

TERMS AND CONDITIONS

FUNERAL BENEFITS: The funeral plan provides for a cash payment of a death claim of a Principal Member and his/her nine Dependants.

FUNERAL PACKAGE:

The funeral package consists of the following benefits:

- Basic Funeral Benefit

INSURED PERSONS DEFINITIONS:

Principal Member: any individual between age 18 – 74 years, who is allowed to participate in the policy, in terms of the eligibility conditions as stated in the Policy Document. A Principal Member may not be older than the maximum entry age of 74 years. A Principal Member must live in South Africa.

Dependants: means a Spouse, Children, Extended Family and Wider Child, where applicable. Up to nine Dependents may be covered.

Spouse: a person married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, which shall include a Common Law Spouse of the Principal Member. A Spouse may not be older than the maximum entry age of 79 years.

Common Law Spouse: a person who is deemed by Bluke, at its sole discretion, to be a Spouse, considering the circumstances of each case, and shall include, where applicable, customary marriages, or a relationship between two people of the same gender, or a relationship between two people who have lived together for at least six consecutive months prior to the date of death of the Spouse.

Child: an unmarried child of the Principal Member, younger than age 21 years, including a stepchild, posthumous child, an illegitimate child and a legally adopted child. Cover for Children is extended to under age 26 years if the Child is a full-time student at a recognised educational institution. This does not include part-time and correspondence students. Children who are mentally disabled or totally and permanently disabled before age 21 years, who are unable to care for themselves, are covered until cover for the Principal Member ends. Details of any children of a Common Law Spouse, illegitimate child and stepchild must be supplied to Bluke at the time that the Principal Member joins the scheme, or within 1 month of the child becoming eligible for cover. Failing this, Bluke will require satisfactory proof to support any claim.

Extended Family: Family members, who are dependent on the Principal Member for financial assistance in the event of their death, may be covered. These include parents, parents-in-law, uncles, aunts, brothers, sisters, nephews, nieces, grandparents and children of the Principal Member who are age 22 years and older. Divorced spouses at the start of the policy and spouses who divorce during the term of the policy can be covered as Extended Family.

Please Note:

- Extended Family may not be older than the maximum entry age of 74 years
- Only in case of a marriage may Extended Family (parent-in-law) be added, provided the maximum number of Extended Family Members has not been exceeded (approval to be granted by Bluke before premiums are amended).
- Extended Family members may be covered multiple times under the Plan, provided such Extended Family members are not nominated more than once by the same Principal Member and the maximum benefit limit of R60 000 is not exceeded for such Extended Family members across all Bluke plans.

Wider Child: A child who is 18 years or younger and does not qualify to be a Child but is financially dependent on the Principal Member in the event of their death.

Dependant: means a Spouse, Children, Extended Family and/or Wider Child, where applicable. Up to nine Dependents may be covered. A Dependant may not be older than the maximum entry age of 7 years.

TERMS & CONDITIONS:

- Each Principal Member must complete an application form choosing his/her Dependants. Dependants who

are not nominated on the application form will not be covered.

- A policy commences on the first day of the month following the receipt of the first premium by Bluke. If the first premium is received before the 7th of a month, the policy shall commence on the first day of the same month. If the first premium is received after the 7th of the month, the policy shall commence on the first day of the following month.
- Benefits end on the date of death of the Principal Member, non-payment of premiums (subject to the Grace Period), or withdrawal from the Plan by the Principal Member, which ever event may occur first.
- Premiums are paid up to death.
- The benefit for children younger than 6 years cannot be greater than the maximum benefit limit of R10 000 across all Bluke plans.
- The benefit for children younger than 14 and older than 6 years cannot be greater than the maximum benefit limit of R30 000 across all Bluke plans.
- Should a Principal Member have underpaid his/her premium, the benefit payable in respect of a claim will be reduced in proportion to the underpayment.
- All Principal Members in the Scheme must choose the same Plan. You cannot have some Principal members on Plan A and others on Plan B in the same Scheme.
- The policyholder is entitled to be provided, upon request, with a copy of the Policy Document.
- The Principal Member can only cover up to a maximum of 9 Dependants at the start date of cover.
- Principal Members are not allowed to replace deceased Dependants as cover is quoted on the total sum insured.
- The benefit will reduce when:
 - a divorced spouse is moved from being covered as a Spouse to being covered as Extended Family;
 - a child is moved from being covered as a Child in terms of the Child definition to being covered as Extended Family.

