



Investing in your journey

Single and family application form

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Policy number

Please make sure that you understand this entire form, as well as the **policy provisions** that will be sent to you. 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

ID Marital status

Tel (work) () Cell

Tel (home) () Fax ()

E-mail How can we contact you?

Employer name Union name

Province Channel

Street or postal address

City or town Province 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

Surname Title Initials Gender

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. Children who are permanently disabled and totally dependant on you may be included at any age. Children who are unmarried and full-time students at an education institution approved by us may be included if they are under the age of 26.

	Full first names and surname	ID number	Gender
1)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>
2)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>
3)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>
4)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>
5)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>
6)	<input type="text"/>	<input type="text"/>	<input type="button" value="male"/> <input type="button" value="female"/>

Spouses, children or relatives may be covered as extended family

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)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="R"/>	<input type="button" value="R"/>
2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="R"/>	<input type="button" value="R"/>
3)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="R"/>	<input type="button" value="R"/>
4)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="R"/>	<input type="button" value="R"/>

Funeral cover options

Mark plan with X

Single member benefit	Plan A	Plan B
Main member 18 - 65 years ▶	R20 000	R30 000
Monthly premium	R81.00	R118.00

Immediate family = you/the policyholder, one spouse, and up to six children

The cover for extended family may not be more than the cover for the policyholder

Family member benefit	Plan C	Plan D
Main member ▶	R20 000	R30 000
Spouse ▶	R20 000	R30 000
Children 14 - 21 years ▶	R20 000	R30 000
Children 6 - 13 years ▶	R10 000	R15 000
Children 1 - 5 years ▶	R5 000	R7 500
Stillborn - 11 months ▶	R2 000	R3 000
Cover amount	R118.00	R174.00

Extended family	Tariff per R10 000	Extended family	Tariff per R10 000	Extended family	Tariff per R10 000
0 - 14 years ▶	R18.00	30 - 39 years ▶	R35.00	65 - 69 years ▶	R101.00
14 - 24 years ▶	R28.00	40 - 59 years ▶	R44.00	70 - 74 years ▶	R172.00
25 - 29 years ▶	R31.00	60 - 64 years ▶	R70.00	75 - 79 years ▶	R189.00

Your total monthly premium - determined by the oldest of policyholder and spouse

Your age Your spouse's age I will pay by

I will pay from / Payment must be made on the day of every month.

Premium of chosen cover R Premium of extended family R Debicheck monthly fee **Total monthly premium** R

Policyholder signature

Date

How your premium will be paid

Payment by bank debit order

Authorisation

Account-holder Name of bank

Name of branch Branch code

Account number Type of account

I authorise 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, the authorisation also ends. I may cancel, amend or replace this authorisation 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.

Premium-payer signature

Date

If payment by debit order is not possible

Authorisation

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.

Premium-payer signature

Date

Payment by Persal or another stop order

Authorisation

I authorise my employer to deduct the premiums from my salary and to pay it to Assupol. If the premium changes for any reason in terms of the policy or by agreement between Assupol and the policyholder, Assupol likewise may deduct the premium from my salary. 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 my employer. If the policy ends, this authorisation also ends. I may cancel, amend or replace this authorisation by written notice to my employer, I accept that my employer must receive the notice not later than 30 days before the month from which the cancellation, amendment or replacement is to apply.

Premium deduction source Employment sector

My employee number or temporary Persal number

I have read, understand and agree with the above authorisation regarding payment by Persal.

Premium-payer signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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	<input type="text"/>											
Surname	<input type="text"/>	Title	<input type="text"/>	Initials	<input type="text"/>	Gender	<input type="text"/>	<input type="text"/>				
ID	<input type="text"/>	<input type="text"/>	<input type="text"/>	Cell	<input type="text"/>							
E-mail	<input type="text"/>											
Street address	<input type="text"/>											
City or town	<input type="text"/>			Province	<input type="text"/>			Postal code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Analysis of your funeral needs and record of advice

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 have funeral cover?	<input type="text"/>	<input type="text"/>	3. Do you need funeral cover?	<input type="text"/>	<input type="text"/>		
2. If yes , answer the questions below:					4. Do you want to insure other lives?	<input type="text"/>	<input type="text"/>
2.1 How many funeral policies do you have?	<input type="text"/>						
2.2 How much is your total existing funeral cover?	<input type="text"/>						
2.3 How much is your existing total monthly premium?	<input type="text"/>						

Based on your answers, the product will meet your needs because:

1. You and all other lives will have funeral cover.	<input type="text"/>
2. Your existing funeral cover will increase.	<input type="text"/>
3. You will have additional benefits.	<input type="text"/>
4. Other reasons	<input type="text"/>

