"THE AFFINITY FUNERAL POLICY"
between
AFFINITY LIFE LIMITED,
ACTING AS THE INSURER AND THE UNDERWRITING MANAGING AGENCY
and
THE POLICYHOLDER

The Policyholder agrees to:

1. Timeously provide the Insurer with all information requested by it. Failure to do so may delay or prevent payment of any policy benefit to the Policyholder's beneficiary. The Insurer reserves the right to cancel or vary your membership by giving written notification if you, or anyone acting on your behalf, provide false information upon application for the Policy or commit any other fraudulent act.
2. In the event of the premium not being paid within 15 (fifteen) days of the agreed payment date, the Policy will be suspended until premiums are up to date. The Member/Beneficiary will not be able to claim after 15 (fifteen) days if the premium has still not been paid for the month that the fund is owning.
3. Notify the Insurer of any change in any information provided on the application.
4. Give us consent to process their personal data and information during the course of the application process. In doing so, the Policyholder further consents and understands that by signing the below declaration and mandate, they grant us the authority to disperse personal information to any third parties or our affiliates for the purposes of marketing, where such entities may contact you. The Policyholder has the right to withdraw such consent with future effect at any time by contacting us on 0861 22 22 71.

The Insurer agrees to:

1. Maintain the Policy in force for as long as the Policyholder meets all material Policy terms and conditions.
2. Manage the Policy in accordance with the instructions provided by the Policyholder on the application form or in any subsequent written instruction provided by the Policyholder in the format required.
3. Pay the Policy benefits to the Policyholder, the nominated beneficiary or their estate according to the written instructions received from the Policyholder.

Definitions

In this Policy, unless the context indicates a contrary intention, the following words and expressions bear the meaning assigned to them and cognate expressions bear corresponding meanings:

Accident - means an unforeseen, unfortunate, sudden, unusual specific incident or event resulting in death, and excludes natural death.

Bank Statement - means a printed record of all transactions for a bank account, issued periodically to the bank account holder.

Beneficiary – means a natural person nominated by the Policyholder to receive any benefit paid under the policy.

Commencement/Inception Date – means the date on which the policy comes into effect/in force for the first time.

Complaints - means a statement in which you express your dissatisfaction to something that is unfair, unacceptable or not up to normal standards.

Eligible Child/ren - means a biological child, stepchild or legally adopted child of a Member, or a child to whom a Member is the legal guardian, or a child who is financially dependent on the Member. Eligible Children are covered until the age of 24 (twenty-four). To continue coverage, Eligible Children over the age of 18 (eighteen) must provide proof of studies. Eligible Children shall be limited to a maximum of 8 (eight) per Member.

Eligible Spouse - means the lawful spouse of the Member and includes a common law spouse and a customary law spouse. A Member shall be limited to appointing 2 (two) Eligible Spouse.

Exclusion - means certain limitations and conditions, listed in the policy, which are not covered.

Insured Person/s - means the Member, Eligible Spouse or Eligible Child/ren covered in terms of this policy.

Lapse - means that the cover and the benefits provided in terms of the policy have been cancelled/terminated due to non-payment of premiums.

Member/s - means an individual who is entitled to receive benefits in terms of the service level agreement entered into between the Insurer and the Policyholder.

Ombudsman - means an official appointed to investigate an individual's complaint against a company or organisation.

Policyholder - means The Contract Cleaning National Provident Fund, registration number 12/8/36998.

Premium - means the amount payable to the Insurer on a monthly basis in terms of this policy to secure benefits.

Repudiated - means a claim that has been rejected due to not meeting the terms and conditions of the policy.

Stillborn - means the death of a baby that has reached 26 weeks of gestation or more.

Waiting Period - means the number of months you have to wait from the Commencement Date before benefits are available.

Premium and Fees

1. Premiums are payable monthly in arrears by, or on behalf of, the Policyholder as determined by the service level agreement entered into between the Insurer and the Policyholder.
2. In the event of the premium not being paid within 15 (fifteen) days of the agreed payment date, the Policy will be suspended until premiums are up to date. The Member will not be able to claim after 15 (fifteen) days if the premium has still not been paid for the month that they are owing. The Policy will lapse when the premium remains unpaid for a period of 60 (sixty) days in total.
3. Premiums missed in the 12 (twelve) months prior to the Insured Person's death will result in a proportional percentage deduction of the benefit amount paid.
4. Should the Policyholder make a partial payment, it will not suffice as a full payment and the Policy will have an outstanding premium for that month.

