



Single and family iNkomo plan application form

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Name of union Policy number

Please make sure that you understand this entire form, as well as the **policy provisions** provided with it. Complete all pages carefully, making sure that all blocks selected are marked clearly with an **X**, and then sign the form. We will consider your application according to our underwriting rules and practice. Tell us immediately if any information changes, or if you want to add or remove a life insured. You and we (Assupol) are the only persons involved in entering into this policy.

About you, the policyholder

Full first names

Surname Title Initials Gender male female

ID Marital status single married divorced widowed

Cell Tel

Communication via post e-mail E-mail

Street or postal address

Postal code

One spouse may be covered as immediate family – this applies to you, if you are a life insured, or to the main life insured

Your spouse is (a) the person to whom you are legally married under the law of South Africa – including a civil, customary or same-sex marriage, or (b) the person you have been living with for at least six months in a relationship that is similar to marriage, and intended to be permanent like a marriage.

Full first names Title Initials Gender male female

Surname ID

Up to six children may be covered as immediate family

They are your own children, stepchildren or legally-adopted children – under age 22, and dependent on you.

	Full first names and surname	ID number	Gender	
			male	female
1				
2				
3				
4				
5				
6				

Spouses, children or relatives may be covered as extended family – this applies to you, if you are a life insured, or to the main life insured

They are persons in whom you have an insurable interest, and who are not included above as immediate family.

	Full first names and surname	Relationship	ID number	Cover	Monthly premium
1				R	R
2				R	R
3				R	R
4				R	R

Funeral cover

Assured Life	Type of cover	Age attained	Benefits	Premium	No. members	Benefits
Main life insured	iNkomo	18 - 65	R10 000	R29.58	1	R
Spouse	iNkomo	18 - 65	R10 000	R28.29	1	R
Children	iNkomo	14 - 21(25)	R10 000	R26.38		R
Extended family members including children	iNkomo	14 - 65	R10 000	R64.47		R
	iNkomo	66 - 85	R10 000	R155.22		R
Additional benefits						
Client	Tombstone	18 - 65	R7 500	R28.18	1	R
Spouse	Tombstone	18 - 65	R7 500	R28.18	1	R
Client, spouse and own children	Vehicle access	18 - 65	6 days	R27.95		R

Insured amount of the Vehicle access benefit is R5 000.
No insured life may have more cover than the main life insured.

Policy + deduction fee	R9.50
Total monthly premium	R

Policy number

Your total monthly premiumI will pay my monthly premium by bank debit order. The total monthly premium when the policy begins will be I will pay from Payment must be made on the day of every month.

My signature

Date

 How your premium will be paid**Particulars of the premium-payer - if you, the policyholder, are not the premium-payer****Authorization**

Full first names

Surname

Title

Initials

Gender

ID

E-mail

Cell

Tel

Signature of premium-payer

Date

 Payment by bank debit order**Authorization**

I authorize Assupol to draw the premiums from my bank account. If the premium changes for any reason in terms of the policy, or by agreement between Assupol and the policyholder, the changed premium may likewise be drawn from my bank account. If payment cannot be done on the preferred day of the month filled in above, it must be done on a day that is as close as possible to that day, determined by Assupol. If the policy ends, this authorization also ends. I may cancel, amend or replace this authorization by written notice to Assupol. I accept that Assupol must receive the notice not later than 30 days before the month from which the cancellation, amendment or replacement is to apply. The reference on your bank account statement will start with: Assupol.

Account-holder

Name of bank

Name of branch

Branch code

Account number

Type of account

Signature of premium-payer

Date

 If payment by debit order is not possible**Authorization**

I will pay the premium to Assupol monthly in cash through an approved Assupol premium collection facilitator. I am aware that if I fail to pay a premium, my policy could lapse and I will not be able to claim the benefits. I will use the reference required by Assupol when making a cash payment.

Signature of premium-payer

Date

 Analysis of your funeral needs

It is important that you have the right and enough funeral insurance to meet your and your family's needs. To achieve this, it is necessary to analyze your funeral insurance needs. Your intermediary must complete this needs analysis.

