

MAPHUTHA CATEGORY OF COVER (SELECT)	PLAN 'A'	PLAN 'B'	PLAN 'C'
Principal Member & Spouse	R 5,000	R 10,000	R 20,000
Child 14 – 21	R 5,000	R 10,000	R 20,000
Child 6 – 13	R 5,000	R 10,000	R 20,000
Child 1 – 5	R 5,000	R 10,000	R 20,000
Child Stillborn (0) – 11months	R 5,000	R 10,000	R 10,000
Extended family (0 to 64 years)	R 5,000	R 10,000	R 10,000
Extended family (65 to 74 years)	R 2,500	R 5,000	R 5,000
Rate per Principal Member per Month (18 to 64 years)	R 150.00	R 250.00	R 320.00
Rate per Principal Member per Month (65 to 74 years)	R 200.00	R 320.00	R 400.00
Rate per Principal Member per Month (75 to 84 years)	R 300.00	R 500.00	R 800.00

BENEFICIARY NOMINATION

I hereby nominate the following person, who is my dependent or nominee, for any benefit due to be paid in the event of my death

Sumame	First Names	Identity Number	Relationship

PAYMENT METHOD

Cash in the office	Electronic Funds Transfer	Debit Order	Other

BANKING DETAILS

Bank	Account Name	Account Number	Branch Code	Reference
First National Bank	Mahlako Royal Funerals	63043296292	250655	ID Number

DECLARATION

I.....hereby apply to join the Catering & Décor Plan with effect with effect from/...../..... I declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any wilful misrepresentation in this application will invalidate any benefit under this Policy and that I undertake to abide by the terms and conditions of the Policy. Mahlako Royal Funerals (Pty) Ltd shall not be liable for any amount until it has accepted this application and first premium. If over the age limit when joining, the claim will be repudiated and premiums refunded. I, the undersigned, confirm that I have read this declaration and understand and accept all the terms thereof.

Client Signature

Agent Names

Office Admin

Date

Mahlako Royal Funerals
Stand no E0024 , 571 KS Eerstegeluk Farm, Mehlaeng Village, 0604
Tel: 071 845 0139 / 079 793 2007
Email: info@mahlakoroyalfunerals.co.za Website: www.mahlakoroyalfunerals.co.za
FSP no: 51856

TERMS AND CONDITIONS

The basic funeral catering & décor plan provides for a service benefit to be rendered in settlement of a death claim of a Policyholder, his/her Spouse, Eligible Children and Extended Family, where applicable. The maximum entry age to the Plan is 84 years. Premiums are payable up to the death of the Policyholder. It covers up to **5 family and extended family members**, **9 family and extended family members** and up to **13 family and extended family members**. The cover provides funeral service benefits 50% cash will be provided in case a member does not require the service. A once-off joining fee of R150 applicable. Cover amount differ for each dependent depending on the level of relationship to the principal member. Added benefits are applicable to principal member, spouse and children between 6 and 21 years. Children between 0 and 5 as well as extended family members are not eligible to added benefits. All plans include free pick-up within 100km after which R7.00 will be charged per km travelled. Cash top up can be made if the family requires the service higher than the policy cover.

Policyholder: Any individual between ages 18 – 84 years, who is economically active and in possession of a current bank account that allows debit orders, provided in all cases the eligibility conditions are met, and the individual has not reached the maximum entry age of 84 years. The individual must be resident in South Africa. The Maximum Entry age for Spouse is 84 years and all the dependants is 84 years.

Spouse: A person who is deemed by Mahlako Royal Funerals at its sole discretion to be a Spouse, having regard to the particular circumstances of each case, shall include where a civil union, customary marriages, marriage by any Asian religion, a marriage between two people of the same gender, or a relationship between two people after a cohabitation period of 6 (six) months. A maximum of two (2) Spouses per Policyholder will be payable during the life of the policy. A Spouse may not exceed the maximum entry age of 84 years.

Child: A child is a person who is the natural or legally adopted child of the Policyholder or the natural or legally adopted child of their spouse, up to and including the day that the child:

Reaches the age of 21 if the child is not married; Reaches the age of 25 if the child is attending full time education at a recognised educational institution; or A child who is permanently disabled before age 21 and who is unable to care for themselves, is covered until death or until the Policyholder ceases to qualify; If a child dies after the 26th week of pregnancy, that child is considered to be stillborn; Details of any children of the Spouse, illegitimate children and stepchildren must be given to Mahlako Royal Funerals at the date the Policyholder joins the Scheme or within 1 (one) month of the Dependant becoming eligible for cover. Failing this, Mahlako Royal Funerals will require satisfactory proof to support any claim.

Extended Family: Family members who may be covered are those who are dependent on the Policyholder for financial assistance towards funeral and related costs. These may include parents, parents-in-law, uncles, aunts, brothers, sisters, nephews, nieces, grandparents and children of the Policyholder who are over age 21. Please Note: Dependants may not exceed the maximum entry age of 84 years. Up to 10 Extended Family members may be nominated for cover. Extended Family Members may be covered multiple times under the Plan, provided that the maximum limit for cover is not exceeded for such Extended Family.

Changes to member records

A new application form detailing the Dependants to be covered must be submitted to MRF for approval at inception of the scheme. The member's record is created once the Principal Member joins the Plan and can only be amended within the first 6 (six) months from receipt of the first premium. After the expiry of the 6 (six) months amendment period NO further changes will be allowed to the Principal Member record except for the life changing events described below:

Marriage of a Principal Member

A new application form detailing the additional lives to be covered must be submitted to MRF for approval. These lives will only be considered in respect of the spouse, in-law's and step children. Existing family, not added when member joined the Plan, will not be considered at this point. Please note that the lives added would be subject to the benefit type available to the funeral arrangement, any maximum lives as described in the policy document and relevant waiting periods.

