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TSHWANE
GROUP LIFE SERVICES
 PROTECT • PROVIDE • CARE

Scheme Code: 033922

Family Funeral Insurance: Summary of benefits

Sanlam Corporate: Group Risk (SGR) provides a Family 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 BENEFITS

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:

You, as the main member:/ employee	R40 000
Your qualifying spouse:	R40 000
Qualifying child, aged 14 and older:	R40 000
Qualifying child, aged 6 but younger than 14 years	R20 000
Qualifying child, still-born but younger than 6 years	R10 000

Up till what age is my family and I covered?

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

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

PREMIUMS

The monthly premium payable is as follows:

Cover for the employee, his/her qualifying spouse and all qualifying children:	R63,96 per month
Administration fee:	R 3,68 per month
Total monthly premium	R67,64 per month

The premiums are guaranteed for a period of 12 months. It will be revised annually on the scheme anniversary date of 1 July.

NEW MEMBERSHIP REQUIREMENTS

All employees who are currently covered under the "group risk benefits" provided by The City of Tshwane will have the option to take-up this benefit by applying for the cover **during the open period as agreed to by Salam**. Thereafter only new employees will have a choice to take-up this option by applying within 2 months of being employed by City of Tshwane.

Maximum entry age:

Main Member / employee:	The earlier of the benefit cessation age or 65 years
Qualifying spouse:	75 years

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

No. The cover is granted without medical evidence of good health.

This brochure provides a general summary of the benefits Sanlam offers and does not replace the official policies of the Scheme. In the event of any discrepancy between the information provided in the summary and the provisions of the policies of the Scheme, the policies of the Scheme will prevail. Sanlam Corporate: Group Risk is a division of Sanlam Life Insurance Limited, a Licensed Financial Services Provider.

WAITING PERIOD

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.

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:

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

PAID-UP BENEFIT

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:

- 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),
 - his/her insurance is converted into paid-up benefits.
 - 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.

CONVERSION OPTION

What are my options when I terminate my service?

An Employee who has been a contributing member on the family funeral cover for at least 6 months, will have the option to take out a similar individual funeral insurance policy with Sanlam when he/she terminates employment.

This option must be exercised within 60 days of termination of employment, by advising Sanlam of the intention to convert by submitting an application at the Administrator within the 60 days grace period.

CLAIMS PROCESS

What is the claim notification period?

Sanlam must be notified of a claim for the benefit within 12 (twelve) months after the death of the main member or his/her qualifying family member.

GENERAL TERMS AND 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.

DEFINITIONS

A marriage or union **Marriage means:**

- 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
- 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:

Qualifying spouse with regard to the main member 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 the main insured member is married to more than one person, qualifying spouse means:

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

A nomination remains in force as long as the member is joined in marriage with the relevant spouse.

Qualifying child:

Qualifying child with regard to a principal insured or his/her qualifying spouse means his/her **unmarried child** 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:

- he/she is under the age of 21 years; or
- 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
- 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:

There is no maximum on the number of children.

SANLAM REALITY ACCESS BENEFITS

As a participating Employee of the Group Risk Benefits provided by the City of Tshwane, 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 your qualifying spouse & children:

- 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° latitude); and
- 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.

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 and just follow the voice prompts for Reality Access for SGR.