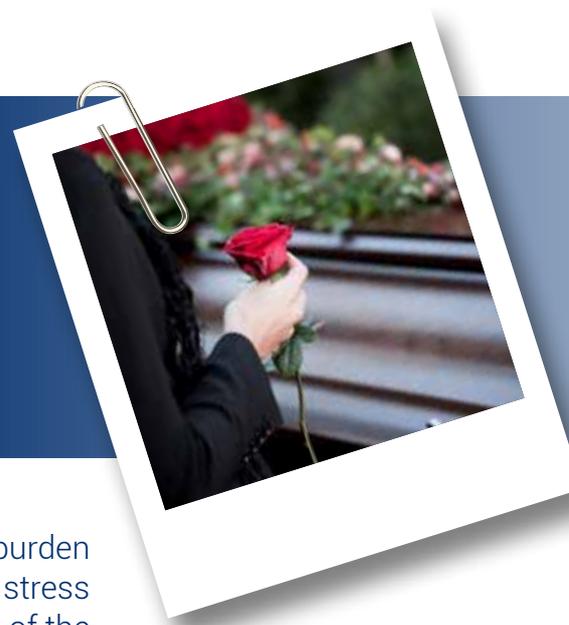


FUNERAL CARE



The cost of a funeral can be expensive and could place a financial burden on those remaining behind. This policy takes away some of the stress during a difficult time by paying a lump sum benefit upon the death of the insured person, eligible spouse or eligible child.

BENEFITS AND PREMIUMS

PREMIUM	LOW - R48	MEDIUM - R60	HIGH - R70
Insured / Spouse	R5 000	R10 000	R15 000
Child aged 14 – 21 years	R3 500	R7 500	R8 000
Child aged 7 – 13 years	R1 500	R3 000	R4 000
Child aged 0 – 6 years	R1 000	R2 500	R3 000
Stillborn	R500	R1 000	R1 000

AGE LIMIT

- Maximum entry age is 65 years next birthday
- A child may be on the policy up to the age of 21 years if they are not full time students but are dependent on the principal insured. If a child is a full time student they may be on the policy up to the age of 25 years

WAITING PERIODS

- A 3-month general waiting period will apply

TERMS AND CONDITIONS

This document is furnished to you in compliance with section 48 of the Long-Term Insurance Act 52 of 1998, and the General Code of Conduct in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.

Sanlam Developing Markets Limited ("Sanlam") is the underwriter of the Turnberry Funeral Care Plan. Sanlam adheres to the principles of Treating Customers Fairly ("TCF"), as published by the Financial Services Board.

1. DEFINITIONS

- 1.1. "Acceptance of cover" means the date that the Member's application for cover is accepted and confirmed by Sanlam;
- 1.2. "Administrator" means Turnberry Management Risk Solutions (Pty) Ltd (registration number 2007/026488/07), a company duly incorporated in accordance with the laws of South Africa. The Administrator is licensed as a financial services provider in terms of the FAIS Act with FSP number 36571;
- 1.3. "Assured Life (Lives)" means the Principal Member, the Spouse and Dependent Child/Children of the Principal Member, in whose life the Principal Member has insurable interest, and upon whose death the benefits shall become payable in terms of this Policy;
- 1.4. "Application Form" means the form that has been completed by the Principal Member for application for cover in respect of the Assured Lives;
- 1.5. "Commencement of cover" means:
 - 1.5.1. the 1st (first) day of the month, if the application form and the first premium is received by Sanlam on or before the 7th (seventh) day of the month; or
 - 1.5.2. the 1st (first) day of the following month, if the application form and the first premium is received by Sanlam after the 7th (seventh) day of the month;
- 1.6. "the Benefit(s)" means assistance benefits provided by Sanlam to the Assured Lives;
- 1.7. "Dependent Child" means:
 - 1.7.1. a child of the Principal Member under the age of 22 (twenty two), including a stepchild, or legally adopted child;
 - 1.7.2. a stillborn child of the Principal Member born after the 26th (twenty sixth) week of pregnancy or posthumous child;
 - 1.7.3. a child of the Principal Member being permanently mentally or physically disabled, and totally dependent on the Principal Member;
 - 1.7.4. a child of the Principal Member under the age of 26 (twenty six), who is a full time student at a registered university, or tertiary education institution, and who is unmarried;
- 1.8. "Insured Event" means the events giving rise to the payment of the benefits to the Principal Member or nominated beneficiary, which is the death of an Assured Life;
- 1.9. "Nominated Beneficiary" means the beneficiary nominated by the Principal Member to receive the Benefits;
- 1.10. "Principal Member" means a person who is over the age of 18 (eighteen) years, who applies for cover under the Policy, and who is the Policyholder in terms of this Policy;
- 1.11. "Policyholder" means the Principal Member who is also the premium payer;
- 1.12. "Spouse" means the spouse of the Principal Member including: a party to a customary marriage concluded in accordance with the applicable indigenous law, as well as a union concluded between parties married in accordance with the doctrines of any recognized religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a common law spouse or life partner, provided that such partner, common law spouse or life partner is nominated by the Principal Member and that the Principal Member provides, upon request, satisfactory proof of the permanency of his/her relationship with his/her life partner. A maximum of 1 (one) Spouse shall qualify as Spouse for cover under this Policy;

