



**1LIFE
BENEFITS**

ESSENTIAL PLAN

**TOP UP
BENEFITS
AVAILABLE**

**UP TO 16
MEMBERS
COVERED**

**OPTIONAL
1LIFE
BENEFITS**





ESSENTIAL PLAN PRODUCT OVERVIEW

1Life Insurance Limited, an authorised Insurer and Financial Services Provider. FSP No 24769

WHO CAN BE COVERED?

- **Policyholder** - Must be a South African citizen aged 18 to 64 years.
- **Spouse** - A person, to whom the policyholder is legally married under South African law.
- **Children** - You or your spouse's own children; legally adopted or step children; who are under the age of 21 or under the age of 25 if a full time student at any tertiary educational institution registered in terms of legislation of the Republic of South Africa.
- **Extended Family Members (including Parents / Parents-in-Law)**
The policyholder can cover him or herself and up to 10 additional extended family members up to the age of 84 years.

Additional spouses defined as above, grandparents and grandchildren of the policyholder or spouse, brothers, sisters, brothers and sisters-in-law, nephews, nieces, aunts, uncles, cousins and children 21 years and older, and not studying.

BENEFITS INCLUDED IN YOUR POLICY

Burial Repatriation Benefit

- The benefit provides transportation of the deceased from the place of death, which includes the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22nd parallel) to the final funeral home closest to the place of burial within the borders of South Africa, and adhere to cultural requirements in this respect.
- Provision has been made for one family member to accompany the deceased during transportation and accommodation for this family member will be catered for.
- To redeem this benefit upon the death of any assured life on the policy, please contact 011 745 9106

Continuation Option

- A continuation option is available to the first spouse of the policyholder in the event of an approved claim on the life of the policyholder, if there is no first spouse, the option will revert to the eldest life assured on the policy that is aged 18 to 64 years.
- This option must be exercised in the prescribed manner within 90 days of the death of the policyholder, failing which the policy and cover in terms of the policy in respect of all assured lives shall lapse and no further benefit shall be payable.
- If the continuation option is exercised subject to the conditions of the policy, the member shall take over the premium payments in terms of this policy and shall become the policyholder and the assured lives will continue to enjoy cover and no new waiting periods or exclusions shall be imposed.

WAITING PERIODS

- A 6 month waiting period applies from the policy commencement or reinstatement date for natural death.
- No waiting period applies for accidental death from the policy commencement date (after receipt of first premium).
- A 12 month waiting period applies for suicide.

IMPORTANT DETAILS

CLIENT SERVICE (POLICY INFORMATION)

Tel 011 568 0380
Fax 011 388 2992
Email queries@1pointadmin.co.za

CLAIMS

Tel 0800 007 700
Fax 086 695 6497
Email brokerclaims@1life.co.za

OPTIONAL BENEFITS

1Life Benefits

These benefits (Discount Coupons and Legal Assistance) are optional at R10.50. You may add or remove this benefit at any time without affecting the benefits offered under the Essential Plan or you could only select the 1Life Benefits without entering into the Essential Plan.

Discount Coupons

Policyholders enjoy access to discount coupons over a wide range of goods across various brands and products available from Shoprite, Checkers and Checkers Hyper stores nationwide. To access your discount coupons:

- Simply dial *120*7706# from any mobile phone and follow the prompts.
- The coupons will be delivered via SMS to the mobile phone.
- Present the coupon at the till point before making payment and the discounts will be provided. Limited to a maximum of 5 units per month of each discounted item.

Legal Assistance

These services are available to policyholders 24 hours a day, 365 days a year by simply phoning 0861 663 5433 (0861 ONELIFE). Assistance is given as often as is needed on any legal matter, limited only to South African law and includes the following:

- Telephonic legal advice.
- Legal templates and guidance documentation for certain standard or routine legal needs.
- Free 30 minute consultation with a panel attorney, if needed.

- **N.B** The above does not include legal representation in a court of law.

TOP UP BENEFITS TERMS & CONDITIONS

All 3 benefit packages apply to the policyholder only. Premium waiver applies to family plans and only applies to a single plan if extended family are added to the plan.



CASH BACK

- The policyholder will receive a cash back amount after every 48 premiums have been received by 1Life subject to the policy being active and no claims having been paid during the respective period.
- The amount due is calculated at 6 times the average monthly premium paid during the applicable period.
- Should a death claim be paid, a new cycle of 48 premiums will commence after 1Life receives your next premium following a claim payment.



