

# 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 - R77	Medium - R97	High - R116
Insured / Spouse	R 5 000	R10 000	R15 000
Child aged 14 – 21 years	R 3 500	R 7 500	R 8 000
Child aged 7 – 13 years	R 1 500	R 3 000	R 4 000
Child aged 1 – 6 years	R 1 000	R 2 500	R 3 000
Child aged 0 - 11 months	R 1 000	R 2 500	R 3 000
Stillborn	R 500	R 1 000	R 1 000

## 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

*A 3-month general waiting period will apply.*

## Turnberry Funeral Care Plan Voluntary Umbrella Policy– Terms and Conditions

### 1. General information

- 1.1. This document is furnished to you in compliance with the Policyholder Protection Rules prescribed under section 62 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.
- 1.2. Sanlam Developing Markets Limited (“**SDM**”) is the underwriter of the Turnberry Funeral Care Plan Voluntary Umbrella Policy (“**Umbrella Policy**”). SDM is a licensed life insurer and an authorised Financial Services Provider (FSP no 11230). SDM adheres to the principles of Treating Customers Fairly (“**TCF**”), as published by the Financial Sector Conduct Authority.
- 1.3. The information below is a summary of the terms and conditions of the Umbrella Policy.
- 1.4. Cover in terms of the Umbrella Policy is voluntary for all clients of the Administrator, as Policyholders, who are 18 (eighteen) years and older.
- 1.5. Funeral cover in terms of the Umbrella Policy is provided on the lives of the Policyholder, his/her Spouse, and Dependent Children.
- 1.6. The cover per Assured Life in terms of the Umbrella Policy may not exceed R100 000.00 (one hundred thousand Rand) for Assured Lives above the age of 14 (fourteen) years. Should a child be covered in more than one policy, cover for children aged 6 (six) but who has not attained 14 (fourteen) years will be limited to a maximum of R50, 000.00 (fifty thousand Rand) and R20, 000.00 (twenty thousand Rand) for children below 6 (six) years, as prescribed in terms of legislation.
- 1.7. A maximum number of 1 (one) Spouse, 5 (five) Dependent Children claims and 2 (two) Stillbirths in respect of a Policyholder shall enjoy cover in terms of the Umbrella Policy.
- 1.8. A 30 (thirty) day Grace Period from the date on which Premiums are due will be allowed for the payment of Premiums. If the Policyholder fails to make payment of the outstanding Premiums within the Grace Period, cover shall lapse for all Assured Lives.
- 1.9. No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the Umbrella Policy.
- 1.10. No Premiums will be refunded should the Umbrella Policy be cancelled after the cooling-off period.
- 1.11. All Assured Lives covered under the Umbrella Policy must be permanently resident in the Republic of South Africa with effect from the Inception Date. If an Assured Life becomes a permanent resident of any country other than the Republic of South Africa for a continuous period exceeding 3 (three) months, he/she will no longer be eligible for cover.

### 2. Definitions

- 2.1 “**Accident**” means an external, violent, unexpected, and visible event which directly results in the death of an Assured Life;
- 2.2 “**Accidental Death**” means death directly caused or resulting from injuries sustained during an Accident;
- 2.3 “**Administrator**” means Turnberry Management Risk Solutions (Pty) Ltd (registration number:2007/026488/07) an authorised Financial Service Provider, FSP 36571;
- 2.4 “**Application Form**” means a form that has been completed by the Policyholder to apply for cover for the Assured Lives in terms of the Umbrella Policy;
- 2.5 “**Assured Lives**” means the Policyholder and his/her Dependants in whose lives the Policyholder has an insurable interest;
- 2.6 “**Benefits**” means benefits in terms of the funeral class of business as defined in the Insurance Act 18 of 2017, provided by SDM to the Policyholder in respect of the Assured Lives, in terms of the Umbrella Policy;

