



FUNERAL PLAN INFORMATION DOCUMENT PRODUCT SUMMARY AND DISCLOSURE DOCUMENT

This document provides a brief summary of important information you should be aware of regarding your plan. However, you should carefully read all of the documents sent to you in your welcome pack, paying special attention to the policy document which includes all of the terms and conditions related to your plan.

ABOUT YOUR PLAN

Your funeral plan, underwritten by Centriq Life Insurance Company Limited is a funeral insurance product that pays a fixed cash benefit in the event of the death of a person covered by the policy. The policy covers you, your spouse* and children under 18. The maximum entry age for you as a policyholder is 64 years. You are the beneficiary for all lives covered under the policy. In the event of your own death, the benefit will be paid to your nominated beneficiary. If you wish to change your nominated beneficiary, you have to inform us of this change, failing which the benefit will be paid to the beneficiary listed on our records. For an additional premium, you can also add parents who are not older than 74 years. You can also add additional accidental death cover, which provides an additional cover amount in the event of a death caused by an unforeseen accident, for yourself, your spouse and children older than 14. As part of your plan, you have free and unlimited use of our legal, tax and debt assist services during office hours.

*In order for your spouse to be covered, his/her name must reflect on our records. Please ensure that you provide us with your spouse's particulars in order to enjoy cover.

ABOUT YOUR COVER AND PREMIUM

The premium and the funeral plan you have selected is confirmed in your welcome letter, as well as the date on which your cover begins. Your plan's premium needs to be paid monthly. While there is a grace period of 20 days, if you fail to pay the premium within the grace period, you will lose cover. If your debit order is unpaid on two successive due dates, we shall automatically apply the Protector Plan which provides reduced cover at a lower premium. If the debit order for your first Protector Plan premium is returned unpaid, your plan will automatically be cancelled.

Your premium will increase annually by an amount not exceeding 9% and the cover amount will increase by an approximate corresponding percentage. Should you wish to increase your cover amount, please contact us to enquire about upgrading your Funeral Plan. Your policy does not have any investment, surrender, cancellation or maturity value.



BEST SELLER

FUNERAL PRESTIGE + R162 pm	FUNERAL PRESTIGE R125 pm	FUNERAL GOLD R107 pm
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Services & Benefits

Grief Counselling Once you have made six consecutive payments on this plan, you or your beneficiary qualify for a once off grief counselling session if and where necessary.	✓	✓	✓
Airtime We give you or your beneficiary a once-off airtime voucher of to the value indicated (or the closest voucher amount available on your network) to assist you in making funeral arrangements. This benefit applies once you have made 6 consecutive payments on this plan.	R350	R250	R107
Tax Advice Call our in-house tax advisors during office hours to get free tax advice.	✓	✓	✓
Legal Advice Should you need advice from a lawyer, we offer face-to-face advice (Johannesburg branch only) as well as telephonic guidance.	✓	✓	✓
Tax Advice Get advice on all personal tax matters. Whatever your question or concern, we can assist you. Our expert tax advisors offer face-to-face consultations with you in our Johannesburg branch, or we can assist you telephonically or via Skype.	✓	✓	✓
Debt Assist Debt affects many of us, but that doesn't mean it can't be conquered. With Legal&Tax, a professional debt counsellor will help you restructure your debts, ensuring your repayments are manageable and affordable, so you can enjoy a debt-free life.	✓	✓	✓
Accidental Death Benefit Get an additional R10 000 to cover the funeral costs of a death resulting from an accident (such as a car crash). This benefit is only available for a person older than 14 years.	✓	R13 per month	R13 per month
Parent and/or Parent-In-Law Cover For an additional amount per month per person you can add your parent or parent-in-law and receive cover. The maximum entry age of a parent that can be added to your policy is 74, and once a parent has been added there is no maximum age on their cover.	R187 per month R 15 000 cover	R161 per month R 10 000 cover	X
Trauma Assist We believe in being your lifelong companion. In emergencies or times of stress, we're the ones to call. With Trauma Assist to the value of R10 000 you get emergency medical response and transportation, as well as telephonic nursing assistance and trauma counsellors available to support you.	✓	R56 per month	R56 per month
Deceased Estates Where a funeral plan member also holds Legal Prestige + plan with Legal&Tax we will assist with the drafting the documents to lodge the deceased estate with the court, provided their premiums for both plans have been fully paid for the previous 12 months. <ul style="list-style-type: none"> • For estates valued at less than R250 000 we will assist with the preparation of the documentation required for you to lodge in the Magistrates Court. This service is capped at a value of R2 000. • For estates with a value of more than R250 000 we will assist with the preparation of the documentation required, as well as attend to the matter with the master of the High Court. This service is capped at a value of R4 000. 	✓	✓	✓