- 1.13. "Unclaimed Benefits" means a Benefit which remains unclaimed after 6 (six) months of notification of death; and
- 1.14. "Waiting Period" means the 3 month waiting period applicable to Assured Life (Lives).

2. GENERAL INFORMATION

- 2.1. Funeral cover is provided to the Principal Member, their Spouse and Dependent Children, and Benefits are provided on a voluntary basis.
- 2.2. No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the Policy.
- 2.3. A period of grace of 30 (thirty) days is allowed for payment of premiums.
- 2.4. All Assured Lives in terms of this Policy must be permanently resident in the Republic of South Africa with effect from the Commencement of cover.
- 2.5. Benefits will not be paid in respect of an Assured Life who is permanently resident in a foreign country or who resides for a continuous period exceeding 3 (three) months outside the Republic of South Africa. All Benefits in terms of this Policy shall be paid only to a South African bank in the South African currency (ZAR).
- 2.6. Benefits in respect of a Dependent Child shall be limited to the first 5 (five) claims. No benefit shall be paid after the death of the 5th (fifth) and subsequent Dependent Child.

3. INSURANCE COVER

- 3.1. The Principal Member may add Assured Lives under the Policy after the Commencement of cover, subject to the terms and conditions of this Policy, which includes without limitation the following conditions:
 - 3.1.1. upon marital union after the Commencement of cover, the Principal Member may apply for cover in respect of a Spouse at any time after the change in marital status, and a new Waiting Period will apply in respect of the Spouse;
 - 3.1.2. upon the birth or adoption of a Dependent Child after the Commencement of Cover, the Principal Member may apply for cover for the Dependent Child at any time of the child becoming eligible for cover, and a new Waiting Period will apply in respect of the Dependent Child;
 - 3.1.3. the Principal Member may remove an Assured Life by way of 1 (one) month's written notice to Sanlam.
- 3.2. Insurance cover in terms of the Policy in respect of an Assured Life shall cease in the event of the following:
 - 3.2.1. the Policy is cancelled by the Principal Member, or has lapsed, or is terminated by Sanlam;
 - 3.2.2. upon the death of the Principal Member;
 - 3.2.3. upon the death of an Assured Life;
 - 3.2.4. the premiums payable in terms of the Policy are not received by Sanlam on the due date thereof, and the Principal Member fails to remedy such failure within the 30 (thirty) days grace period ; or
 - 3.2.5. a Dependent Child other than a still born child and a mentally or physically disabled child reaches the age of 22 (twenty two) or, in the event of a child under the age of 26 (twenty-six), reaching the age of 26 (twenty-six).

4. PAYMENT OF PREMIUMS

- 4.1. Premiums shall be payable by the Principal Member to Sanlam monthly in advance on or before the 1st (first) day of each calendar month for which insurance cover is granted, without deduction or set off.
- 4.2. The policy shall lapse in the event of non-payment of Premiums on the due date thereof, subject to 30 (thirty) days grace period for payment of arrear Premiums.
- 4.3. Sanlam may amend Premiums at any time by means of 30 (thirty) days written notice to the Administrator, who in turn shall provide notice to the Principal Member.

5. MINIMUM AND MAXIMUM AGES AT ENTRY

Assured Life	Minimum Entry Age	Maximum Entry Age
Member	18	64
Spouse	18	64
Dependent Child	0	21

*Or age 25 (twenty five) if a full time student at a tertiary education institution.

6. MAXIMUM NUMBER OF LIVES

Assured Lives	Maximum number of lives
Spouse	1
Dependent Child	5
Stillbirths	2

7. PAID-UP, SURRENDER, MATURITY VALUES AND CESSIONS

This Policy cannot be converted to cash, and there are no paid-up, surrender or maturity values under the Policy. The Policy or benefits cannot be ceded.