PREMIUM WAIVER

- Upon the death of the policyholder, all assured lives remain covered for a period of 24 months without any premiums being due on the plan. No changes to the cover levels or addition of new lives is permitted during this period.
- After this period any individual currently covered on the policy and 18 years or older may elect to become the policyholder.



GROCERY BENEFIT

Upon the death of the policyholder, a Grocery benefit to the value of R 2 500 will be paid out to the nominated beneficiary(ies) to assist with the funeral costs incurred with respect to the funeral. This benefit will be paid out in cash to the beneficiary(ies).



TRANSPORTATION BENEFIT

Upon the death of the policyholder, a transport benefit to the value of R 3 000 will be paid out to the nominated beneficiary(ies) to assist with the transportation costs associated with the funeral. This benefit will be paid out in cash to the beneficiary(ies).



MEAT BENEFIT

Upon the death of the policyholder, a Meat Benefit to the value of R 5 000 will be paid out to the nominated beneficiary(ies). This benefit will be paid out in cash to the beneficiary(ies).

IMPORTANT TO NOTE:

- You may only select one top up package.
- The top up benefits apply to the policyholder only.
- The top up benefits are not "stand-alone" benefits and may not be taken out on their own but in conjunction with the funeral cover selected by you.
- The minimum premium for the policy is R80. This excludes any of the add on benefits.
- The policyholder assured may elect to remove the top up benefits at any time and still maintain the funeral policy benefit only.
- Should the top up benefits be applied to the policy after the policy has commenced, the applicable waiting periods will apply to the package chosen from the date the benefits were added.
- At any point you may elect to have the added package removed and your premium will be adjusted accordingly, provided that the minimum policy premium of R80 is met.
- At any point you may elect to have the added packages applied to an existing policy, the addition of the added package will incur a 6 month waiting period to these additional benefits.
- You may elect to add on benefits to your policy at any time provided the policyholder is younger than 60 years old.
- Upon cancelation or lapsing of the funeral policy, any and all benefits will be automatically cancelled and no benefits would be paid under the plan.
- Should you wish to, at any time, upgrade to the Cash Back product on the funeral plan, the calculation for the cash back would commence from the month the change came into effect.

Brokerage Note

- This product is not Assistance business, please ensure that your representative has been duly registered and authorised to market a Category B product.



ESSENTIAL PLAN TERMS & CONDITIONS

1Life Insurance Limited, an authorised Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

The full terms and conditions and full schedule of benefits can be requested from 1Life Insurance Limited (1Life) Head Office.

1. What is the purpose of this policy?

The purpose of this policy is to provide insurance cover to assist the policyholder (or the nominated beneficiary(ies)) to cover the cost of the funeral of an assured life, in the event of the death of any of the assured lives.

2. Who can be covered?

- The policyholder may cover him or herself, spouse, up to 5 children, and 10 extended family members including parents and parents-in-law.
- Policyholder - Must be a South African citizen aged 18 to 64.
- Spouse - A person aged 18 to 64, to whom the policyholder is legally married under South African law.
- Children - You or your spouse's own children; legally adopted or step children; who are under the age of 21 or under the age of 25 if a full time student at any tertiary educational institution registered in terms of legislation of the Republic of South Africa.
- Stillborn births will only qualify for consideration of payment if the following criteria are met: The foetus must have attained a minimum gestation period of 26 weeks of pregnancy, plus a certificate confirming the pregnancy weeks at termination of still birth from the attending doctor or gynecologist.
- No claim will be paid for death as a result of an abortion (aborted foetuses are not covered).

3. Who is an immediate dependant?

- The policyholder's spouse, own or adopted children under the children's benefit form part of the immediate family and qualify for their respective benefits.

4. What are the waiting periods on this policy?

- A 6 month waiting period from the commencement or reinstatement date of the policy for natural causes.
- There is no waiting period for accidental death of any Assured Lives covered on the policy after the receipt of the first premium.
- There is a 12 month waiting period for death resulting from suicide.
- The above also applies to Assured Lives who have been added onto the policy after the policy has commenced.

5. When will the policy become active?

- The policy will become active from the commencement date as set out in the policy summary, after receipt of the first premium.
- The waiting periods however are calculated from the new business commencement date.

6. When will the policy come to an end?

- Upon written or telephonic request for cancellation by the policyholder.
- The policy will come to an end should premium not be received by 1Life.
- Benefits for any insured child of the policyholder will cease after the child's 21st birthday at the next policy anniversary.
- The child whose cover has been terminated having reached the age of 21 (unless a full time student), will have 90 days from the termination date to apply to continue with the same cover amount or lower amount. The client would pay the rate for the selected cover applicable at that time without incurring a new waiting period. Should cover be applied for in excess of the previous sum assured, a waiting period of 6 months will be applied to the additional cover only.
- If the continuation option is not exercised.
- Upon the last surviving life assured under the policy being deceased.