What are your needs?

1. Do you need funeral cover?

4. How much is your total funeral cover?

2. Do you have funeral cover?

5. How much is your total monthly premium?

3. If yes, how many funeral policies do you have?

6. Do you want to add lives insured?

Why will the product you are applying for meet your needs?

1. You and your dependents will have funeral cover?

2. Your funeral cover will increase to the amount you need?

3. Other reasons?

My signature

Date

Policy number

About your beneficiary

This is the person you appoint to claim and receive the policy benefits after your death. He or she must be 18 years or older. You may change your beneficiary at any time – for example, if you get married or divorced. If for any reason payment cannot be made to your beneficiary, we may pay the amount required for the life insured's funeral to the undertaker who handles the funeral or to the person who proves that he or she has paid for the funeral. Any remaining benefits will be paid to your deceased estate.

Full first names Surname
 ID Cell

Declaration by you, the policyholder

I declare that all information in this form is complete and correct, and that I received a signed copy. I am satisfied that I understand everything I need to know about the policy and my funeral needs analysis above, and that I will be able to pay the premiums. I understand that if information is not correct, benefits under the policy may be declined and premiums paid could be forfeited.

Companies in the Assupol group of companies may from time to time offer other products or services to me.

yes no

Are you taking out this policy to replace any of your existing insurance policies? If you have cancelled a funeral policy within 31 days from the start of this policy, you can apply to have your waiting period reduced - subject to any policy provisions we may require.

yes no

My signature

Date

Declaration by the intermediary who assists with this application

Initials Surname
 Province Intermediary code

I have checked that this form has been properly completed and signed. I discussed it, and the policy provisions provided with it, with the policyholder. I have not given, and will not give, money or anything of value to the policyholder or a life insured as an inducement to take out this policy. I explained to the policyholder the implications of replacing insurance. I informed the policyholder that, for services rendered in respect of this application and the policy, Assupol pays me 30% commission as and when the premiums are paid.

Intermediary's signature

Date

Your policy comes into being when we (Assupol), or someone authorised by us, receives your acceptance form (on the back of this page) and the first premium for your policy. Your acceptance form and these policy provisions are the complete and only record of your policy.

The life insured

This is the person whose life is insured under your policy. This is you, one spouse and four children included as immediate family or extended family. You must have an insurable interest in persons you add as lives insured under this policy.

The start date for the life insured

This is the day on which we, or someone authorised by us, receives the first premium for cover for a life insured. That is when death cover for an accidental (unnatural) death starts, and when the waiting period for death cover for a natural (non-accidental) death starts. During a waiting period, premiums must be paid, but policy benefits cannot be claimed.

Age of life insured at their start date

You and your spouse must be under the age of 65. Children included as immediate family must be under the age of 22. Extended family, including a spouse or child, must be under age 80. For a stillborn child, the death benefit will be paid only if the birth takes place after 26 weeks of pregnancy and is not self-induced.

Waiting periods

During a waiting period, premiums must be paid in full, but benefits are not provided. For example, if the start date of cover for a life insured is 10 January 2021, we may pay out benefits from 10 July 2021, and from 10 January 2022 for suicide.

- The waiting period for natural (non-natural) death is six months from the start of the policy.
- The waiting period for suicide is 12 months from the start of the policy.
- The total benefit is payable for accidental (non-natural) death.

Maximum funeral cover for one person

When a person takes out funeral insurance with us, the total funeral cover for that person under all individual and group policies with us may not be more than the following maximums:

R10 000 if the funeral insurance is taken out when the person is under the age of 6; R25 000 if it is taken out when they are 6 years or older, but younger than the age of 18; R50 000 if it is taken out when they are 18 or older, but under the age of 65; and R15 000 if they are 65 or older. Any cover above the maximum automatically falls away.

