



Prepaid Funeral Product

The Prepaid Funeral Product is an insurance product and the benefits payable under this product to the Policyholder are subject to the terms and conditions detailed below. Upon purchase of the pre-paid funeral voucher, the Policyholder must activate the pre-paid voucher with 1Life via USSD and after activation the Policyholder will qualify for the pre-paid funeral insurance that will entitle the Policyholder to funeral policy benefits, subject to the terms and conditions.

A. General Terms and Conditions

1. Your General Obligations

Your obligations are to:

- Inform us if any of your details or declarations are incorrect or if any of your details or declarations change.
- Ensure that you fill in the correct personal details during the activation process.
- Familiarize yourself fully with these terms and conditions to ensure we can change your life.

2. Table of benefits

Cover Amount Insured Lives 18 - 65	Monthly Premium
R5,000.00	R20.00
R10,000.00	R25.00
R15,000.00	R35.00
R20,000.00	R45.00

3. Access to Product and Benefits

You can access your product and benefits or make changes such as changing your beneficiary in terms of the funeral benefit or any other change using; USSD code *120*15433# (20c/20s) or calling the following telephone number for any policy related query 011 568 4497.



We may make certain changes to your policy providing you with 31 days' notice of any such changes.

4. Who has access to the benefits of this Product?

Only you, the Policyholder, has access to the benefits of this Product.

B. Funeral Benefit

The summary of your funeral benefits as set out below shows the main features of your policy, such as the events which will trigger the payment of the benefits and any exclusions, limitations and waiting periods applicable to such benefits as well as the information provided by you that 1Life considers material in order to provide you with the benefits.

1. Who is the Insurer?

The funeral benefit is provided by 1Life Insurance Limited, a licensed life insurer and financial services provider, with registration number: 2005/027193/06 and registered place of business as Auto & General Park, 1 Telesure Lane, Dainfern, 2191. ("1Life").

2. Who is the Policyholder?

You, the person who has applied for this policy by activating a purchased prepaid voucher in your own name.

3. Who is the Assured Life?

The policyholder and the assured life under this policy is the same person. This policy does not provide cover to any person other than the policyholder.

4. What is the purpose of this benefit?

The purpose of this benefit is to provide a funeral benefit as a lump sum, payable in the event of your death to assist in covering the costs of your funeral, a subject to the exclusions, limitations and waiting periods set out below.



5. What benefits are payable in terms of this policy?

Cover in terms of this policy is whole life and will cease on the death of the policyholder. The policy benefits in respect of the policyholder is set out and summarised in the table below:

Benefit	Description	Amount
Accidental Death	A sudden and unforeseen event occurring at an identifiable place and time, which has a visible, violent or external cause, and results in the death of the life assured.	The sum assured selected based on the contents of the Table of benefits above.
Natural Death	Death that occurs from natural causes such as disease or old age, rather than from an act of violence or injury sustained in an accident. A waiting period of 6 months shall apply during which upon your death only the accidental death benefit shall be payable.	The sum assured selected based on the contents of the Table of benefits above.
Repatriation Benefit for the Policyholder	The beneficiary or a representative of the policyholder must contact 1Life's Funeral Support Services supplier to make use of this benefit. Repatriation means the transport of the policyholder's body to the funeral home of the beneficiary's choice, closest to the place of burial. The funeral home, place of death and the place of burial must fall within the Republic of South Africa.	The sum assured selected based on the contents of the Table of benefits above.



	<p>In the event the beneficiary or policyholder's representatives making their own arrangements and incurring repatriation costs without referral to 1Life's Funeral Support Services supplier, 1Life or its supplier will not be held responsible for these costs.</p> <p>This benefit has been arranged by 1Life as a service-only benefit for its policyholders and therefore cannot be redeemed for cash.</p> <p>To redeem this benefit on the death of an insured life, please contact 011 745 9106</p>	
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NB. The sum assured offered under the above benefits (natural and accidental) remains the same at all times. There shall be no insured event that may give rise to both benefits becoming payable under this policy in respect of a claim of the policyholder.