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.

CHANGES TO MEMBER RECORDS:

- A new application form detailing the Dependants to be covered must be submitted to Bluke for approval at the start of the scheme.
- **Marriage of a Principal Member**

A new application form detailing the additional lives to be covered must be submitted to Bluke for approval. These lives will only be considered in respect of the Spouse, Principal Member's in-law's and step children. Existing family, not added when the Principal Member joined the Plan, will not be considered at this point. The lives added will be subject to the benefit type available to the funeral arrangement, any maximum lives as described in the policy document and relevant waiting periods.
- **Birth of a Child**

A new application form detailing the new Child to be covered must be submitted to Bluke for approval.
- **Divorce of a Principal Member**

A new application form detailing the remaining lives to be covered must be submitted to Bluke for approval.
- **Minor Children ceasing to qualify under the Child Definition**

Children of the Principal Member reaching age 22 years (in the case of full time students age 26 years) will no longer be covered under the Funeral Benefit. The Child can then be covered as a self-standing Principal Member under the arrangement (should policy conditions be met), or covered as an Extended Family Member (should benefit be available), or join any of the BlukeF individual products (where applicable, and where the waiting period will be waived if cover is taken up within 30 days of reaching the age).
- A six months waiting period will apply to all new insured lives as a result of the changes.

GRACE PERIOD:

A one-month grace period is allowed to pay any premium once the policy is in force (i.e. first premium has been received). If the premium is not paid within that month, the cover will end without further notice.

WAITING PERIODS:

- The waiting period refers to the full calendar months the policy has to be in force before any valid claim will be payable. The period is calculated from the commencement date of the policy and/or the commencement date of increased cover. The waiting period does not relate to the number of premiums paid.
- From the start date of cover, there is a six months waiting period for claims due to natural causes, for all persons insured under the policy.
- Claims due to accidental death will be paid immediately for all persons covered, provided the first premium was received by Bluke.
- In the event of a Principal Member choosing a higher benefit for any person insured under the policy, from the start date of the increased cover, a six months waiting period will apply only to the amount by which the benefit increased for the person.
- Where any premium payment is missed and thereafter paid, the part of the waiting period not completed at the point when the premium was not paid, will apply from the date the premium is paid.
- Where a policy is reinstated, a new waiting period will start from the re-started date of cover.

EXCLUSIONS:

No benefit will 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.
- Suicide will not be covered during the first two years of membership for any insured person.

COOLING OFF PERIOD:

The Principal Member has a 30 day cooling off period from receipt of this document to examine the policy. Provided that no death or claim has taken place in this period, he/she must inform Bluke in writing if he/she chooses not to take up the policy. All premiums already paid will be refunded, less the cost of any risk cover.

SURRENDER VALUES / CESSION / LOANS:

This policy has no surrender value, and may not be ceded or pledged in any way. No loans will be granted against this policy.

FRAUDULENT CLAIMS:

Bluke will not pay any fraudulent claim that is made against this policy. Bluke will, at its own discretion, be entitled to cancel this policy, and any other policy held by the Principal Member or claimant, with immediate effect, should any fraudulent claim be made with the knowledge or intent of the Principal Member or claimant to Bluke's detriment.

SUMMARY CLAIMS PROCEDURE:

- In the event of a death, a Claim Notification Form must be requested from a Bluke office, and submitted together with the relevant supporting documents within **six months** of the date of death. Failure to do so within **six months** from the date of death, will result in the benefit being forfeited.

Documents to be submitted include, but are not limited to:

- Fully completed Claim Notification Form.
- Proof of Death:
- (BI-5) Original computer produced or faxed certified Death Certificate; **or**
- (BI-18) Original or faxed certified copy of unabridged Death Certificate; **or**
- (BI-20) Original or faxed certified copy of Abridged Death Certificate in respect of stillborn, together with supporting medical documents.
- A copy of the Notification of death (BI-1663) Certified copy of Principal Member's Identity Document Certified copy of deceased's Identity Document

- Certified copy of claimant's Identity Document
- Current bank statement (reflecting name and account number of payee)
- Police report (unnatural death)
- See the Claim Notification Form for further required documents.