Commencement

1. This Policy shall commence on the first day of the month following the month in which the Insurer receives and allocates the first premium.
2. The Member must be over the age of 17 (seventeen) years and under the age of 65 (sixty-five) years at Policy Commencement, unless otherwise stated.

General Terms, Conditions and Waiting Periods

1. All Insured Persons will be covered from the Commencement Date for accidental death, natural death and death as a result of suicide.
2. A Member must attain the minimum age of 18 (eighteen) but may be at most 64 (Sixty-Four) years old to enter into the Policy.
3. Cover will cease upon termination as a Member who is employed or engaged by Employer or upon reaching the cease age of 70 (Seventy) years old.

Benefits

1. Eligible Member / Spouse: R40 000
2. Children (14 - 24 years): R31 000
3. Children (6 - 13 years): R15 500
4. Children (Stillborn - 5 years): R7 750

A R10 000 memorial benefit is granted to the benefit of the Eligible Member only. The benefit will be paid out in conjunction with the funeral benefit.

Repatriation

Affinity Funeral will provide repatriation of mortal remains within the borders of South Africa.

Additional Emergency Care benefits:

Integrated Emergency Response (iER) Mobile App:
iER is a free-to-download mobile app that connects you to a national network of emergency and security personnel that can assist in ANY emergency, directly at your location, 24 hours a day, 7 days a week.

Trauma Support:
Telephonic trauma support and counselling will be provided by dedicated professionals for incidents such as sexual assault, crime, gender-based violence, suicide, domestic abuse and other traumatic events.

Exclusions

The Insurer shall not be liable to pay any claim in respect of any member:

1. Whilst the Insured Person is not within the territorial limits of South Africa;
2. If caused by, or as a result of, the influence of alcohol, drugs or narcotics upon such Insured Person, unless administered by, or prescribed by and taken in accordance with the instructions of a member of the medical profession;
3. Whilst participating in any riot, civil commotion or public disorder, including authorised and sanctioned union activity or active involvement in war, acts of terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or political risk of any kind and/or whilst perpetrating any intentional unlawful act in terms of South African law.

Affinity Funeral is a product of the Insurer, Affinity Life Limited (Registration Number 1952/001635/06), a registered Life Insurer and authorised Financial Services Provider (FSP 49986). This policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any particular material fact to this insurance by or on behalf of an insured person. Terms and conditions as contained in the policy document shall apply.

4. Due to a fraudulent or dishonest claim.
5. Due to radioactivity or a nuclear explosion.
6. If we are not notified within 90 (ninety) days of the claimable event occurring.
7. If a claim with all requested documentation is not submitted 180 (one hundred and eighty) days from the date of death of the deceased
8. Due to wilful exposure to danger.
9. Stillbirth under 26 weeks of gestation.
10. Pandemic or Epidemic.
11. No benefits shall be payable in respect of any insured event occurring after cover has terminated in accordance with the Policy Cancellation provisions of this Policy.