6. When will the policy benefits become payable?

Subject to any waiting periods and subject to the payment of your premiums being up-to-date. The benefits shall be payable upon the happening of the insured event. The policy does not contain any cash or surrender value.

7. What is an insured event?

The insured event for purposes of this benefit is the death of the policyholder.

8. When does the benefit come into force?

Subject to the terms and conditions of this benefit, your funeral benefit comes in to force on the activation of a funeral prepaid voucher and shall remain in force unless otherwise lawfully terminated or cancelled.



9. When will the benefit come to an end?

The benefit will cease and the policy will come to an end in the event of:

- the death of the policyholder;
- failure by the policyholder to activate a newly purchased voucher as and when the premiums become due during the grace period, being a period of 31 (thirty-one) days from the date when the premium is due;
- the policyholder residing outside of the Republic of South Africa for a continuous period exceeding 60 (sixty) days, without the prior written approval of 1Life.
- The policyholder or 1Life providing the required termination notice.

10. What is not covered?

1Life will not pay benefits on any claim where the policyholder's death is directly or indirectly related to; accelerated by; or attributed to:

- suicide or attempted suicide by a policyholder, during the first 12 (twelve) months of activation of cover, from the commencement date irrespective of whether such suicide or attempted suicide is the result of temporary or permanent insanity, mental illness, the influence of drugs or intoxication of the policyholder;
- negligence, recklessness, transgression of the law or intentional exposure to danger; and
- the wilful self-infliction of injuries.

11. What waiting periods apply to my benefits?

No insurance cover shall be provided and 1Life will not recognise any claim, in the event of death of, the policyholder, due to natural causes, within 6 (six) months from the commencement date of the policy. During this waiting period, all voucher activations of the same value shall remain payable. If all voucher activations of the same value are not paid within this 6 (six) month period, then natural causes cover will become effective once 6 (six) months premiums have been received and required vouchers have been activated.

If your policy lapses or is cancelled for a period of no more than 2 months from the last day of the last month for which you subscribed and activated a voucher and the premium payment was received, and if we agree to reinstate you on the same terms, we will not extend or reinstate your waiting periods.



If your policy lapses or is cancelled for a period of more than 2 months from the last day of the last month for which you subscribed and activated a voucher and the premium payment was received, and if we agree to reinstate you on the same terms, the standard waiting period of 6 months and 6 paid premiums will be reapplied.

If you have had existing cover which is active within 31 days of taking up this policy, only the remaining waiting period on your existing cover will apply. Should there be no remaining waiting period left on your existing cover, then no additional waiting period will be applied to this policy. Waiting periods will only be adjusted if you have cancelled or you are going to cancel your existing cover.

Death of the policyholder, due to an accident, is covered from the activation of the funeral prepaid voucher. Accidental death means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of the policyholder.

If the sum assured is increased on the policy, a new 6 (six) months waiting period will apply for death due to natural causes to the increased portion, effective from the date of increase. If the sum insured is decreased on the policy, no new waiting period applies for death due to natural causes for the decreased portion provided that any applicable waiting period has expired.

12. Who qualifies for cover?

The minimum age of entry for commencement of cover in respect of this policy is 18 (eighteen) years of age. The maximum age of entry for commencement of cover in respect of this policy is 65 (sixty-five) years of age, age of next birthday, in respect of the policyholder. Cover applies to South African Citizens only.

13. What is the amount of the premiums payable and when are they payable?

The Table of Benefits above outlines the premium payable. Premiums are considered to have been received by 1Life upon the activation of the prepaid funeral voucher with 1Life. In order for your policy to remain in force, you must ensure that you purchase and activate a prepaid funeral voucher with a Rand value that will entitle you to be eligible for the desired sum assured on a monthly basis.

The policy includes a grace period of 31 days in the event of non- payment of the premiums.

1Life may review the premiums payable in terms of the policy at least annually in order to ensure that they remain actuarially sound and any changes will be communicated to the policyholder 31 days prior to such changes being affected.



14. How must claims for benefits be instituted?

To claim this benefit, please contact 1Life on the details provided below.