NB: Premiums paid to date will not be refunded.

7. What is the Burial Repatriation Benefit?

- Provides transportation of the deceased from place of death to final funeral home closest to the place of burial within the borders of South Africa and adhere to cultural requirements in this respect. One family member may accompany the deceased during transport and accommodation of this member is catered for where relevant. Provides assistance with the legal requirements regarding funeral and claim procedures and advice on obtaining a death certificate and associated documents if necessary.

This benefit also provides referrals for the following services; however the costs associated with the selected or utilized services will need to be covered by the family:

- Referral to reputable funeral parlours for assistance with funeral or cremation arrangements.
- Referral to a pathologist or psychologist if required.
- Referral for special counselling relating to the loss of a child if required.

- Any person listed as a life covered under a valid policy qualifies for this benefit.
- To redeem this benefit, please contact the following number 011 745 9106

8. Does this policy have a cash value?

- This policy has no cash or surrender value. You may not loan against this policy or cede this policy as security.

9. What is the maximum funeral cover I can have with 1Life Insurance Limited?

- 1Life imposes a maximum assured amount limit per individual covered on their policies where the maximum claim amount payable for all policies is R50 000. This limit includes annual benefits and premium escalations.

10. What is the maximum funeral cover I can have?

- The maximum amount of cover you can have on the Essential Plan is R30 000 per Assured Life.
- The maximum of R30 000 also includes the annual cover increase and will therefore be a maximum of R30 000 per Assured Life.



ESSENTIAL PLAN TERMS & CONDITIONS (CONT.)

1Life Insurance Limited, an authorised Insurer and Financial Services Provider. FSP No 24769

POLICY TERMS AND CONDITIONS

11. What happens if I don't pay a premium?

- Your cover will be cancelled if your debit order payment is not received within 31 days of the normal deduction date in terms of the provisions under the Policyholder Protection Rules (PPR).
- 1Life may keep the policy active at its sole discretion.
- 1Life will endeavour to keep you covered by attempting to collect arrear premium/s through variable deduction date premium recovery process i.e. that we will process your outstanding premium/s following non-payment as soon as you have funds in your account
- Premiums paid to date will not be refunded

12. Premium Guarantee

- 1Life reserves the right to reassess the premium with its Statutory Actuary in order to keep the product actuarially sound in terms of the Long Term Insurance Act.

13. Can I reinstate a policy which has lapsed?

- A policy may be reinstated within 31 days from the lapse date once an application for reinstatement has been received from the policyholder and approved by 1Life.
- 1Life at its sole discretion may approve the reinstatement based on the criteria set out by 1Life Insurance Limited which may change from time to time.

14. How do I claim?

All claims are to be completed and submitted to 1Life for evaluation.

- The claimant must complete all relevant documentation required by 1Life within 30 days and all outstanding premiums on the policy shall be offset against the claim amount.

15. Why would a claim not be paid?

1Life will not honour a claim which is directly or indirectly caused by:

- Wilful exposure to danger or participation in a criminal act.
- War, riots, terrorist activities, radioactivity or nuclear activities.
- Other conditions like non payment of premiums, policy lapse, cancellation, waiting periods etc.

16. Can I make amendments to this policy?

- Yes you can and any amendment will be subject to the current applicable premium rates of the policy.
- A successful amendment will be an endorsement to the policy.

17. How will my claim be paid?

- All claims will be paid in the currency of the Republic of South Africa.

18. What happens if I leave South Africa?

- 1Life must be informed if an Assured life leaves South Africa for a period longer than 30 days or becomes a resident or citizen in or of another country.
- At its sole discretion 1Life will decide whether the respective Assured life will retain the respective cover and under what conditions or premium the Assured life will remain on the policy.

19. General Conditions

- I agree that should 1Life accept this application, the acceptance will be conditional upon there having been no change to the facts on which the acceptance was based.
- I authorise 1Life to obtain and provide any credit-related information from or to any credit bureau, life insurance or credit provider's industry association or other association for an industry in which 1Life operates.
- I understand that if the first premium is not paid on or before the first debit order date, no cover will be provided and no claims will be payable under the policy for that period until the first premium is received in full by 1Life.
- I hereby give consent to 1Life to send me any relevant information relating to offerings within its group of companies.
- This application does not create any obligation for 1Life until the application has been accepted in writing by 1Life.
- 1Life will not be liable for any errors and omissions made by the applicant or financial services provider on the signed application form.
- 1Life will not be held liable for any errors or omissions which may have occurred in the production or completion of this application.
- Any questions of law arising from this policy will be in accordance with the laws of the Republic of South Africa.



