

Tshwane Group Life scheme

Sanlam Corporate: Group Risk (SGR) provides a Funeral Insurance benefit that pays out a lump sum to cover the cost associated with a funeral when an employee or one of his/her family members pass away.

Funeral insurance

What happens if I die whilst employed?

A lump sum is paid within 2 business days of receipt of all claim documents and includes benefits, in the event of death, to:

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| ① You, as the principal member: | R40 000 |
| ① Your qualifying spouse: | R40 000 |
| ① Qualifying child, aged 14 and older: | R40 000 |
| ① Qualifying child, aged 6 and older, but younger than 14 years: | R20 000 |
| ① Qualifying child, younger than 6 years, including still-born child: | R10 000 |

Will I need to complete medicals in order to qualify for this cover?

The group funeral cover is granted without medical evidence of good health.

What happens to my and my family's benefits if I pass away or become disabled (before reaching the benefit cessation age)?

If the principal member/employee passes away, the insurance:

- ① in respect of his/her qualifying spouse and qualifying children are converted into paid-up benefits.
This means the insurance is kept in force without any further payment of premiums until the principal member/employee would have attained the earlier of the *benefit cessation age* and the age of 65 years, when all insurance ceases.

On termination of service of the principal member/ employee owing to ill health (i.e. total and permanent occupational disability),

- ① his/her insurance is converted into paid-up benefits;
- ① his/her qualifying spouse and qualifying children are converted into paid-up benefits.

The insurance in respect of the principal member/ employee, qualifying spouse and qualifying children are kept in force without any further payment of premiums until the principal member/employee attains the earlier of the *benefit cessation age* and the age of 65 years, when all insurance ceases.

Please note:

- Sanlam reserves the right to ask for additional proof of ill-health (i.e. total and permanent occupational disability).
- Should the principal member receive monthly disability income insurance, the insurance of the principal member and the insurance in respect of his/her qualifying spouse and qualifying children can only be retained without further payment of premiums, up to the death of the principal member or benefit cessation age.

New membership requirements

All existing employees will have the option to become members of the scheme by applying for the cover during the open period, i.e. 1 July 2021 until 30 September 2021.

Thereafter new employees have a choice to become members of the scheme by joining the scheme within 2 months of being employed by City of Tshwane.

Waiting period (in respect of employees who do not elect cover within the above defined events (per policy) and on approval they can join from Sanlam):

A waiting period of 6 months will apply from the entry date if the death is a result of natural causes in respect of these employees, their spouses and children.

Up till what age is my family and I covered?

Benefits cease (i.e. benefit cessation age) should one of the following occur:

- ① Based on your employer condition of service, the (normal retirement) age between 55 and 65 years as specified;
- ① You cease to be an employee;
- ① The scheme is dissolved; or;
- ① When a premium is not paid continuously, especially in the case of voluntary membership basis.

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This means that during the waiting period, no claims will be paid for deaths due to natural causes for these members, but claims for *deaths due to accidental causes are still payable*.

The waiting period is the period (in months) that must expire:

- ① starting on the date the member joined the funeral insurance policy; and
- ② ending 6 (six) months thereafter, and
- ③ during which period the member will not be covered for natural causes of death.

Maximum entry age:

There is a maximum entry age to become a member of the Funeral policy:

- ① Principal insured/ employee: The earlier of the benefit cessation age or 65 years
- ② Qualifying spouse: 75 years

Costs and revisions

The **premium payable per principal member/ employee:**

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|--|-------------------------|
| Applicable to funeral cover for the employee, his/her qualifying spouse and children's benefits: | R63,96 per month |
| Administration fee: | R 3,68 per month |
| TOTAL: | R67,64 per month |

Please note that these premiums are guaranteed for a period of 12 months only. It will be revised annually on the scheme anniversary date of 1 July of each year.

Exit Cover: Funeral conversion option

The policy provides for a conversion option, which allows for the transfer of group cover to an individual funeral policy on withdrawing from the service of City of Tshwane.

A principal member, who has been a member of the group funeral scheme for at least 6 months, will have the option to take out a similar individual funeral insurance policy with Sanlam Developing Markets Limited (Sanlam Sky) when he/she withdraws from (terminates) employment.

This option is available up to the benefit cessation age, and the converted insurance will be subject to the following:

- ① The conversion option may only be exercised if the employee is a South African citizen or permanent resident (i.e. holder of a RSA ID document), and is not a contract worker.
- ② The Exit Cover insurable amount, that can be converted, is limited to the funeral insurance amount insured under the employer policy.
- ③ The funeral insurance will be subject to the terms and conditions applicable to Sanlam Developing Markets policies, and provided at individual premiums applicable at the date of conversion on each individual.