- The claimant must complete all relevant and required documentation required by 1Life within 30 days.
- 1Life will within two days after receiving all the required documents in respect of a claim assess and validate the claim and if the claim is valid make the payment. In the event of a dispute on a claim, 1Life will have an additional 14 days to further investigate claim.

1Life will not pay or be liable for a claim unless the policyholder or the nominated beneficiary:

- complies with requirements for notification and lodgement of its claim for benefits;
- notifies 1Life of its claim in the manner prescribed above and institutes the claim with 1Life in the prescribed manner within 6 (six) months from the date of the occurrence of the insured event.

In the event that 1Life rejects a claim or disputes the amount of the claim, the nominated beneficiary may make representations to 1Life within a period of 90 (ninety) days after receipt of 1Life's notification of rejection or dispute of the claim.

1Life shall be entitled to apply set-off against any benefits payable and any outstanding premiums or other amounts payable to 1Life by the policyholder. In the event that 1Life is not able to apply set-off, 1Life shall be entitled to deduct any such amounts outstanding from the benefits payable.

No claims of whatsoever nature shall be instituted or entertained in terms of this policy after the date of cancellation or termination of the policy, unless the insured event giving rise to such claim occurred prior to the date of cancellation or during any period of grace.

1Life reserves the right to cancel the cover and declare all premiums paid as forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud or misrepresentation.

15. Are there any medical examinations required?

No medical examinations will be required in respect this policy.

16. What are the residency requirements for the policyholder?

The policyholder must be a citizens of the Republic of South Africa with effect from the commencement date of this policy. Benefits will not be paid in respect of policyholder who is permanently resident in a foreign country and who does not have a South African identity document.



17. How are amendments to the policy handled?

You may amend your policy and the relevant details by contacting 1Life.

1Life may amend the policy by providing you with 31 days written notice of any changes.

Where a change to this policy benefits becomes necessary due to any legislation change, then 1Life shall be entitled to effect the change and provide a written confirmation of such changes.

C. Additional Disclosures About your insurer

FSP: 1Life Insurance Limited
FSP Number: 24769
Registration Number: 2005/027193/06
Physical Address: Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
Postal Address: PO Box 11250, Johannesburg, 2000

Website: www.1life.co.za
Telephone number: (011) 428 1405
Compliance Officer: E-mail: compliance@1Life.co.za

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1Life Insurance Limited is a licensed life insurer and a financial services provider, licensed to provide advice and render intermediary services on long term insurance category A and B.

The financial services provider has professional indemnity cover in place.

Administration of Prepaid Funeral Policy

1Life has appointed POL360 Administration and Systems (Pty) Limited to perform administrative duties on its behalf such as but not limited to

- Changing of beneficiary;
- Updating of contact details;
- Cancellation of policies;
- General policy-related enquiries.

The Administrator is an authorised FSP with registration number: 2014/090645/07 and registered place of business as Unit 3 Argyle Square Office Park, Tamarisk Rd, Weltevreden Park, 1709. The Administrator earns remuneration for the services provided.

D. Queries and complaints

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

If you are unsatisfied with the outcome of your policy, you may register a formal complaint. Please contact our **Internal Dispute Resolution Department** as your first point of contact on complaints@1life.co.za or on 0860 10 54 31. If you are unhappy with the feedback provided by our Internal Dispute Resolution Department, then you may contact our **CEO Complaints Office** on ceocomplaints@1life.co.za.

You are granted 90 (ninety) days to make representations to us. We will respond to your representations within 10 (ten) days of receipt.

If you are still not satisfied with the decision then you may contact the **National Financial Ombud Scheme South Africa NPC (the NFO)** at their email: info@nfosa.co.za or website: www.nfosa.co.za.

For all complaints related to the advice and intermediary service provided, you may contact the **FAIS Ombudsman** at their email: info@faisombud.co.za or website: www.faisombud.co.za.



Note that the Ombudsman only accepts a complaint if it is satisfied that the complainant has tried unsuccessfully to resolve the dispute through approaches to the Insurer`s management or its internal complaints handling department.