- 2.7 “**Dependants**” means the Spouse, and Dependent Children, of the Policyholder;
- 2.8 “**Dependent Child(ren)**” means in relation to the Policyholder –
  - 2.8.1 a child of a Policyholder under the age of 22 (twenty two), years including a stepchild, illegitimate child, or legally adopted child, including any child of a Spouse of the Policyholder;
  - 2.8.2 stillborn child of a Policyholder born after the 26<sup>th</sup> (twenty sixth) week of pregnancy;
  - 2.8.3 a child of a Policyholder being permanently mentally or physically disabled in the opinion of SDM and totally dependent on the Policyholder, which total and permanent disability must have occurred prior to the age of 22 (twenty-two) years; and
  - 2.8.4 an unmarried child of a Policyholder under the age of 26 (twenty-six) years who is a full-time student at any registered university, technikon or tertiary educational institution, registered in terms of applicable legislation in the Republic of South Africa or such other institution as may be approved in Writing by SDM.
- 2.9 “**Grace Period**” means a period of 30 (thirty) days from the due date of the Premiums;
- 2.10 “**Inception Date**” means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.11 “**Insured Event**” means the events giving rise to the payment of the Benefits to the Policyholder, which event shall, for purposes of the Umbrella Policy be the death of an Assured Life;
- 2.12 “**Nominated Beneficiary**” means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.13 “**Policyholder**” means clients of the Administrator who applied for Benefits in terms of the Umbrella Policy as policyholder;
- 2.14 “**Premium**” means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.15 “**Spouse**” means the spouse of the Policyholder, 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 recognised 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 the Policyholder provides, upon request, satisfactory proof of the permanency of his/her relationship with his/her life partner; and
- 2.16 “**Waiting Period**” means the Waiting Period and exclusions applicable to Assured Lives and determined with reference to the Inception Date of the applicable Benefits in relation to an Assured Life.

### 3 Insurance cover

- 3.1 Insurance cover in respect of an Assured Life shall commence on the 1st (first) day of the month in which SDM or the Administrator receives a duly completed Application Form, provided that SDM or the Administrator unconditionally approves the application for the Benefits, and receives the first Premium on or before the 7th (seventh) of that month.
- 3.2 Insurance cover in respect of an Assured Life shall commence on the 1st (first) day of the month following the month in which SDM or the Administrator receives a duly completed Application Form, if SDM or the Administrator unconditionally approves the application for Benefits, and the Policyholder pays the Premium after the 7th (seventh) of the month.

3.3 The minimum and maximum ages at entry are:

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

\*Age at entry refers to the Assured Life's age at Inception Date.

\*Or age 25 (twenty-five) if a full-time student at a tertiary educational institution. Proof should be submitted at application and claim stage.

3.4 Insurance cover in terms of the Umbrella Policy in respect of an Assured Life shall stop if –

- 3.4.1 cover in terms of the Umbrella Policy is cancelled by either SDM or the Policyholder;
- 3.4.2 the Policyholder is no longer a client of the Administrator;
- 3.4.3 the Policyholder dies;
- 3.4.4 the Assured Life dies;
- 3.4.5 the Policyholder fails to pay the Premiums payable in terms of the Umbrella Policy in respect of the Assured Lives on the due date thereof, and fails to remedy such failure within the Grace Period; or
- 3.4.6 an Assured Life is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months.

**4 Payment of premiums**

- 4.1 Premiums shall be payable monthly in advance on or before the 1<sup>st</sup> (first) day of the calendar month without deduction or set-off, in favour of SDM.
- 4.2 All costs associated in respect of the payment of the Premium shall be borne by the Policyholder.
- 4.3 If the Policyholder fails to make payment of the outstanding Premiums within the Grace Period, cover shall lapse for all Assured Lives.
- 4.4 Premiums and Benefits in terms of the Umbrella Policy will be renewed annually in November to ensure that the Umbrella Policy remains actuarially sound.
- 4.5 Notwithstanding the above, SDM reserves the right to change the Premiums and Benefits at any time by giving the Policyholder 31 (thirty-one) days' written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

**5 BENEFITS**

- 5.1 Benefits shall be payable to the Policyholder or the Policyholder's Nominated Beneficiary, by SDM in respect of the Assured Lives, subject to the terms and conditions of the Umbrella Policy.
- 5.2 If the Policyholder does not nominate a Beneficiary or should the Nominated Beneficiary be a minor, the Benefit will be paid to;
  - 5.2.1 the Spouse of the Policyholder who is covered under the Umbrella Policy; or
  - 5.2.2 the Dependent Child covered in terms of this Umbrella Policy who is 18 (eighteen) years or older; or
  - 5.2.3 an Extended Family Member of the Policyholder who is covered under the Umbrella Policy.
- 5.3 If SDM cannot trace the Assured Lives in clause 5.2 the Benefits shall be paid into the estate of the Policyholder.
- 5.4 Benefits in terms of the Umbrella Policy will be renewed annually in June to ensure that the Umbrella Policy remains actuarially sound.
- 5.5 Notwithstanding the above, SDM reserves the right to change the Benefits at any time by giving the Policyholder 2 (two) months Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

**6 Reinstatement**

- 6.1 Cover in terms of the Umbrella Policy can be reinstated within 3 (three) months from the date that the cover lapsed, provided that all outstanding Premiums have been paid in full. SDM will impose a Waiting Period not exceeding the unexpired Waiting Period under the lapsed policy.
- 6.2 After the 2 (three) month period stated above, cover cannot be reinstated. The Policyholder may apply for a new policy, subject to the terms and conditions of the Umbrella Policy and subject to SDM's acceptance of the new policy application.

