

We value your ongoing trust and will continue to provide you with the best support possible. The policy Schedule confirms your personal information and product selection. This document provides an overview of the benefits included in your chosen plan based on the information that you have provided, and any incorrect details or lack of information can affect your cover. However, the below must be read together with the [Policy Document](#) and any other disclosed documentation which sets out the terms and conditions that govern our relationship.

1 YOUR PLAN AND COVER

Your chosen Funeral Plan, is an insurance product that is underwritten by Centriq Life Insurance Company Limited ("Centriq Life"), a licensed life Insurer and authorised Financial Services Provider, FSP No. 7370, which pays a fixed cash amount in the event of death, subject to the terms and conditions of the Policy. We cover deaths of persons who are South African citizens regardless of the country in which the death occurs but we only cover deaths of foreigners which occur within the borders of South Africa. The Policy covers you, and with family plans your spouse and up to 5 (five) unmarried children under 18 (eighteen). You must all be South African permanent residents or be in possession of a valid permit, which allows you to legally work and reside in South Africa. The Policy recognises a spouse in accordance with the applicable South African laws or a nominated life partner you've resided with for 6 (six) months or more. For an additional (but reduced) amount to Prestige and Gold plans, you can add increased accidental death cover and you can register up to 4 (four) family members to be covered under your chosen family plan (this does not include their families). The additional family member may be a parent as defined in your [Policy Document](#).

BEST SELLER

PLATINUM	PRESTIGE +	PRESTIGE	GOLD
UP TO R220 000 FUNERAL EXPENSES COVER	UP TO R164 000 FUNERAL EXPENSES COVER	UP TO R115 500 FUNERAL EXPENSES COVER	UP TO R77 000 FUNERAL EXPENSES COVER

Plan type	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL
Monthly Premium	R220	R100	R176	R60	R136	R45	R116	R30

COVER PER INSURED PERSON

Policyholder	R30 000	R30 000	R22 000	R22 000	R16 500	R16 500	R11 000	R11 000
Spouse	R30 000	x	R22 000	x	R16 500	x	R11 000	x
Child (aged 14 – 18)	R30 000	x	R22 000	x	R16 500	x	R11 000	x
Child (aged 6 – 13)	R15 000	x	R11 000	x	R8 250	x	R5 500	x
Child (aged 1 – 5)	R7 500	x	R5 500	x	R4 125	x	R2 750	x
Child (0 – 11 months)	R3 750	x	R2 750	x	R2 062.50	x	R1 375	x
Stillborn (after 26 weeks)	R3 750	x	R2 750	x	R2 062.50	x	R1 375	x
Added cover for up to four parents	R25 000 cover per parent R340 per parent per month	x	R16 500 cover per parent R203 per parent per month	x	R11 000 cover per parent R175 per parent per month	x	R7 500 cover per parent R156 per parent per month	x
Additional R10 000 Accidental death cover	✓ Included	✓ Included	✓ Included	✓ Included	✓ R14 per month	✓ R14 per month	✓ R14 per month	✓ R14 per month
Unemployment benefit	✓ Included	✓ Included	✓ Included	✓ Included	✓ Included	✓ Included	✓ Included	✓ Included



Once off airtime benefit	✓	✓	✓	✓	✓	✓	✓	✓
	R450 calculated to the closest available voucher amount	R450 calculated to the closest available voucher amount	R350 calculated to the closest available voucher amount	R350 calculated to the closest available voucher amount	R250 calculated to the closest available voucher amount	R250 calculated to the closest available voucher amount	R107 calculated to the closest available voucher amount	R107 calculated to the closest available voucher amount