BEST SELLER

FUNERAL PRESTIGE + ONLY R162 PER MONTH	FUNERAL PRESTIGE ONLY R125 PER MONTH	FUNERAL GOLD ONLY R107 PER MONTH
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	R20 000 funeral expenses cover	R15 000 funeral expenses cover	R10 000 funeral expenses cover
Main member	R20 000	R15 000	R10 000
Spouse	R20 000	R15 000	R10 000
Child (aged 14 – 21)	R20 000	R15 000	R10 000
Child (aged 6 – 13)	R10 000	R7 500	R5 000
Child (aged 1 - 5 years)	R5 000	R3 750	R2 500
Baby (0 – 11 months)	R2 500	R1 875	R1 250
Stillborn (after 26 weeks)	R2 500	R1 875	R1 250



WAITING PERIODS AND EXCLUSIONS

1. With the exception of accidental death. No claim will be paid if death occurs during the following waiting periods (calculated from payment of your first premium, or commencement of a replacement policy subject to clause 9.2 of the policy wording):
 - 1.1. For death due to natural causes (e.g. cancer, AIDS), there is a waiting period of 6 (six) months;
 - 1.2. For death due to suicide, there is a 12 (twelve) month waiting period.
2. No claim will be paid if death results from or is related to (whether directly or indirectly):
 - 2.1. Participation in terrorism, conduct intended to harm or influence government or the public, war, hostilities, warlike operations (whether war is declared or not), military uprising, riot, civil commotion, any unlawful strike, mass protest or mass activity, or any event similar to these types of events;
 - 2.2. Exposure to atomic energy, nuclear reaction, nuclear or biological or chemical hazards, or similar event;
 - 2.3. Substance abuse, including but not limited to drugs or alcohol;
 - 2.4. The contravention of any criminal law, whether legislative or common-law;
 - 2.5. Hazardous, professional or contact sports activities (except if such sport is being played at school or club level).
3. A claim will also be rejected if the claim is in any respect fraudulent or fraudulent means or false information was used to benefit from the cover granted, or you or your nominated beneficiary knowingly allow anyone to provide false information to obtain a benefit, or you or your nominated beneficiary deliberately and wilfully conspire to cause, aggravate or accelerate the illness, event or accident that gives rise to a claim. In this event, all benefits afforded in terms of this plan and premiums paid shall be forfeited, and this policy may be voided or cancelled as from the date of the criminal or fraudulent conduct.
4. We do not cover the death of a foreigner in the event that the death occurred outside the borders of South Africa. In the event that a foreigner's death occurs within the borders of South Africa, we will require adequate proof of death.

CANCELLING YOUR PLAN

You may cancel your plan at any time by giving 31 days notice by calling us on 0860 587 587 or sending an email to info@legalandtax.co.za. If you cancel your plan within the first 31 days (cooling-off period) of receiving your policy document, we will refund any premium paid.

CLAIMS

You can contact our Customer Care department on 0860 587 587 if you have a claim, and they will inform you of the documents you need to submit. We must be notified within 3 months of the death of any person covered under your Plan.

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. In the event that we are unable to resolve your complaint, you can refer the matter to the Insurer, to the FAIS Ombud or Ombud for Long Term Insurance whose details are provided in the policy document.

You can at any time request that a copy of the telephone discussion with us be made available to you.



IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS (THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT OR ANY OTHER DOCUMENT)

As a life insurance policyholder, or prospective policyholder, you have the right to the following information:

FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 “FAIS ACT”

The FAIS Act, the General Code of Conduct, the Long Term Insurance Act 52 of 1998, and the Policyholder Protection Rules requires compliance by Product Suppliers (insurers), Binder Holders (agent acting on behalf of the insurer) and Financial Services Providers (intermediaries or brokers) with various disclosure requirements in order to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial service industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider (if applicable, your broker may have a separate disclosure notice) that you are entitled to together with information about the Ombud and the Authority. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER AND BINDER HOLDER (INTERMEDIARY)

Your insurance broker should provide this information to you within a reasonable time from the time you are provided with a quotation, take out a policy or amend your policy. If your financial services provider does not do so after you have requested it, please contact the Product Supplier

Name	Legal & Tax Services (Pty) Ltd
Company registration number	2001/011518/07
FSP number	28566
Postal address	PO BOX 95275, Grant Park, 2051
Physical address	3rd Floor, Acacia Grove, Houghton Estate Office Park, 2 Osborn Road, Houghton, 2196
Telephone number	0860 587 587 or +27 (11) 242 5000
Fax number	+27 (11) 728 0910
Email	info@legalandtax.co.za
Website	www.legalandtax.co.za
Legal status of Financial Services Provider	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and intermediary services in respect of Category A, Long Term insurance products. We accept liability for all financial advice and or intermediary services provided by our representatives.
Whether professional indemnity insurance & fidelity guarantee is held	We hold professional indemnity insurance and fidelity guarantees.
Whether more than 10% of insurer’s shares are held and whether more than 30% of total remuneration, including commission, was received from the insurer in the preceding year / last 12 months	We do not hold more than 10% of the insurer’s shares and we have received more than 30% of our remuneration from the insurer in the last 12 months
Details of complaints procedure <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	Department: Legal and Tax Customer Care Telephone number: 0860 587 587 Fax number: +27 (11) 728 0910 Email: complaints@legalandtax.co.za If your complaint is not resolved to your satisfaction, you may refer it to Centriq Life Insurance Company Limited at the contact details provided under section 2 below.
Details of financial services provider’s Key Individual	Name: Benjy Porter Telephone number: 0860 587 587 Email: compliance@legalandtax.co.za



Details of financial services provider's compliance arrangements <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	Compliance Practice: ISS Compliance (Pty) Ltd Practice Number: CO28 Telephone number: 0860 587 587 Email: compliance@legalandtax.co.za Physical address: 140A Kelvin Drive, Morningside, Sandton
Contractual arrangements with product suppliers including any restrictions or conditions	We act as an Intermediary and thereby enjoy up to, but not exceeding, the regulated commission in terms of the Long-Term Insurance Act. We further have a binder holder agreement with the insurer in terms of which we receive a binder fee of 9% of the gross written premium for performing certain binder functions which include claims settlement.

2. ABOUT THE PRODUCT SUPPLIER (INSURER)

Name	Centriq Life Insurance Company Limited
Company registration number	1943/016409/06
FSP number	7370
Postal address	PO Box 55674, Northlands, 2116
Physical address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Telephone number	+27 (11) 268 6490
Fax number	+27 (11) 268 6495
Email	info@centriq.co.za
Website	www.centriq.co.za
Details of the compliance department	The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, and is contactable at the numbers above. Email: compliance@centriq.co.za
Details of claims department	The Claims Specialist is contactable at the numbers above. Email: claims@centriq.co.za
Details of complaints department <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	In the event of a complaint, please contact the Claims Specialist at the numbers above. Email: faiscomplaints@centriq.co.za / claimscomplaints@centriq.co.za

3. ABOUT THE SERVICE

The Product Long Term Insurance Policy
The Intermediary has an agreement with the insurer in terms of which the following remuneration is payable for the insurance business:

PARTY	DESCRIPTION	REMUNERATION	FREQUENCY
Intermediary (Financial Services Provider)	Commission	20% of the premium payable	Monthly
Intermediary (Binder holder)	Binder holder fee	9% of the premium payable	Monthly

Recordings of the telephone discussion with the Intermediary can be made available to you on request.