The following was discussed with me:

1. Waiting periods applicable.	<input type="text"/>	<input type="text"/>
2. If premiums are not paid in full, benefits also cannot be paid in full.	<input type="text"/>	<input type="text"/>
3. Policy provisions.	<input type="text"/>	<input type="text"/>

Policyholder signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Declaration by you, the policyholder

I declare that all information in this form is complete and correct. I am satisfied that I understand everything I need to know about the policy, 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 use information for my needs. They and their agents may use such information to assist me with my insurance and financial needs and from time to time offer other products and services to me.

 yes no

Are you taking out this policy to replace any of your existing insurance policies? If "yes", my representative has explained the consequences thereof and a replacement advice record has been completed in my presence. 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	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 a maximum monthly external commission of 35% of every monthly premium.

Intermediary's signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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The intermediary supervisor declares

I am responsible for doing a final overall check of this application form. I have checked that it has been completed and signed properly.

The intermediary code used for this application is the one recorded in the disclosure letter signed by the intermediary who assisted with this application.

Intermediary supervisor signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of intermediary supervisor	<input type="text"/>								

Underwritten by Assupol Life Ltd

Assupol Life Ltd (registration number 2010/025083/06) is an insurer licensed to conduct life insurance business. Authorised financial service provider. FSP53.

Summit Place Office Park, Building 6, 221 Garstfontein road, Menlyn, Pretoria, 0102
PO Box 35900, Menlo Park, Pretoria, 0102

Compliance department:
fax: 087 2230 5667
e-mail: compliance@assupol.co.za

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 six children. 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.

When cover and waiting periods start

For every life insured death cover for an accidental death starts, and the waiting period for death cover for natural (non-accidental) death and suicide starts, on the first day of the month in which the first monthly premium for cover for that life insured is due. 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 2022, we may pay out benefits from 10 July 2022, and from 10 January 2023 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.

Accidental death is death caused by an incident that causes harm to the body of the life insured from outside the life insured, which harm excludes any sickness – and which incident and harm the life insured did not intend and reasonably could not have foreseen. The incident must be the direct and only cause of death, and death must happen within 30 days after the incident.

When cover for children stops

Cover for children stops when they turn 22, for full-time students (described above), it stops when they turn 25. For disabled children (described above), it does not stop at any specific age. For a stillborn child, the death benefit will be paid only if the birth takes place after 26 weeks of pregnancy is not self-induced.

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 the age of 18;
- R50 000 if it is taken out when they are 18 or older, but under the age of 65.

Any cover above the maximum automatically falls away.

Premiums are paid monthly

The premium for your policy is payable monthly, before the end of every month. The premium we receive in a particular month provides cover for that month. The premium pays for death cover only, and not for any investment or cash value. Premiums are not refunded if your policy ends for any reason. If two monthly premiums in a row are not paid, and both are not paid by the end of the month in which the second premium should have been paid, your policy ends automatically. If your policy has ended because premiums were not paid, you may, within two months, apply for it to be reinstated – subject to any policy provisions we may require.

If premiums are not paid in full, benefits also cannot be paid in full. Only a percentage of the benefit can then be paid – namely a percentage that is the same as the percentage of premiums paid. For example, if you had to pay premiums of R1 000, but paid only R500, it means you paid only 50% of the premiums. Therefore, only 50% of the benefits can then be paid. So, if the benefit amount is R10 000, only R5 000 can be paid.

Commission of 35% is included in the monthly premium. Annual premium increase of 10% and cover increase of 6% are included.

Paid up benefit is included in the family benefit

When the main life insured reaches the policy anniversary before his or her 65th birthday, then the policy benefit will be provided to all the lives insured on the policy for the life of the policy, and no more premiums will have to be paid. No lives insured or benefits may then be added. No increases in the benefits then take place. The Paid up feature is automatically included at no additional cost if the main life insured is younger than 55 years at the start of the benefit. If the policy has a Paid up benefit, no lives insured or benefits may be added after the main life insured's 55th birthday.

Premiums or benefits can be reviewed

It could happen that your premiums or benefits need to be reviewed at any time so that your policy continues to remain actuarially sound (see “Your policy operates in terms of an actuarial basis”). If we do review your premium, we compare the current assumptions of future claims, investment return, taxation and the cost of reinsurance with our previous assumptions when this policy or benefit was issued. We will use a fair and reasonable method to calculate any change in your premium by referring to the comparison above. This could result in an increase or decrease of your premiums, or alternatively an increase or decrease of your benefits. If this happens, we will inform you before the change takes place. In the event of an increase in premiums, you would have the option to lower your benefits so that you could keep your premiums unchanged.

