427	R578	R904
70 to 74	R361	R444	R554	R666	R921
75 to 79	R416	R544	R653	R727	R967
80 to 84	R517	R655	R808	R901	R1128

*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	
Grocery & Wellness 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 R230. 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 R230 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 Terms & Conditions

1Life Insurance Ltd (Reg No. 2005/027193/06) is a licensed 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.

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.
- Your premiums are fixed for the first 12 months, thereafter a compulsory 5% premium increase will be applied to the policy at each policy anniversary with a 3% benefit increase.

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.

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, 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. Remuneration

- Remuneration is payable to third parties that render services to you as the policyholder and to 1Life. This may include commission and other fees. For further information you can contact your broker or email brokerservices@1life.co.za

29. 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.

30. 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.debichack.co.za for more information.



Essential Plan Terms & Conditions (cont.)

1Life Insurance Ltd (Reg No. 2005/027193/06) is a licensed Life Insurer and Financial Services Provider (FSP No. 24769)

POLICY TERMS AND CONDITIONS

31. 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 1Life and its associates 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/infoereg/>

ABOUT YOUR ADMINISTRATOR

- a. Administrator: 360 Administration and Systems (Pty) Ltd
- b. FSP Number: 46184
- c. Registration Number: 2014/090645/07
- d. Physical Address: Unit 3 Argyle Square Office Park,
Tamarisk Rd,
Weltevreden Park
Roodepoort, 1709
- e. Telephone: 011 568 0380
- f. Fax: 011 388 3992
- g. Compliance Officer: Masthead (Pty) Ltd
Western Woods Office Park,
Jacaranda Building,
145 Western Services Rd,
Woodmead, 2191
Tel: 011 602 0200
Email: twright@masthead.co.za
- 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, Riverglens,
Dainfern, 2191
- e. Postal Address: PO Box 11250,
Johannesburg, 2000
- f. Website: www.1Life.co.za
- g. Telephone: 011 428 1405
- h. Compliance Officer: E-mail: compliance@1life.co.za
- i. The product supplier is a licensed 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

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

Email: complaints@1lifefuneral.co.za

STEP 3 - Contact the National Financial Ombud Scheme South Africa NPC (the NFO) and/or the FAIS Ombudsman

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, and/or the National Financial Ombud Scheme South Africa NPC (the NFO).

- a. The National Financial Ombud Scheme (NFO) is an independent body that resolves complaints brought by consumers against South African financial institutions.

National Financial Ombud Scheme South Africa NPC (the NFO)

E-mail: info@nfosa.co.za

Website: www.nfosa.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

E-mail: info@faisombud.co.za

Website: www.faisombud.co.za



1Life Insurance Ltd (Reg No. 2005/027193/06) is a licensed Life Insurer and Financial Services Provider
(FSP No. 24769)