

Date: \_\_\_\_\_

## TERMS AND CONDITIONS

1. The funeral plan provides for a death claim (service provision) of a Policy Holder, who can cover him/herself and up to eleven (11) Dependants;
2. **Policy Holder:** any individual who is 18 years and not older than 94 years old upon entry, who is allowed to participate in the policy;
3. **Dependants:** Spouse, children, grandchildren, parents, uncles, aunts, brothers, sisters, nephews, nieces, grandparents, in-laws (only in case of marriage) who are not older than 94 years old upon entry to the policy;
4. Dependants particulars must be submitted upon joining the scheme, including copies of identity, passport or birth certificate documents;
5. Should Dependants details not be submitted upon joining, an update form including copies of identity document or birth certificates needs to be completed and a waiting period will apply;
6. Cover starts on the first day of the month following receipt of a fully completed application form and receipt of the first premium (15<sup>th</sup> of each month);
7. A catering allowance of up to R 1 800 will be received for each death claim over and above the service provision;
8. The scheme has a three (3) months waiting period;
9. If you are changing from any Rixaka Burial Scheme (RBS) product, no waiting period will apply provided premiums are paid up to date (subject to the terms and conditions of the cover being moved to);
10. There is no waiting period for clients from other funeral parlours, provided the policy is up to date (proof of cover is required). If the policy is not up to date or the waiting period is incomplete, a waiting period will be imposed;
11. A two (2) months grace period is allowed should a premium/s be missed once the policy is in force. If the missed premium/s is not paid together with the following month's premium the cover will cease (**policy will lapse**) without further notice and a new waiting period will be applied should the policy be re-instated;
12. 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 (should one premium be missed within the first three (3) months, the waiting period will be four (4) months instead of three (3) months);
13. Should the funeral not be conducted by Rixaka Funerals, **only** an allowance will be paid out;
14. Should a funeral be conducted, or an allowance be paid out for dependants, **no** replacement can be made for those particular dependants;
15. A top up of R 300 for one (1) month and R 600 for two (2) months will be required should policies be in arrears;
16. Premiums in arrears would have to be paid before a claim is honoured (policy needs to be paid up to date);
17. For oversize caskets – a fee will be charged as an oversize casket will need to be custom made;
18. Policy Holder's Stillborn child/ren (from the 26<sup>th</sup> week of pregnancy) will be covered. Only 2 stillborn claims will be accepted during the term of the Policy. **NB:** Stillborn benefits are **only** payable to Policy Holders who are the biological parents of the Child and **not** Dependants;
19. Should the Policy Holder's Spouse (wife) have a Stillborn, both of them need to be covered in the policy and have their waiting period completed for the Stillborn Child to be covered;
20. A person can only be covered once as a Policy Holder and on a maximum of **three (3)** policies on Rixaka Burial Scheme (RBS);
21. Repatriation outside Limpopo Province can only be done from Northwest, Gauteng and Mpumalanga Provinces. Repatriation done beyond these borders will be at an additional cost to the family;
22. Funeral services will only be conducted within the provinces of Limpopo, Gauteng and Mpumalanga. Funeral services done beyond these borders will be at an additional cost to the family;
23. Should death occur; a valid claim needs to be submitted and the following documents need to be submitted to validate a claim:
  - a. A fully completed Claim Form;
  - b. BI 1663;
  - c. Certified Death Certificate;
  - d. Certified copy of ID, Birth Certificate or Passport if a foreign national of the deceased, Policy Holder/Policy Holder, Beneficiary (in case Policy Holder's death) or Claimants;
  - e. Third party authority signed by the Policy Holder/Beneficiary and Third party (in case of payment being made into a third parties account (certified ID or Passport copy to be provided);
  - f. Proof of account or Bank Statement reflecting Bank name, account number and account holder's details;
24. If the family wishes to conduct the funeral on Saturday of the same week the death occurred, Rixaka Funerals must be notified by Wednesday, at 12h00 (noon);
25. Funeral notifications made after 12h00 (noon) on Wednesday, funerals will be conducted the same week on Sunday or the following week;
26. Premiums are subject to change at the discretion of Rixaka Funerals (Pty) Ltd;
27. This policy has no surrender value and may not be ceded or pledged in any way. No loans will be granted against this policy;
28. Premium payment methods: Cash (Easypay – Easypay outlets and Apps), Point of Sale (card machine), Stop Order, Debit Order (Debit Order form to be completed and proof of account not older than three (3) months); and
29. The terms and conditions on the application form are non-exhaustive and the policyholder is entitled to be provided, on request, with a copy of the Policy Document, which will take precedence and be applied should there be a discrepancy.

Initials



HI RIXAKA A HI KHOMISANENI

**Rixaka Funerals (Pty) Ltd is a Licensed Financial Services Provider (FSP No. 26415) and is underwritten by BrightRock Life Ltd, a Licensed Financial Services Provider and Insurer, Company registration no: 1996/014618/06, FSP 11643.**

#### **Protection of your personal information**

- We will keep any information – including personal information relating to you, your dependants, lives insured, and beneficiaries – supplied to us when applying for your policy, reinstatement or any amendment ("your personal information"), confidential.
- When providing us with your personal information, and information on your dependants, lives insured, and beneficiaries, you must make sure that they have provided you with the appropriate permission to disclose their personal information to us for the purposes set out below and any other related purposes.
- We may collect, collate, process, store, and disclose your personal information for the purpose of:
  1. Administering this policy and for the assessment of any claims.
  2. Providing relevant information, including your personal information, to contracted third parties who need the information to offer you a service in relation to this policy provided that the contracted third party agrees to keep the information confidential.
- We will not share or use any personal information collected from this form for any other purpose other than to process your policy application, administer your policy and to consider claims (the permitted purpose). You give us consent to record, keep, and share your information for these purposes. We must comply with all industry regulations and legislation applicable to Affordable Funerals Investments' business and products. We will at all times comply with industry regulations in the way we receive, store and share your information.
  - Please note:
    - We may change this notice from time to time. In this regard, please visit our website at [www.rixaka.co.za](http://www.rixaka.co.za)
    - You have the right to object to the processing of your personal information.
    - If you believe that we have used your personal information contrary to applicable law, you must first raise any concerns with us. If you are not satisfied with our process, you have the right to lodge a complaint with Information Regulator at [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)

#### **DECLARATION:**

I declare to the best of my knowledge and belief that the information given above is true and correct. I understand and agree that any unlawful misrepresentation in this application form will invalidate any benefit under this policy. I declare that I have read and understood the terms and conditions attached to this policy, and understand their meaning and effect, and undertake to abide and to be bound by the terms and conditions of the policy. Rixaka Funerals (Pty) Ltd shall not be held liable for any amount until it has accepted this application and this policy is in force. If any person is over the age limit when joining, the claim will be repudiated, and premiums refunded.

\_\_\_\_\_  
**Policy Holder's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Representative's Signature**

\_\_\_\_\_  
**Date**