Claims

1. To obtain payment of the funeral benefit, we require:
    - 1.1. A certified copy of the death certificate;
    - 1.2. Notice of Death/ Bi-1663/ DHA1680;
    - 1.3. The police accident report if the death was a result of unnatural causes;
    - 1.4. ID/Passport copies of the deceased and beneficiary (certified);
    - 1.5. Bank account details of the beneficiary;
    - 1.6. Any other information we may reasonably require; and
    - 1.7. Certified proof of relationship (i.e. marriage certificate) or an affidavit signed by a Commissioner of Oaths.
    - 1.8. A copy of a passport/permit/legal document for all foreign nationals to illustrate that they are in the country legally.
2. All claims are to be made by contacting us on 0861 22 22 71 or by sending an email to claimsccf@affinityfuneral.co.za and requesting a claim form.
3. Unless we receive written notification within 90 (ninety) days of the death of the Insured Person, resulting in a claim being made against this policy, the Insurer shall not be liable to pay any benefit. In the case where a claim was made but there was missing documentation, the claim will not be further entertained after 180 (one hundred and eighty) days and the Insurer shall not be liable to pay any benefit.
4. The Insurer shall pay all claims by crediting the beneficiary's direct bank account nominated by the beneficiary with the amount of the claim.
5. The Insurer shall notify the Policyholder, or claimant, within 2 (two) working days of receipt of complete documentation of the outcome of the claim, unless otherwise provided due to complex or unusual claims, or the claim is the subject of an investigation, of which will cause a delay in the claim being paid out.
6. Should the Insurer dispute the claim, the dispute shall be addressed within 14 (fourteen) days and regular feedback will be provided until the investigation is completed and a final decision to pay or repudiate the claim can be made.
7. The beneficiary has 90 (ninety) days to appeal or dispute the outcome of a claim.
8. The Insurer will not be liable to pay a claim exceeding the amount of R100 000.
9. The Insurer will not pay out more than R7 750 for Eligible Children aged 0 - 5 years old, R15 500 for Eligible Children aged 6 - 13 years old, and R31 000 for Eligible Children aged 14 - 24 years old.

Policy Cancellation And Amendments

1. A Member may amend any details on their policy by requesting an amendment form from infoccf@affinityfuneral.co.za. No amendment will be effected unless all details of such amendment are clearly received in writing.
2. The policy will cease 30 (thirty) days after the last premium was received.
3. Cover under this Policy shall terminate when the Insured Person attains the age of 70 (seventy) years. No benefits shall be payable in respect of any insured event occurring after the date of termination.

Summary of Policy details as required in terms of section 48 of the Long Term Insurance Act 52 of 1996, the Financial Advisory and Intermediary Services Act 37 of 2002, and additional disclosures.

Very important information that may affect the validity of the policy:

- In terms of the policy, all personal details regarding the Insured Persons, the amount of cover, the banking details and the premium payable are regarded as material for the purpose of establishing and maintaining cover. The details of the beneficiary/ies who are also co-insured are regarded as material.
- No employee of the Insurer or the Brokerage may give advice on the appropriateness or not of a particular financial product. It is incumbent on the Policyholder to independently ascertain whether or not products meet their particular requirements.
- Affinity Life Limited, the Insurer and the Underwriting Managing Agency, has in place the appropriate Professional Indemnity Insurance.
- Affinity Life Limited has in place a Conflict of Interest Policy, providing the mechanisms for identification, measures for avoidance, measures for disclosure, internal controls and consequences for non-compliance. This Conflict of Interest Policy is in accordance with Section 3 of the FAIS General Code of Conduct and is available on request.
- To ensure fair treatment of customers, Affinity Life Limited has in place a Complaint Resolution Policy which is available upon request, as well as on the website.

For information or complaints, please contact Affinity Life Limited.

About the Product
Affinity Funeral, a product of Affinity Life Limited
Tel: 0861 111 809
Fax: 086 224 0623
Email: admin@affinityfuneral.co.za

The Insurer
Affinity Life Limited FSP No: 49986
Reg No: 1952/001635/06
1 Dingler Street, Rynfield, Benoni 1501
Postnet Suite 124, Private Bag X101, Farrarmere 1518
Tel: 0861 188 889
Email: complaints@affinitylifeltd.co.za

Insurer's Compliance Arrangements
GRC Fides (Pty) Ltd Compliance Office
2 Miles Sharp, Rynfield, Benoni 1501
Email: compliance@grcfides.co.za
Tel: 010 020 3199

If the complaint is not dealt with satisfactorily, please contact the appropriate Ombuds listed below:

FAIS Ombud
PO Box 41, Menlyn Park, 0063
Tel: 012 762 5000
Sharecall: 086 066 3274
Email: info@faisombud.co.za
Website: www.faisombud.co.za

National Financial Ombud Scheme (NFO)
Tel: 0860 800 900
WhatsApp: 066 473 0157
Email: info@nfosa.co.za
Website: www.nfosa.co.za

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