Premiums are paid monthly

The premium for your policy must be paid before the end of every month, and it pays for death cover for that month. It pays for death cover only, not for any investment or cash value. Premiums are not refunded if your policy ends for any reason. If a premium is not paid on time, and remains unpaid for another 15 days, your policy ends automatically. If, within two months of your policy ending, we again receive a premium, you may apply for your policy to be reinstated - subject to any policy provisions we may require. Commission of 20% is included in the monthly premium. Annual premium increase of 9% and cover increase of 4% are included.

iNkomo benefit

This benefit provides a cash payout of R10 000 to your nominated beneficiary.

Tombstone benefit

The tombstone cover is **optional** and is only available to you the life insured and your spouse for an additional premium.

Vehicle access benefit

This Vehicle access benefit is **optional** and is only applicable to the client, nominated spouse and dependant children. It provides, for example:

- claimant must have a valid driver's license.
- designated driver may be nominated if the claimant does not have a valid driver's license.
- vehicle will be provided for a six day period.
- no deposit is payable by the claimant.
- mileage is unrestricted.
- vehicle must be claimed within six months period after date of death of the deceased.

Should you not want to make use of the Vehicle access benefit at claim stage, a cash benefit of R5 000 is payable.

Information about you

We may use information about you, also personal information meant in the Protection of Personal Information Act, that we lawfully obtained in the past or may obtain in future, including the information provided for your application for this policy, for the following purposes:

- to consider applications for insurance of which you are the policyholder or a life insured; and
- for all purposes of such insurance, issued in the past or in future, particularly to consider claims for benefits and to trace persons who could receive benefits.

We may for these purposes, at any time, also after your death:

- obtain such information from other persons and entities, particularly from other insurers and registered credit bureaus, and you authorize them to give such information to us;
- share such information with other insurers – directly or through a data base that insurers operate as a group, and in such form as we or the operators of the data base may decide.

How to claim on this policy

Visit any of our offices or contact us at: tel: number 0861 235 664 . We must receive a completed claim form, obtainable from us, within six months of the death of the life insured. The person who claims must, at their own cost, prove the claim, show that no exclusions apply, and give us all information and documents we need to consider the claim. This must include the following:

- the claim form - completed and signed
- certified copy of the valid ID document of the person who claims
- certified copy of the original death certificate of the life insured (DHA 5)
- certified copy of the valid ID document of the life insured, with "deceased" or a similar notice stamped on it
- copy of the notification/registration-of-death form (DHA1663)
- copy of a valid bank statement of the person who claims, not older than three months, showing the account-holder and the account number
- police report if the death is due to unnatural causes - for example, a motor-vehicle accident
- other documents that we may reasonably require.

When policy benefits will not be paid

A benefit will not be paid if information (for example, about your relationship with lives insured or ages of lives insured), was not provided to us before the start of the benefit in question, or is not correct. A benefit will also not be paid if the life insured's death is caused or accelerated, directly or indirectly, by war, civil commotion or terrorist activity, or if the life insured dies while committing a criminal activity.

You can cancel your policy

You can cancel the policy at any time by written notice to us. If we receive your notice within 31 days after you receive these provisions, your policy ends when we receive your notice. This is known as a cooling-off cancellation. If we receive your notice after the 31 days, your policy will end at the end of the month in which we receive your notice, and then only any premiums received after the policy has ended will be refunded.

The actuarial basis of your policy

Your policy operates according to actuarial rules, specifications and formulae, which are approved according to law, and which are known as the actuarial basis of your policy. These ensure that your policy is financially sound, and is carried out properly and fairly.

Complaints

Our commitment is to provide excellent service to you. Should it happen that you, after having contacted our offices or Assupol office, still have a concern, please contact our complaints department: **complaints@assupol.co.za** or fax: **087 230 5669**. If, after you have contacted our complaints department your concern has not been resolved to your satisfaction, you could approach the

Ombudsman for Long-term Insurance: about an aspect of your policy

Tel 021 657 5000
Fax 021 674 0951
Email info@ombud.co.za
Post Private Bag x45, Claremont, 7735

FAIS Ombud: about the conduct of the intermediary who assists you with your policy

Tel 012 470 9080 / 012 762 5000
Fax 012 348 3447
Email info@faisombud.co.za
Post PO Box 74571, Lynnwood Ridge, 0040

Underwritten by

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