

Terms and Conditions



- Cover will only commence from the date and /or the month of the first premium has been paid to Sedibogolo (Pty)Ltd through the agreed method of payment.
- Payments shall be made from the commencement date to the date of termination of the policy.
- Premiums will not be refunded when the policy has lapsed or has been terminated.
- The client has a 30-day cooling off period, premiums will be refunded should the client terminate/cancel the policy within the first 30 days of the policy.
- Premiums shall be payable in advance to Sedibogolo (Pty)Ltd by the policyholder at the premium rate and premium frequency as specified in the policy schedule.
- A one-month grace period will apply when one (1) month's premium is outstanding. During this period the cover is still active.
- The policy will lapse when premiums are missed for 2(two) consecutive months.
- Sedibogolo (Pty)Ltd will terminate the policy on the first occurrence of the following: The Main member ceasing to pay premiums subject to the grace period and when policy is terminated by client.
- If the Main Member passes away, the remaining members have 30 days to elect a new main member. The new main member must come from the remaining members.
- Six (6) months waiting period will apply for all natural deaths.
- Twelve (12) months waiting period for death due to suicide.
- No waiting period for unnatural death (subject to the insurer's terms and conditions)
- 6 months waiting period will apply when the Main Member upgrades to a higher plan, however, should a claim arise within the Six (6) months waiting period, the member will receive the benefits of the current plan prior to the upgrade.
- Upon the death of any person insured under this policy, notice of the claim together with all the necessary supporting documentation required by the insurer must be submitted to Sedibogolo (Pty)Ltd within Six (6) months from the date of death. No claim, where documentation is submitted after Six (6) months of the date of death, will be honoured.

PARTICIPANTS IN THE SCHEME

The following persons qualify for inclusion in this funeral policy underwritten by **Rand Mutual Assurance (RMA)**:

The policy is structured in the following manner: Main Member Only, Member, Spouse and 6 Children, Member, Spouse, 6 Children, 8 Extended Member (4 Under 65 and 4 Under 65).

All participants or members must be under the age of 85 (must 84 at age of next birthday) when joining the policy. Any member above 84 years must provide proof of previous underwriting or insurance. If members joined the previous policy at the above-mentioned age of 85, the member will not be covered.

The main member's spouse must be a common-law Spouse or such other person residing with the member who is normally regarded by the community as the member's spouse.

The main member's immediate or extended family members (e.g. Brother, sister, cousin, grand children). The number of immediate or extended family members will be limited to 8(eight), 4(four) must under 65 (21-64) and 4(four) must be under 85 (65-84).

Unmarried children (natural born, adopted legally, extended family) who, at the time of application, have not attained the age of 21 years and who are still depended for support and maintenance. Children are not seen by the insurer as children, provided they are still studying. On the attainment of 21 years, full-time students attending a recognized school, college or university are exempt from the requirement of age 21 for as long as they are fully financially dependent on the principal member up to the age of 24 years. Proof of registration is required.

The age limit of 21 years shall not apply to a child who is incapacitated by mental or physical infirmity from maintaining himself/herself, provided the child is wholly dependent on the member for support and maintenance. Proof of diagnosis is required.

Should the member have more than one wife, the additional wife/wives must be covered under a separate Insurance policies.

Should the member's spouse die, or should the member get divorced and subsequently the member remarries, the new spouse may be included provided such nomination is made in writing and received by SEDIBOGOLO (PTY)LTD(PTY)LTD within 15 days of the date of marriage. Failure to comply with this requirement will result in the new spouse and parents in law not being covered. If a member gets divorced, then the in-laws will no longer be covered. If a member's spouse dies, the in-laws will remain covered. If such a member remarries, the former parents-in law shall remain being covered unless the member nominates their subscription in writing by prepaid registered post within 30 days of the date of marriage.

No benefit for any new member shall be payable unless the member has been nominated at least six months prior to any claim involving the new member.