Bluke reserves the right to request further documentation or information as it may deem necessary to accurately assess a claim.

- Bluke will endeavour to settle the claim within 48 hours, provided all the claim procedure criteria have been met.
- Faxed copies must be clearly certified. The details of the Commissioner of Oaths with all the relevant details must be clear. Documentation submitted other than those listed, will not be accepted. Affidavits are not accepted.

Your policy is administered by:

Bluke Insure Pty Limited ("Bluke")
Reg No. 2018/506449/07
www.Bluke.co.za

Your policy underwritten by:
Safrikan Insurance Company Limited ("Safrikan")
Reg No. 1935/007463/06
An authorised Financial Services Provider
FSP No. 15123

If you have any reason to complain, kindly first contact the Compliance Officer of Bluke at:
Address

Bluke Head Office
114 Glenhove Rd & Oxford Rd, Melrose Estate,
Johannesburg, 2196
Tel: 011 680 1338
Email: admin@Bluke.co.za

The Maximum Policy Benefit payout across all Bluke Insure Plans for a child below 6 and 13 years will be R10 000 and R30 000 respectively as limited by the Long-Term Insurance Act.

Dependants Benefit (0 – 5 years): R10 000

Dependants Benefit (6 – 13 years): R30 000

Maximum benefit for insured persons whose age is 14 years and above is R60, 000 unless expressly stated otherwise.

Proof of previous insurance must be submitted at inception of the scheme in order to waive the waiting period for all existing insured lives.

Failing to submit this information at inception will result in Bluke Insure applying the waiting period as stipulated above for all lives to be insured.

The Waiting Period will be waived for members who have been previously underwritten for 6 months for members below age 75 years or 12 months for members aged 74 years and older.

If the period of underwriting has been less than that set out above, the balance of the waiting period will be served with Bluke.

A waiting Period as stipulated above will be applicable to new members/additions

In the event of electing a higher benefit from what you were previously underwritten for, the waiting periods will apply to the increased portion of the benefit, not to the current benefit enjoyed. A Waiting Period as stipulated above will be applicable to the increased portion

Principal members, spouses, children and extended members are not allowed to duplicate membership under the same policy, etc. members may not be nominated more than once by the same principal member under the same policy.

Children below the age of 18 years are not permitted to be Principal Members on the policy.

Details of the lives to be insured must be provided to Bluke at the time that the Principal Member joins the scheme and all the persons to be insured must be related to the Principal Member.

All the persons to be insured under the policy must be related to the Principal Member and the Principal Member must have an insurable interest in all insured persons under the policy.

- 1) We require application forms to be filled in at inception.
- 2) We require one payment at the end of the month, together with the membership list of all the members paid for in that month.
- 3) Voluntary schemes have until the 7th to pay the 1st premium, if the 1st premium is not received before or on the 7th of the month of inception, then the inception date will be moved to the following month.

If the fund is existing with another Underwriter, Bluke will require the following documentation:

- 1) The name and contact details of the previous underwriter
- 2) The Policy Contract (copy of master policy) to match the existing terms and conditions.
- 3) The Claims Experience (LOA Format) to match or better the existing rates
- 4) The detailed membership data download of all lives insured from the previous underwriter to waive the waiting period for members who completed the initial waiting period.

If the fund is Self-Insured, the following information is required:

- 1) Detailed membership data from the Funeral Parlour, Burial Society, applicable rates, age of participants and inception dates
- 2) At inception of a Burial Society fund, the Burial Society must provide original receipts and/or books as proof of previous cover, bank statement of the scheme, amounts paid out for claims in case Bluke has to review the waiting period. The initial application forms completed by members at inception and product brochure or society constitution.

Documents Required at Inception of the Fund:

- ** Fully completed proposal form
- ** Remittance advice of first premium paid
- ** Detailed membership list, including names and identity numbers, benefits opted for and the premium applicable per life insured
- ** Fully completed application forms (including contact details of the policy holders) signed by the Principal Members

It is imperative to provide all the information listed above to allow Bluke to generate a proper and accurate rate for the risk profile.

Bluke reserves the right to request any further information it deems necessary to proceed with the quote.