4. PARTICULARS OF FAIS OMBUD

Name	The FAIS Ombud
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Postal address	PO Box 74571, Lynwood Ridge, 0040
Physical address	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Telephone number	0860 663 247
Email	info@faisombud.co.za
Website	www.faisombud.co.za

5. PARTICULARS OF LONG-TERM INSURANCE OMBUD

Name	The Ombudsman for Long-Term Insurance
Postal address	Private Bag X45, Claremont, Cape Town, 7735
Physical address	3rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Telephone number	0860 103 236 / +27 (21) 657 5000
Fax number	+27 (21) 674 0951
Email	info@ombud.co.za
Website	www.ombud.co.za

6. PARTICULARS OF THE FSCA

Name	Financial Sector Conduct Authority
Postal address	PO Box 35655, Menlo Park, 0102
Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria
Telephone number	+27 (12) 428 8000
Fax number	+27 (12) 347 0221
Email	info@fsc.co.za
Website	www.fsc.co.za

7. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS

Procedures for the submission of claims are detailed in your policy under clause 12 and are important. If you have difficulties in determining the correct procedures, please contact your Financial Service Provider or Product Supplier for assistance. Generally, you are required to advise the Product Supplier or within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim, report theft to the police and provide any other details that may be required by the Product Supplier. Should you remain dissatisfied with the assistance provided, then you may contact the Compliance Officer at the address provided on the Statutory Notice. In addition, the addresses of both the Registrar of Long-Term Insurance and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved

8. NAME, CLASS OR TYPE OF POLICY

Full details about the name, class and type of policy involved are reflected on your welcome letter and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.



9. EXTENT AND NATURE OF PREMIUM OBLIGATIONS

Your welcome letter reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). When amendments are made to the policy and additional or refund premium may become due and such amounts are also reflected in the welcome letter.

Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Service Provider, then your payment should be made directly to your Product Supplier. In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.

10. CONSEQUENCES OF NON-PAYMENT OF PREMIUMS

The due date for the payment is reflected in your welcome letter, renewal notice or premium advice as the case may be. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy at midnight on the day of the due date. Should you fail to make payment on or before the due date, you have a period of grace for the payment of premiums. You will be notified of the non-payment and given a 20 day grace period to pay the outstanding premium. Should your premium remain unpaid clause 7.3, 7.4 and 7.5 of your policy will apply.

11. COOLING-OFF RIGHT

If this policy has a duration of 31 days or more, no benefit has yet been claimed or paid, and an event insured against has not yet occurred, you have the right to cancel this policy within 31 days after receipt of this policy or from a reasonable date on which it can be deemed that you received this policy. You must give notice hereof by either calling us on 0860 587 587 or by sending an email to info@legalandtax.co.za. We will refund all premiums or moneys paid by you. We will comply with your request for cancellation within 31 days after the we received your cancellation notice.

12. OTHER MATTERS OF IMPORTANCE

- a. You must be informed of any material changes to the information referred to in sections 1, 2, 3 and 4.
- b. If any complaint to the intermediary or insurer/UMA is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- c. Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- d. If your premium is paid by debit order, the debit order must be in favour of either the intermediary or the Product Supplier (insurer) and may not be transferred without your approval.
- e. The FSP must give you 31 days' notice in writing of its intention to cancel your debit order.
- f. The FSP and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
- g. The FSP must give you written notice of its intention to cancel your policy.
- h. You are entitled to a copy of your policy free of charge.

13. WARNING

- a. Do not sign any blank or partially completed application form.
- b. Complete all forms in ink.
- c. Keep all documents you receive.
- d. Make notes as to what is said to you.
- e. Ask for a letter of authority from your advisor.
- f. Do not be pressured into buying the product.
- g. Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.



14. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognized sources or databases. By accepting or renewing this insurance, you hereby consent to such information sharing with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System. Sharing of insurance information is done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.centriq.co.za.

15. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information and you authorise us to:

- a. Process your personal information to
 - i. Communicate information to you that you ask us for.*
 - ii. Provide you with insurance services.*
 - iii. Verify the information you have given us against any source or database.*
 - iv. Compile non-personal statistical information about you.**
- b. Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.*
- c. Transmit your personal information to any third-party service provide, that we may appoint to perform functions relating to your policy on our behalf.*

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

Processing of your personal information is always done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.centriq.co.za

16. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

17. CONFLICT OF INTEREST

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.

We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority.

A conflict of interest policy is available on our website and to clients upon request.