**7 Exclusions, limitations and Waiting Periods in respect of Benefits**

- 7.1 No insurance cover shall be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life:
  - 7.1.1 within 3 (three) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide) for the Assured Lives;
  - 7.1.2 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 12 (twelve) months from the Inception Date in respect of each Assured Life;
  - 7.1.3 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; or
  - 7.1.4 where an Assured Life is permanently resident or resident outside the Republic of South Africa.
- 7.2 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
  - 7.2.1 he/she had an active funeral policy with another insurer within 31 (thirty-one) days before applying for cover for the Assured Lives in terms of the Umbrella Policy with SDM;
  - 7.2.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Umbrella Policy;
  - 7.2.3 the Assured Lives covered in terms of the Umbrella Policy are the same as the previous policy; and
  - 7.2.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 7.3 Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under the Umbrella Policy.
- 7.4 The exclusions and limitations as set out above will furthermore also apply in respect of increased Benefits or reinstated Benefits with effect from the Inception Date of the increased Benefits or reinstated Benefits.

**8 Claims procedure**

- 8.1 In the event of a claim, please contact the Administrator on 011 677 9891
- 8.2 Claims must be accompanied by the following documents namely-
  - 8.2.1 A completed official claim form as prescribed by SDM from time to time;
  - 8.2.2 An official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
  - 8.2.3 Certified ID copies of the deceased and claimant. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) party's identity document and a discharge form is required;
  - 8.2.4 A completed BI-1663 Notification;
  - 8.2.5 A completed BI-1680 Death Report;
  - 8.2.6 A police / accident report if death was due to unnatural causes;

- 8.2.7 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);
- 8.2.8 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) years;
- 8.2.9 Proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months); and
- 8.2.10 Any additional documents that SDM, in its sole discretion, deems necessary.
- 8.3 Claims should be submitted to within 6 (six) months of the death of the Assured Life.
- 8.4 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 8.5 Benefits are payable directly to the Policyholder or the Policyholder's Nominated Beneficiary. Such payment shall constitute full and final settlement of SDM's obligations in respect of a claim for Benefits.
- 8.6 Should the Nominated Beneficiary be a minor, or the Policyholder not nominate a beneficiary, the Benefits shall be paid into the estate of the Policyholder.
- 8.7 No claims shall be allowed after the date of cancellation or termination of the Umbrella Policy, unless the Insured Event occurred prior to the date of cancellation or termination.
- 8.8 SDM reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums paid by the Policyholder in respect of an Assured Life forfeited, should there be evidence of submission, or an attempted submission of a fictional claim, fraud or misrepresentation.
- 8.9 SDM shall be entitled to deduct arrear Premiums from Benefits payable.

#### 9 Cooling off period and right to cancel

- 9.1 After SDM has accepted the Policyholder's application for insurance cover, the Policyholder may instruct SDM to cancel cover under the Umbrella Policy. The Policyholder must submit this instruction in writing to SDM within 31 (thirty-one) days after receipt of the policy schedule. The Policyholder may submit such cancellation instruction to SDM if no Benefit has been paid or claimed or the Insured Event has not yet occurred. SDM may deduct the cost of any risk cover the Policyholder and/or Assured Lives enjoyed under the Umbrella Policy before it was cancelled.
- 9.2 After the completion of the 31 (thirty one) days period referred to above, the Policyholder shall be entitled to cancel cover at any time by giving SDM written notice. The effective date of the cancellation will be the end of the calendar month for which Premiums have been requested. This may result in 2 (two) Premiums being deducted after the date the cancellation is requested. All Premiums received after the effective date of cancellation will be refunded.
- 9.3 SDM shall be entitled to cancel the Umbrella Policy by way of a 31 (thirty-one) day written notice to the Policyholder.

#### 10. Replacement

If cover in terms of the Umbrella Policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Policyholder should be aware that it might be to their disadvantage to replace the cover. The Policyholder should contact SDM on the telephone numbers provided below, in order to be referred to a representative to discuss the implications of replacing a policy.