ESSENTIAL PLAN DISCLOSURES

1Life Insurance Limited, an authorised Insurer and Financial Services Provider. FSP No 24769

ABOUT YOUR ADMINISTRATOR

- a. Product Supplier: One Point Administration & Systems (Pty) Ltd
- b. FSP Number: 46184
- c. Registration Number: 2014/090645/07
- d. Physical Address: 1st Floor, East Wing, Block 2, Boskruin Village Office Park, President Fouché Road, Boskruin, 2188
- e. Telephone: 011 568 0380
- f. Fax: 086 659 7235
- g. Compliance Officer: Oakes Financial Consulting
Block C Surrey Circle,
337 Surrey Avenue, Ferndale 2194
Tel: (011) 5681493
Fax: 086 6897235
E-mail: danie@oakesconsult.com
- h. The Administrator is licensed to provide advice and render intermediary services on long term insurance category A and B.
- i. The Administrator has professional indemnity cover in place.
- j. Representatives, who currently do not meet the minimum experience and / or qualification requirements as set by the FAIS Act, render services under management supervision as provided for in the FAIS Act.

ABOUT YOUR UNDERWRITER / PRODUCT SUPPLIER

- a. Product Supplier: 1Life Insurance Limited
- b. FSP Number: 24769
- c. Registration Number: 2005/027193/06
- d. Physical Address: Auto & General Park,
1 Telesure Lane, Riverglens,
Dainfern, 2191
- e. Postal Address: PO Box 11250,
Johannesburg, 2000
- f. Website: www.1Life.co.za
- g. Telephone: (011) 428 1405
- h. Compliance Officer: PO Box 11250,
Johannesburg, 2000
Tel: 0860 99 99 54
Fax: (011) 489 4381
E-mail: compliance@1Lifefuneral.co.za
- i. The product supplier is an authorised financial services provider.
- j. The product supplier has professional indemnity cover in place.

PRODUCTS PROVIDED

The product supplier offers funeral, pure life, disability and dread disease products. These are risk products only and do not contain surrender values.

COOLING-OFF PERIOD

You have 31 (thirty one) days from the date you receive confirmation that your policy has been accepted by 1Life to cancel your policy.

QUERIES AND COMPLAINTS

The product supplier will try to resolve policyholder queries and complaints in an efficient, speedy, and fair manner. We will make printed recordings of any telephone discussions (where applicable) available to the client on request.

HOW WE HANDLE ENQUIRY OR COMPLAINT

STEP 1 - Contact the client services department

Should you have any complaints regarding the following, you may be requested to submit your complaint in writing together with any supporting documentation:

- a. The administration of your policy, for example problems with your debit order, incorrect information on your policy schedule or complaints against the consultant that sold you the policy; or
- b. Claims on your policy, for example a claim lodged is taking too long or has been repudiated.

Client Services Manager

PO Box 11250, Johannesburg, 2000
Tel: 0860 10 51 94
Fax: 0860 10 51 97
Email: clientservices@1lifefuneral.co.za

STEP 2 - Contact the Complaints Department

Contact the Internal Dispute Resolution Department
If the matter is still not resolved to your satisfaction, please contact our internal dispute resolution department, the details are as follows:

Internal Dispute Resolution Department

PO Box 11250, Johannesburg, 2000
Tel: 0860 10 54 31
Fax: 0860 10 51 97
Email: complaints@1lifefuneral.co.za

Contact the Compliance Department:

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance department.

Compliance department

Tel: 0860 99 99 54
Fax: (011) 489 4381
Email: compliance@1Lifefuneral.co.za

STEP 3 - Contact the Long-term Insurance Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Long-term Insurance, whichever applicable.

- a. The Ombudsman for Long-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts.

Ombudsman for Long-Term Insurance

Private Bag X45, Claremont, Cape Town, 7735
Tel: (021) 657 5000
Fax: (021) 657 0951
E-mail: info@ombud.co.za
Website: <http://www.ombud.co.za>

- b. The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided.
FAIS Ombudsman

PO Box 74571 Lynnwood Ridge, 0040
Tel: (012) 470 9080
Fax: (012) 348 3447
Sharecall: 0860 FAISOM (0860 32 47 66)
E-mail address: info@faisombud.co.za
Website: <http://www.faisombud.co.za>