8. EXCLUSIONS, LIMITATIONS AND WAITING PERIOD IN RESPECT OF BENEFITS

- 8.1. No benefits shall be payable in the event of death resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 24 (twenty four) months from the Commencement of cover in respect of an Assured Life.
- 8.2. No Benefits shall be payable for death due to natural causes within 3 (three) months from the Commencement of cover, in respect of the Assured Lives.
- 8.3. No insurance cover shall be granted or benefits paid in the event of death:-
 - 8.3.1. resulting directly or indirectly as a consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - 8.3.2. resulting directly or indirectly from the use of nuclear, biological or chemical weapons or any radioactive contamination; or
 - 8.3.3. resulting directly or indirectly from attacks on or sabotage of facilities (including but not limited to nuclear power plants, reprocessing plants, final repository sites and research reactors), and storage depots which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective whether any of the aforesaid has been performed with the specific use of information technology.
 - 8.3.4. The exclusions and limitations set out above will furthermore apply in respect of re-instated benefits or increased benefits with effect from the date of reinstatement or the inception date of the increased benefits.

9. REINSTATEMENT OF LAPSED BENEFITS

- 9.1. In the event of insurance cover in respect of an Assured Life lapsing due to non-payment of premiums, provided that such

lapsing did not continue for an uninterrupted period longer than 3 (three) months, the Principal Member shall be entitled to apply in writing for one penalty-free reinstatement of cover in respect of the Assured Lives.

- 9.2. If such application for reinstatement is accepted by Sanlam, cover shall continue from the date of reinstatement, provided that all unpaid premiums are paid up, subject to the following:
 - 9.2.1. no new Waiting Period shall be applied and any Waiting Period applicable prior to the date of cover lapsing shall continue from the date of reinstatement;
 - 9.2.2. maximum entry age rules will not be applied from the date of reinstatement; and
 - 9.2.3. the premium rates payable prior to the cover lapsing will be applied in respect of the Assured Life.
- 9.3. On any subsequent reinstatement of an Assured Life's cover after the Policy has lapsed, the terms and conditions will be the same as for a new policy, subject to the following conditions:
 - 9.3.1. premium rates will be recalculated using the age of the Assured Life at the date of reinstatement;
 - 9.3.2. the Waiting Period and exclusions will apply; and
 - 9.3.3. the Principal Member will be entitled to 3 (three) reinstatements.

10. RATE AND BENEFIT REVIEW

The Premium, conditions and Benefits shall be revised and adjusted from time to time by Sanlam, in order to ensure that the scheme remains actuarially sound. In addition, Sanlam may amend Benefits and premiums at all times by means of 30 (thirty) days written notice to the Administrator, who in turn shall give notice to the Policyholder.

11. CLAIMS PROCEDURE

- 11.1. In the event of a claim, please contact the Administrator 0861 000 509 or email claims@turnberry.co.za.
- 11.2. All claims must be notified within 6 (six) months of death. Any death claim not notified to the Administrator within 6 (six) months of death of an assured life shall not be valid.
- 11.3. In order for a claim to be admitted, premiums in respect of the Assured Lives must be paid.
- 11.4. Claims must be accompanied by the following legible documents:
 - 11.4.1. a completed official claim form as prescribed by Sanlam from time to time;
 - 11.4.2. an official or certified copy of the original death certificate;
 - 11.4.3. certified ID copies of the deceased and claimant. New identity cards must be certified with copies of the front and back of the identity card. In case of 3rd (third) party payments; a certified copy of the 3rd (third) Party's ID document and a discharge form is required;
 - 11.4.4. completed BI/DHA-1663 forms;
 - 11.4.5. completed BI/DHA-1680 forms (if the deceased died at home);
 - 11.4.6. police/accidental report if death was due to unnatural causes;
 - 11.4.7. in the case of still born child, a medical report from the doctor who was present at the time the baby was born, confirming the mother of the child and the age of the foetus (in weeks), is required;
 - 11.4.8. official confirmation of registration as a full time student from a registered tertiary institution or medical report confirming disability of a Dependent Child, if the deceased Assured Life is between the ages of 22 (twenty two) and 26 (twenty six), and has been included as a Dependent Child under the Principal Member's policy;
 - 11.4.9. proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months);
 - 11.4.10. any additional documents that Sanlam, in its sole discretion, deems necessary to settle the claim.

- 11.5. All valid claims for the Assured Lives will be paid to the Principal Member or nominated beneficiary.
- 11.6. Sanlam shall be entitled to deduct arrear premiums from benefits payable.
- 11.7. No claims shall be allowed after the date of cancellation or termination of this Policy, unless the insured event occurred prior to the date of cancellation or termination.
- 11.8. Sanlam reserves the right to cancel the cover in respect of the Principal Member, and declare all premiums paid by the Principal Member forfeited, should there be evidence of submission, or an attempted submission of a fictional claim, fraud or misrepresentation.