Divorce of a Principal Member

A new application form detailing the remaining lives to be covered must be submitted to MRF for approval. Minor Children ceasing to qualify under the Eligible Child Definition Children attaining age 22 (in the case of students age 26) will no longer be covered under the Basic Funeral Benefit. The child can then be covered as a self-standing member under the arrangement (should policy conditions be met), covered as an Extended Family Member (should benefit be available) or join any of the MRF individual products (where applicable the waiting period will be waived if cover is immediately taken up). NB: The changes will only be effective and approved if notification is received by MRF within six months of the applicable events and the revised premiums are paid timeously. The 6 months waiting period or unexpired part of the waiting period from the previous insurer will apply to all nominations made at the time of a life changing event.

PLEASE NOTE:

Principal members are not allowed to replace deceased members as the cover is quoted on total sum insured. The changes to member records will only be effective and approved if notification thereof is received by MRF within 6 (six) months of the applicable event and the revised premiums are paid timeously. The 6 months waiting period will apply to all nominations made at the time of a life changing event.

Insurable Interest

Please note that all persons insured under the policy must be related to the principal member and/ or policy payer, and the principal member and/or policy payer must have an insurable interest in all insured persons under the policy.

Exclusions

All Benefits will not be paid if death is directly or indirectly caused by or attributable to:

- Terrorism or war (whether declared or not).
- Radioactive contamination, whether directly or indirectly.
- Death as a result of illegal activities.
- Death due to suicide will not be covered during the first 12 months after the cover commenced for that individual.
- Divorced spouses at inception of the policy are not covered, and cover for spouses who divorce during the term of the policy will cease immediately on divorce. Should you wish to lodge a claim for a divorced spouse, you will be required to provide a settlement agreement which has been made an order of court.

Waiting Periods

The 6 months waiting period or unexpired part of the waiting period from the previous insurer applicable to the Principal Member, Spouse, Eligible Children, Wider Children and Extended Family Members, during which claims arising from natural deaths will not be paid unless it is unnatural causes of death.

12 Month waiting period for suicide from the date of inception will be applicable.

NO waiting period for accidental death

In the event of electing a higher benefit from an existing Plan, the waiting periods above will apply to the increased portion of the benefit, not to the current benefit enjoyed.

NO waiting period if changing an existing, up-to-date cover from another provider to Mahlako Royal Funerals and can provide proof of cover from another underwriter (policy schedule)

Premium payment

Premiums are payable to MRF by the Policyholder monthly in advance and at the Premium Rate as specified in the Schedule.

Premiums are paid in advance and should be received before or on the 7th of every month, premiums received after this date will be allocated to the following month.

Debit order: debit order will be lodged on the date as selected by the account holder. Please ensure that the debit order is drawn from your bank account on the date selected; if not please contact our offices immediately

Grace period

A premium is only regarded as paid once payment was successfully received and provided the payment is not subsequently reversed. If any premium is not paid on time, a (1) one-month grace period for payment is allowed which the premium must still be paid. If the premium is still not paid after (2) two months, the policy will lapse. No benefit amounts are payable under a lapsed policy.

Lapse period

Plan will lapse if two consecutive premiums are missed (this includes the Grace Period)

Reinstatement period

Plan can only be re-instated two months after lapse, and unexpired part of the waiting period will be applicable for the Extended Members.

Cooling off period

From the date that MRF receives this completed application form, there is a 31 (thirty-one) day period in which the applicant still has the option to cancel the policy. MRF must be notified in writing to have the policy cancelled and any premiums that may have been deducted, refunded. If no such notification is received within 31 days from receipt of this document, MRF will consider the policy taken up. Provided that no death or claim has taken place in this period, should he/she elect not to take up the Policy, he/she must inform MRF in writing of his/her intention not to accept.

•All premiums already paid shall be refunded, less the cost of any risk cover or administration cost incurred.

Cancellation

After the 31 days cooling off period has ended, the policyholder as well as MRF reserves the right to cancel this Policy at any time after giving the other party 1 (one) month written notice of such intention.

Plan review

MRF reserves the right to do a review on the Plan at any point in time. A notification of 3 (three) months will be given to the Policyholder after review, to either

- Accept and pay the revised premium rates;
- Request for a benefit reduction; or
- Cancel the policy

Dissolution

On dissolution of the Plan, all MRF's liabilities towards the existing and any former Principal Members and Dependents will cease as from the day of the last premium received or the date of dissolution, whichever is the later.

Continuation option

Should a Principal Member cease to be a member of an existing fund, he / she has an option of applying to MRF for a similar individual funeral policy. This option must be exercised within 1 (one) month of ceasing to be a member, prior to retirement age and no waiting period will be applicable on condition that the initial waiting period has been completed.

Surrender values

There are no surrender values under this Plan. Benefits under this Plan may not be ceded or pledged in any way. No loans are available under this Plan.

Fraudulent claims

If any fraudulent claim is made against this Policy, MRF will be under no further obligation whatsoever to pay this claim, and shall, at its own discretion, be entitled to cancel the Policy with immediate effect.

Joining process

Understand the plans and chose the one best suited to you

Complete the application form in full (all details) and select your chosen plan

Make a deposit of R150 (once-off) joining fee plus your selected premium, e.g. if you chose Plan C and you are under 64 years of age, your total initial payment will be R150 (once-off joining fee) + R 250 (premium) = R 400

Initial each page of the document and sign the application form

If you selected debit order as your preferred payment method, complete the debit order mandate form

Submit/ send the completed application form, proof of payment and a debit order mandate to any of MRF office or email to info@mahlakoroyalfunerals.co.za

Policy document

The policyholder is entitled to be provided, upon request, with a copy of the policy