#### 11. Surrender, maturity values and cessions

The Umbrella Policy does not accumulate cash or surrender value and the Umbrella Policy or Benefits cannot be ceded.

#### 12. Complaints procedure

- 12.1 Please contact SDM on (011) 359 3014 or email [gbcomplaints@sanlamsky.co.za](mailto:gbcomplaints@sanlamsky.co.za) and have the following information available:
- 12.1.1 Policy number;
- 12.1.2 Identity number; and
- 12.1.3 Nature of enquiry.
- 12.2 Complaints which are not resolved to the Policyholder's satisfaction must first be referred to SDM's Legal & Compliance department.
- 12.3 Complaints which are still not resolved to the Policyholder's satisfaction may be referred to SDM's Arbitrator.
- 12.4 Complaints which are still not resolved may be referred to the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

#### 13. Insurer's details

Sanlam Developing Markets Limited  
 Registration Number: 1911/003818/06  
 FSP No. 11230  
 Telephone number: (086) 123 5433  
 Fax number: (086) 123 5329  
 Claims Telephone numbers: (011) 359 3174  
 (011) 359 3007  
 (011) 359 3176  
 (011) 359 3170  
 (011) 359 3175  
 E-mails: [info@sanlamsky.co.za](mailto:info@sanlamsky.co.za)  
[GBGAPClaims@sanlamsky.co.za](mailto:GBGAPClaims@sanlamsky.co.za)  
[GBGAPServicing@sanlamsky.co.za](mailto:GBGAPServicing@sanlamsky.co.za)  
[GBGAPNewBusiness@sanlamsky.co.za](mailto:GBGAPNewBusiness@sanlamsky.co.za)  
 Physical Address: 9 – 13 West Street, Houghton, Johannesburg  
 Postal Address: PO Box 1941, Houghton, 2041  
 Website: [www.sanlam.co.za](http://www.sanlam.co.za)

#### 16. Administrator Details

Turnberry Management Risk Solutions (Turnberry)  
 Registration Number: 2007/026488/07  
 FSP no.: 36571  
 Physical address:  
 4 Osborne Lane, Bedfordview, 2007  
 Postal address:  
 Private Bag X2, Gardenview, 2047.  
 Tel: 011 677 9891  
 Policy applications: [newbusiness@turnberry.co.za](mailto:newbusiness@turnberry.co.za)  
 Claims: [funeral@turnberry.co.za](mailto:funeral@turnberry.co.za)  
 Turnberry is licensed as a category I Financial Service Provider and authorised to provide financial services in respect of Cat A products.  
 Turnberry is a binder holder of SDM and receives a binder fee of 2%.  
 Professional indemnity insurance is held by Turnberry.

#### 15. Compliance officer

Telephone: 011 359 3058  
 Email: [gbcompliance@sanlamsky.co.za](mailto:gbcompliance@sanlamsky.co.za)

#### 16. Sanlam Arbitrator

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

#### 17. Ombudsman

##### FAIS Ombudsman

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

### National Financial Ombud Scheme South Africa NPC (the NFO)

Telephone: (086) 080 0900  
Email: [info@nfosa.co.za](mailto:info@nfosa.co.za)  
Physical Address: **JHB** : 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198  
  
**CPT** : Claremont Central Building, 6<sup>th</sup> Floor, 6 Vineyard Road, Claremont, 7708  
Postal address: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198  
Website: [www.nfosa.co.za](http://www.nfosa.co.za)

### 18. Financial Sector Conduct Authority

Telephone: (012) 428 8000 (switchboard)  
Contact centre: (080) 0110 443/ (080) 0202 087  
  
Fax: (012) 347 0221  
Email: [info@fscs.co.za](mailto:info@fscs.co.za)  
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  
Website: [www.fscs.co.za](http://www.fscs.co.za)

### 19. Information Regulator (South Africa)

- 19.1 SDM confirms that it undertakes to treat all information supplied by the Policyholder and relating to the Policyholder's Benefits as strictly confidential.
- 19.2 SDM undertakes not to divulge to any party not signatory to the Umbrella Policy, any information supplied by the Policyholder and relating to the Policyholder's Benefits without prior written consent of the Policyholder.
- 19.3 Information Regulator Contact Details:  
Physical Address: 27 Stiemens Street Braamfontein Johannesburg  
Postal Address P.O Box 31533 Braamfontein Johannesburg 2017  
Email: [enquiries@info regulator.org.za](mailto:enquiries@info regulator.org.za)