12. UNCLAIMED BENEFITS

If a benefit is not claimed within 6 (six) months of notification of death, Sanlam will be obliged to start the process of tracing the Beneficiary. If the process does not match the rightful owner with the benefit, Sanlam shall repeat the tracing process within a 3 (three) year period and again within 10 (ten) years if the benefit remains unclaimed. If after 10 (ten) years, Sanlam cannot trace the Beneficiary or Assured Life, an external tracing company will be used. Should the benefit be less than R1,000.00 (one thousand Rand) and/or the cost of tracing exceed the amount available, the above requirement will be waived. All reasonable administrative and tracing costs incurred after the first attempt to trace may be recovered from the unclaimed benefit.

13. COOLING OFF PERIOD AND RIGHT TO CANCEL

The Policy may be cancelled by the Policyholder within 30 (thirty) days of accepting the application by Sanlam. If there has been no claim or benefit paid, the Principal Member will be refunded the premiums paid during this period. The Policy may be cancelled by contacting the Administrator on the telephone numbers provided below.

14. REPLACEMENT

If this policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Principal Member should be aware that it might be to their disadvantage to do so. The Principal Member should contact the Administrator on the telephone numbers provided below, in order to be referred to a representative to discuss the implications of replacing a policy.

15. SANLAM'S DETAILS

Sanlam Developing Markets Limited
Physical Address 9 West Street
Houghton 2198, Johannesburg
Postal Address: P O Box 1941,
Houghton, 2041
Registration Number: 1911/003818/06
FSP No. 11231
Tel numbers: 0860 001 019
Website: www.sanlam.co.za

16. COMPLIANCE OFFICER

Tel: (011) 359 7998
Fax: (011) 388 4580
Physical address:
9 West Street, Houghton, Johannesburg, 2198
Postal address: P O Box 1941, Houghton, 2041

17. ADMINISTRATOR'S DETAILS

Turnberry Management Risk Solutions (Pty) Ltd
Physical address:
4 Osborne Lane, Bedfordview
2007
Registration number: 2007/026488/07
FSP no. 36571
Postal address:
Private Bag X2, Gardenview, 2047
Telephone number: 0861 000 509
Telefax: 0861 000 508
Email: policy applications: newbusiness@turnberry.co.za
Email: claims: claims@turnberry.co.za

18. REGISTRAR OF LONG-TERM INSURANCE

Physical address:
Riverwalk Office Park, Block B
41 Matroosberg Road
(Corner Garsfontein and Matroosberg Roads)
Ashlea Gardens, Extension 6
Menlo Park, Pretoria
South Africa
0081
Postal address:
P O Box 35655, Menlo Park, 0102
Tel numbers: (012) 428 8000 (switchboard)
Contact centre: 080 0110 443
080 0202 087
Fax: (012) 347 0221
Email: info@fsb.co.za
Website: www.fsb.co.za

19. COMPLAINTS PROCEDURE

Please contact the Administrator on 0861 000 509 or contact Sanlam on (011) 359 3014, or email gbcomplaints@sanlam.co.za, and have the following information available:

- policy number;
- Identity number; and
- nature of enquiry.

Complaints which are not resolved to your satisfaction may be referred to the Sanlam Arbitrator. Complaints which are still not resolved can be referred to the Ombudsman for Long-Term Insurance or the Registrar of Long-Term Insurance.

20. SANLAM ARBITRATOR

Fax: (021) 957 1786
Email: arbitrator@sanlam.co.za

21. OMBUDS

FAIS OMBUD

Telephone: (012) 762 5000 / (012) 470 9080
Facsimile: 086 764 1422 / 012 348 3447
E-mail: info@faisombud.co.za

OMBUDSMAN FOR LONG-TERM INSURANCE:

Private Bag X45, Claremont, 7735
Tel: 0860 103 236
Fax: (021) 674 0951
Email: info@ombud.co.za

TURNBERRY TRAVEL CARE BENEFIT

If you are covered under any of the benefits plans under the Turnberry Funeral Care Plan, you qualify for international travel insurance for travel outside the borders of South Africa. The Travel Care Benefit is provided by TIC and Europ Assistance, and is not provided by Sanlam, and it does not form part of the benefits underwritten by Sanlam.

The Travel Care Benefit provides end to end emergency service by air, land or sea, anywhere in the world, 24 hours a day.

The maximum length of a trip is limited to 90 days. Medical expenses are covered up to an amount of R5 000 000. Notification of travel must be given to Turnberry on 0861 000 509 at least 48 hours prior to departure, during the hours 08h00 to 16h00 Monday to Friday (excluding public holidays). Maximum age is 80 years next birthday.

Disclaimer: This document is a summary for information purposes only and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy, terms and conditions will prevail.