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Period in which the option can be exercised:

The option must be exercised within 60 days of termination of employment, by advising Sanlam of their intention to convert and submitting relevant documentation within that period 60 days of the member's date of withdrawal.

General terms & conditions

Will I be covered if I travel outside the borders of South Africa?

Provided that you remain on the local payroll and contributions are paid on your behalf, you will be covered at the same level of cover you enjoyed before the commencement of absence, for a maximum period of 6 (six) months from the date on which you started working outside the RSA.

An extension to this period can be arranged with your employer and agreed with Sanlam.

Are there any exclusions to be aware of?

Claims will be excluded as a result of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the propositions of or amounting to an uprising, military or usurped power, regardless whether of direct or indirect consequence thereof.

The above will include claims that are a direct or indirect consequence of the use of nuclear, biological or chemical weapons/warfare agents or any radioactive contamination, as a result of attacks on or sabotage of such facilities and storage depots.

Claims process

What is the claim notification period?

Sanlam must be notified of a claim for the benefit within 6 (six) months after the death of the principal member or his/her family member.

Please arrange for the necessary with your HR representative or the Scheme's Administrator.



Definitions

Marriage means:

- ① a marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- ② a union where two persons are living together as if married, with the commitment of continuing to do so permanently provided that –
 - they have been doing so for at least 6 months;
 - they applied in writing to the Employer, in the format prescribed by the Employer from time to time, before the death of any one of them, for their union to be registered by the Employer; and
 - one or both of them are not joined in a marriage or union (as set out in the first bullet of the definition) with another person.

Qualifying spouse with regard to a principal insured, is the person with whom he/she is joined in marriage, provided that such a person, at the time of qualifying for the insurance, has already reached the age of 15 years.

If a principal insured is married to more than one person, *qualifying spouse means:*

- ① only that one of them whom the principal insured nominated in writing during that person's life;
- ② if the principal insured does not nominate a qualifying spouse the person that he/she married first will be the qualifying spouse.

Once a nomination has been made, it remains in force as long as the principal insured is joined in marriage with the relevant spouse.

Qualifying child with regard to a principal insured or his/her qualifying spouse means his/her unmarried child and which includes a legally adopted child, a stepchild, a foster child, a still-born child and a posthumous child (i.e. birth of a child after the death of a parent), provided that:

- ① he/she is under the age of 21 years; or
- ② he/she is 21 years or older, but under the age of 26 years, and he/she is a full-time student at an educational institution; or
- ③ if he/she is incapacitated by a physical or mental disability which prevents him/her from maintaining himself/herself, and such incapacity commenced when he/she was either under the age of 21 or under the age of 26 years while a full-time student at an educational institution.

Still-born child means a child that has had at least 26 weeks of intra- uterine existence but showed no sign of life after complete birth.

Please note that there is no maximum on the number of children covered.

Reality Access for SGR

As a member of the Tshwane Group Life scheme, providing compulsory death and lump sum disability insurance, you have access to a suite of [value-adding benefits and services](#):

Burial Repatriation & Funeral Support

Sanlam assists to meet the costs of [repatriating the mortal remains](#) of you or any of immediate family members (qualifying spouse & children):

- ① Via road or air, to the funeral home closest to the place of burial in South Africa, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22^o latitude); and
- ② transportation arrangements for a single relative to accompany the mortal remains to the final funeral home (If death occurs in South Africa).

In addition, assistance is provided for [other services](#), aimed at simplifying the funeral process for the family.

Emergency Medical Response

[Emergency medical assistance](#) and transportation by road or air in case of life threatening situations, as well as an emergency helpline for you, your qualifying spouse and children whilst waiting for emergency services.

Legal Assist

Legal advice helpline manned by qualified, in-house attorneys, including the availability of standardised legal documents and direct legal consultation to assist you with your [legal queries](#).

Trauma, Assault & HIV Assist

An emergency helpline for you, your spouse and children for [trauma, assault and exposure to HIV](#), including medical treatment (and transportation) for bodily injury caused by assault and trauma support and HIV treatment immediately after accidental or violent exposure to HIV.

Discount Coupons

Access to monthly grocery coupons on a variety of consumer goods from Shoprite and Checkers to help members save money on their monthly groceries.

The requested [grocery coupons](#) are sent directly to the members' mobile and are redeemable at selected Shoprite / Checkers / Checkers Hyper stores nationwide.

Ivy Online education platform

Access a free online supplementary education [platform](#), based on the CAPS curriculum, for Grades 8-12, and a complete online schooling [platform](#) at discounted tutor rates for Grades 10-12.

How do I or my family arrange for this service?

An employee, or his/her next of kin, can access the benefits by calling the 24-hour call centre on **086 732 548/9** – please follow the voice prompts for **Reality Access for SGR**.

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