Newborn children are automatically included but the details of new entrant must be given in writing, within 30 days of their date of birth. Stillborn benefits will only apply to mothers whose pregnancy exceeded 26 weeks. Stillborn benefits will only be payable if one of the biological parents is the main member of the policy. Stillborn benefits will not be paid to guardians, peers, grandparents, or any other members other than the biological parent who must be the policy holder.

Terms and Conditions



The onus to ensure that all the participants are properly enrolled rests entirely with the main member or contract Holder. The member or contract holder cannot hold SEDIBOGOLO (PTY)LTD or the Insurer responsible for any omissions.

Only properly nominated member of the main member who are recorded as such by Sedibogolo (Pty)Ltd(the administrator) are included in the policy.

The following persons qualify for inclusion in this funeral policy underwritten by Old Mutual (OM):

The policies are structured in the following manner: Main Member plus 5(five) immediate/extended family members under 65,85 or 120 years and Member plus 9(nine) immediate/extended family members under 65,85 or 120 years.

All participants or members must be under the age of 120 (must be 119 at age of next birthday) when joining the policy. Any member above 119 years must provide proof of previous underwriting or insurance. If members joined the previous policy at the above-mentioned age of 119, the member will not be covered.

Member plus 5(five) covers 5 (five) immediate and/or extended family members (e.g. Brother, sister, cousin, grand children) and Member plus 9(nine) covers 9 (nine) immediate and/or extended family members (e.g. Brother, sister, cousin, grand children) The number of immediate or extended family members will be limited to 5(five), or 9(nine) depending on the product or plan that the Main Member has elected.

GENERAL EXCLUSIONS

War, riots, civil commotion, terrorist activities, willful exposure to danger, the insured being under the influence of any drugs or alcohol; participation in any criminal act; radioactivity or nuclear explosions.

BENEFITS OF THE SCHEME

The benefits are underwritten with no Restrictions. However, notwithstanding anything to the contrary contained in these rules no benefit will be payable if the member or any of the member'[s nominated participants is a direct result of a State of War or of the deceased's participation in any form or act of terrorism, illegal strike, political or civil disobedience, or any unlawful act.

INSURERS REPRESENTED

Rand Mutual Assurance (RMA), Rand Mutual Life(RML).

CLAIMS

The Following documents are required at claim stage:

- Clear Certified ID copy of main member ID card/book,
- Clear Certified ID copy of the deceased ID card/book,
- Clear Certified copy of a death certificate,
- Clear Copies of BI1663 (all 3 pages),
- Clear Copy of a Police Report (in an event of an unnatural death) and
- Clear Copy of complete claim form
- Proof of bank account

DISPUTE AND APPEALS PROCESS:

Clients are required to first lodge a complaint with SEDIBOGOLO (PTY)LTD before lodging a complaint with the regulatory body or the Ombudsman, only after confirmation by SEDIBOGOLO (PTY)LTD that they are unable to resolve the complaint may it be escalated to these authorities. We have established a written internal complaint resolution system with detailed procedures. Access to the Complaints Procedures and a copy of the complaint resolution system is available to clients upon request during office hours. Should you have any complaint, this must be submitted to us in writing and must contain all relevant information. Copies of all relevant documentation must be attached and sent to complaints@sedibogolo.co.za.

CUSTOMER RESPONSIBILITY

It is important that all the information provided by you or on your behalf is complete and accurate. Should this not be so the possible consequences of incomplete, mis-represented, or non-disclosed information associated with your mandate include the cancellation of the products applied for and the forfeiture of any monies paid to date, the repudiation of all claims irrespective of their cause or nature, and the possible institution of criminal action against you.

Whilst reasonable steps would have been taken to ensure that the products applied for are suitable for providing appropriate cover. No analysis of your financial needs or risk profile has or will be made by the FSP or those associated with it. It is therefore vital that you take particular care to ensure that the product or products you have purchased are appropriate and adequate for your needs.