What is an unclaimed benefit?

It is a benefit that is due to you or your beneficiary in terms of a policy but has not yet been claimed. This may be because you or your beneficiary are unaware of the benefit.

What is an unpaid benefit?

It is where a claim for a benefit in terms of a policy has been made but the claim has not yet been approved or paid to you or your beneficiary. This may be due to claim requirements not having been met, or due to outstanding claim documents or Assupol not having the correct bank details to pay the claim.

Tracing to locate policyholders or beneficiaries

- Assupol makes use of various platforms including tracing agencies, to try and locate policyholders or beneficiaries for benefits that are due but have not been claimed. The costs related to tracing may be deducted from the benefit payable, but care is taken to ensure such costs are reasonable.
- Notifications on the client servicing platforms are used by Assupol staff when servicing clients to remind clients of possible unclaimed benefits. Unclaimed benefits are also shown on the Assupol Client and Rewards Portal.

Is interest added to an unclaimed or unpaid benefit?

- Unclaimed maturity benefits (such as, the maturity value of a savings policy) are held in a “maturity reinvest” account which is invested in the Assupol Money Market Fund. The investment then earns returns from this Fund. Management charges are deducted from the account to recover administration costs and fund management costs.
- Unclaimed risk benefits (like Funeral, Death, Disability, Critical Illness and Cashback) do not earn interest. Certain benefits, like Cashback, are first used to settle any policy debt.
- Interest is typically not paid on unpaid benefits where the delay in payment is caused by the claimant. Interest may be added if the delay has been caused by Assupol, and where the payment of a benefit is made more than five working days after receipt of all required claim information. Interest will be calculated consistently with how it is calculated for unclaimed maturity benefits.

How to avoid missing out on unclaimed benefits?

- Please keep your contact details with Assupol updated.
- Request e-mail as your chosen method of communication - not post.
- Make sure Assupol has updated contact details for your beneficiaries.

How to claim on this policy

Visit any of our offices, or phone the claims department at: 0861 235 664. We must receive a completed claim form within six months, after the death of the life insured. The persons 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 claim form – completed and signed as required;
- certified copy of the valid ID of the person who claims;
- certified copy of the original death certificate of the life insured – form DHA 5;
- certified copy of the valid ID of the life insured;
- 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.

Information about you

Assupol may use personal information about me, as defined in the Protection of Personal Information Act (Popia), which has been lawfully obtained in the past or which may be obtained in the future, including the personal information provided to Assupol for this application for the following purposes:

- to consider applications for policies of which I am the policyholder or a life insured; and
- for any lawful purpose regarding Assupol policies as may have been issued to me in the past or may be issued in the future, particularly to consider claims for benefits and to trace persons who could receive benefits (Important: tracing fees may be deducted from benefits).

Assupol may for these purposes, at any time, also after my death:

- obtain such relevant personal information about me from other persons and entities, particularly from other insurers and I hereby authorise them to give such information to Assupol;
- share such information with other insurers – directly or through a database that insurers operate as an industry group, and in such from as Assupol or the other operators of the database may decide within the confines of Popia;
- store this information on databases that may at times be hosted outside the borders of South Africa, subject to compliance with the conditions for lawful processing of personal information as set out in Popia. Assupol will at all times make sure that the country in which such data may be hosted affords me the same or better protection of my privacy than required by Popia.

Assupol will, at all times, keep information about me secure and will destroy it within 20 years after my policy ended. During the 20 year period my information will be appropriately safeguarded and used for historical, statistical or research purposes.

Please refer to our Privacy Notice for more information about how we keep your personal information safe. It can be found on www.assupol.co.za or from any of our branches or by calling 0861 234 664 (BELONG).

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.

Your policy operates in terms of an actuarial basis

Policies of life insurance operate in terms of actuarial rules, specifications and formulae, which are approved according to law, and are known as the actuarial basis of the policy. This requirement plays an essential role in the protection and fair treatment of policyholders. It ensures that policies are dealt with in a reasonable and objective manner – and that the benefits they provide, and distinctions made between policies, are justified and financially sound. Therefore, in carrying out your policy its actuarial basis must always be taken into account.

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

Maptte contact information

Whatsapp 068 259 3977

Landlin 010 015 5765

Email info@maptte.co.za

Underwritten by Assupol Life Ltd

Assupol Life Ltd (registration number 2010/025083/06) is an insurer licensed to conduct life insurance business. Authorised financial service provider. FSP53.
Summit Place Office Park, Building 6, 221 Garstfontein road, Menlyn, Pretoria, 0102
PO Box 35900, Menlo Park, Pretoria, 0102

Compliance department:
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