2 PAYMENTS AND WAITING PERIOD

You must pay the amount (Insurance Premium) on the due date in the policy Schedule. There is no waiting period in the event of death as a result of an accident. However, there is a waiting period of 6 (six) months for death due to natural causes and a waiting period of 12 (twelve) months if due to suicide. If your premium is unpaid, you will have a 20 (twenty) day Grace Period to pay the outstanding premium from the day that we notify you of non-payment. If the premium is not paid within the Grace Period, you may be subject to waiting periods. If your premium is unpaid for 2 (two) successive due dates, we will automatically apply the Protector benefit to your plan, which is designed to keep you legally protected at a lower premium and cover amount. Your Policy will remain active but the insurance benefit will be limited to you and if family, your Spouse only, and the cover amount will be reduced to the Protector cover amount applicable at the time. If your first Protector benefit payment is unpaid, your Policy will automatically be cancelled and we will not debit you again. If you become unemployed, and have fully paid all your premiums for the previous 24 (twenty four) months consecutively before unemployment, then the Policyholder may enjoy a 4 (four) month Premium holiday. You must provide proof within 1 (one) month of unemployment. Should a claim related to an event occur during the 4 (four) months period, the premiums for this period may be deducted from the applicable cover amount.

3 INCREASES

We may increase the premium each year by an amount not exceeding 10% based on product review performance or benefit additions. The maximum cover amount may increase by an approximate corresponding percentage provided that it does not exceed that allowed by legislation. You will have 31 (thirty one) days' notice before the increase takes effect. If you are dissatisfied with the increase, you may select a more affordable Plan (if applicable), or you may cancel, failing which the increase will come into effect. If your claim has been approved, the maximum cover amount may not increase due to the annual increase in your premium but will remain at the amount applicable when the claim was approved

4 CONDITIONS AND EXCLUSIONS

We wish to remind you that the Policy has conditions of cover as explained in clause 9 of the Policy Document, namely (but not limited) to: Participation in mass action or protest - Exposure to atomic energy - Substance abuse - Any criminal act - Reckless or unlawful endangerment - claims based on fraudulent and false information.

5 CLAIMS

We must be notified within 3 (three) months of the death of any person covered under your Plan. To submit a claim, call our Customer Services Department on [0860 587 587](tel:0860587587) or email claims@legalandtax.co.za. Once you have met all our requirements and submitted a claim sheet with all supporting information and documents, claims can be paid within 24 (twenty four) hours, excluding weekends and public holidays. Our claims procedure is detailed from clause 11 of your Policy Document.

6 CANCELLING YOUR PLAN

The Policy comes with a 31-day cooling off period from date of inception. Should you not be entirely satisfied with your Plan, you may cancel and request a refund within the first 31 days of receiving your Policy Document. The Policy can be cancelled at any other time thereafter by giving us 31 days' notice by calling 0860 587 587 or emailing info@legalandtax.co.za. This is a month-to-month policy, and any Premiums paid after the cooling-off period is not automatically refunded. If you wish to reinstate your Policy, you may do so within 2 (two) months of it being cancelled, but you may be subject to waiting periods if not previously satisfied.

7 COMPLAINTS

If you have a complaint, please submit it to us in writing to complaints@legalandtax.co.za as per clause 22 of the Policy Document and our [Complaints Resolution Policy](#). Complaints may also be lodged directly with the insurer Centriq Life to complaints@centriq.co.za. In the event that we are unable to resolve your complaint, you can also refer the matter to the FAIS Ombud, The Long-term Insurance Ombudsman or the Financial Sector Conduct Authority as detailed in your Disclosure Notice.



8 POPI

If at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the POPI (Protection of Personal Information) Act have been violated in any way, you may send a complaint through to our Information Officer at the following email address popi@legalandtax.co.za, or you may submit your complaint directly to the Information Regulator. Herewith a copy of our [POPI and Privacy Policy](#) and [PAIA Policy](#).

9 TCF

We have adopted a values-based approach where the spirit of the legislation is embraced to ensure that customers are treated fairly. Our [TCF](#) (Treating Customers Fairly) and [Conflict-of-Interest](#) policies can be accessed on our website www.legalandtax.co.za. We have considered the conflict-of-interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority (FSCA).

NEED MORE INFORMATION

If you have any questions regarding your Policy and chosen plan, you may contact our Customer Service Department on [0860 587 587](tel:0860587587) or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527) or email info@legalandtax.co.za.