



FAMILY COVER APPLICATION FORM

PRINCIPAL MEMBER'S DETAILS

PEARL				EMERALD			
A	B	C	D	A	B	C	D
A = Single Member B = Member + Spouse C = Member + Children D = Family							

Surname										First Names										Marital Status									
Nationality										Source of funds										Work Industry									
Identity Number										Date of birth					Cell phone No					Telephone no									
Physical Address																									Code				
Postal Address																									Code				
Email Address																													
Advice furnished:																													

SPOUSE DETAILS

Surname					First Names										Identity Number										Date of birth									

CHILDREN DETAILS

Name & Surname	Gender	Identity Number

EXTENDED FAMILY MEMBERS

Surname	First Names	Identity Number	Relationship	Option Selected	Premium Rate
TOTAL					

EXTENDED FAMILY DEPENDANTS

Extended family benefit:	R 10 000	R20 000
Premium:		
Below age 65 years	R 90.00	R 140.00
Between age 65 - 74 years	R 150.00	R 200.00
Between age 75 - 84 years	R 200.00	R 300.00

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

Surname	First Names	Identity Number	Relationship

PRIMARY PREMIUM PAYMENT METHOD

Cash in Office	Bank Deposit	Electronic Funds Transfer	Electronic Debit Order

PREMIUM CALCULATION

Full Family Benefit:	
Total Extended Family	
Total Premium	

DECLARATION

I hereby apply to join the Family funeral cover 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 willful 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.

Principal Member's Signature

Date

Agent's Name

Date

BANKING DETAILS

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

OFFICE USE ONLY

APPROVAL	STATUS
Application approved	By: _____ Date: _____ Sign: _____
Cover start date	

PROTECTION OF PERSONAL INFORMATION

Mahlako Royal Funerals (Pty) Ltd will process and protect your personal information as required by the relevant laws and the constitution of the Republic of South Africa.

Your personal information is processed, analysed and stored for the purposes for which it was collected, to:

- conclude and administer this application, allow for the collection of payments
- assess and process claims, and to do mandatory checks
- comply with legal regulatory requirements, including industry codes of conduct; include service providers in other jurisdictions for lawful purposes and for the conclusion of contracts
- protect and pursue legitimate interests of Mahlako Royal Funerals and any third parties
- prevent loss, fraud
- share with other business units and companies* which are part of Mahlako Royal Funerals to market our financial products and services which we deem similar, with the aim of affording you the opportunity of taking up some of the financial products or services to fulfil your needs
- share with other business units and companies* which are part of Mahlako Royal Funerals for the purposes of administering your membership to a

- loyalty/rewards/wellness or benefit programme
- share with external benefit providers which are not part of Mahlako Royal Funerals in order to provide you with benefits which stem from your membership to a loyalty/rewards/wellness or benefit programme; and
- include further purposes related to the above.
- If you do not give us the required information, Mahlako Royal Funerals cannot offer you our products or services

You have the right to:

- Remotely access or request a copy of your personal information as processed by us
- Ask for an update and/or correction of your personal information
- Object to your information being used for any marketing campaign; and Opt-out at any time

I have read and understand the section on Protection of Personal information and consent, where no other legal basis exists, to the processing of my personal information for the purposes set out therein

For any further enquiries or if you need assistance with your right to opt-out or personal information queries, please contact info@mahlakoroyalfunerals.co.za

TERMS AND CONDITIONS

FUNERAL BENEFITS:

The basic funeral 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.

Cash benefit to the value of 50% of the funeral benefit is available as an alternative to funeral service

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.

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.

WAITING PERIODS:

For a Policyholder, his/her Spouse and Eligible Children, and his/her Extended Family below age 84 years, there is a 6 (six) month waiting period for claims due to natural causes.

Only claims due to accidental death will be paid immediately, provided that premiums are received.

Should a member select a higher benefit than the one currently enjoyed, the waiting period mentioned in the above point will apply on the improved benefit, not the then current benefit amount enjoyed. Where premium payments are missed then resumed, the applicable waiting period will apply from the date payment of premiums is resumed.

TERMS & CONDITIONS:

Each Policyholder must complete an application form electing his/ her dependants and extended family. Benefits cease on the date of death of the Policyholder, or withdrawal from the Plan by the Policyholder, whichever event occurs first.

An individual may only be covered once as any category of insured under the Family cover .

GRACE PERIOD:

A premium is only regarded as paid once Mahlako Royal Funerals bank account has been credited 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. If the premium is still not paid after (2) two months, the policy will lapse. No benefit service will be provided under a lapsed policy.

EXCLUSIONS:

The Benefit will not be paid if death is directly or indirectly caused by or attributable to: Terrorism and war (whether declared or not). Radioactive contamination, whether arising directly or indirectly. Suicide claims will not be covered during the first 12 (twelve) months of membership. Divorced Spouse 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. Where a couple may have divorced but due to some circumstance, agreement or court order, either of the spouses is still financially responsible for the other where the ex-spouse was covered either as husband or wife under the policy prior to the divorce becoming effective, Mahlako Royal Funerals will use its discretion to either settle or reject the claim based on the merits of each claim. In such cases, the spouse who is financially responsible for the other can claim the funeral insurance benefits in respect of a deceased ex-spouse.

FRAUDULENT CLAIMS:

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

PREMIUM RATE AND POLICY TERMS REVIEW:

The premium rate payable and the terms and conditions of the policy shall be subject to alteration by Mahlako Royal Funerals with 3 (three) months written notice to the Policyholder.

COOLING OFF PERIOD:

The policyholder has a 31 (thirty-one) 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, should he/she elect not to take up the policy, he/she must inform Mahlako Royal Funerals in writing of his/her intention not to accept. All premiums already paid shall be refunded, less the cost of any risk cover.

CANCELLATION:

After the 31 day cooling off period has ended, the policyholder as well as Mahlako Royal Funerals reserves the right to cancel this Policy at any time after giving the other party 3 (three) months written notice of such intention.

SURRENDER VALUES:

There are no surrender values attached to this Policy. Benefits under this Policy may not be ceded or pledged in any way. No loans will be granted against this policy.

DEBIT ORDER:

The 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.

INTERMEDIARY SERVICES:

In cases where an intermediary is involved, commission will be paid on a sliding scale, based on premiums as and when received by Mahlako Royal Funerals.

SUMMARY CLAIMS PROCEDURE:

In the event of a death, a Claim Notification Form must be requested from Mahlako Royal Funerals office, and submitted together with the relevant supporting documents, within 6 (six) months of the date of death. Failure to do so within this notification period 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:

Certified copy of Policyholder's identity document if a South African citizen, or certified copy of Policy holder's passport if foreign national.

Certified copy of deceased's Identity Document

if a South African citizen or certified copy of deceased's Passport if a foreign national.

In the event of a claim for a full-time student, confirmation satisfactory to Mahlako Royal Funerals (e.g., last academic report), from a recognised educational institution, to confirm full-time study at the time the death occurred. Part-time and correspondence students are not covered.

For a disabled child, confirmation satisfactory to Saffrican of State Dis-ability Grant, copy of Medical Aid Application of the Policyholder or Medical Report.

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