



HI RIXAKA A HI KHOMISANENI

FSP NO. 26415

APPLICATION FORM

FOR OFFICE USE ONLY

REP CODE		POLICY NO.		BRANCH	
APPLICATION DATE	Y Y C C M M D D	POLICY START DATE	Y Y C C M M D D	AGE AT ENTRY	
¹ PLAN SELECTED	Family	Single Member	ADDITIONAL COVER	² Wider Children	³ Extended Members
	¹ R	² R	³ R	PLAN A B	PLAN A B
BENEFIT SELECTED	PLAN A (R 10 000)	PLAN B (R 15 000)	PLAN C (R 20 000)	PLAN D (R 30 000)	
TOTAL PREMIUM	R	METHOD OF PAYMENT	Easypay	Debit Order	SASSA/PERSAL
NEW		EXISTING/CONTINUATION		POLICY NO.	

1. POLICY HOLDER'S DETAILS

SURNAME:		FIRST NAMES:	
Date of birth:		Identity no./Passport no.:	
Y Y C C M M D D		M F S M D W	
Postal address:		Residential address:	
Code:		Code:	
Email address:		Cell phone no.:	

2. SPOUSE/S DETAILS

Surname and names	I.D. no./ Passport no.:
1.	
2.	

3. CHILDREN'S DETAILS

Surname and names	I.D. no./ Passport no.:	Sex
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

4. WIDER CHILDREN'S COVER

Surname and names	I.D. no./ Passport no.:	Relationship
1.		
2.		
3.		
4.		
5.		
6.		

5. EXTENDED FAMILY COVER

Surname and names	I.D. no./ Passport no.:	Relationship
1.		
2.		
3.		
4.		

Policy Holder's Signature

Date

Representative's Signature

Date

6. BENEFICIARY TO BE PAID THE BENEFIT IN THE EVENT OF THE POLICY HOLDERS' DEATH

Name of person nominated																			
I.D. no.:										Contact no.:									
Relationship to Policy Holder																			

I nominate the above-mentioned person to be the recipient of the benefit under my Policy in case of death.

I consent that should I not nominate anyone as my beneficiary Rixaka Funerals (Pty) Ltd will have discretion to either;

- Pay the benefit to any of my dependants who can prove that they rely on me for funeral and other related expenses, or
- Pay the benefit as per the direction under my last will and testament (copy to be provided), or
- Pay the benefit as per an instruction from the Master of the High court (copy to be provided).

I understand that Rixaka Funerals (Pty) Ltd shall process my personal information for purposes of underwriting and administration of my policy. Rixaka Funerals (Pty) Ltd shall ensure that all processing of my personal information is done in a responsible manner and in compliance with all regulatory requirements. I understand that if I do not give such consent Rixaka Funerals (Pty) Ltd cannot accept my application.

Summary of Terms and Conditions for Scheme

1. Details of each Policy Holder taking out an Insurance cover should be provided to Rixaka Funerals at the inception of cover including details of dependents and copies of identity, passport and birth certificate documents for all covered;
2. Policy Holder: Any individual who is 18 years and not older than 94 years upon entry, who is eligible to participate in the policy;
3. Spouse(s): A person(s) married to the Policy Holder by law or tribal custom or under the tenets of any Asian religion, including a Common Law Spouse (a person who is deemed by Rixaka Funerals (Pty) Ltd, 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) of the Policy Holder. A Spouse may not be older than the maximum entry age of 79 years depending on the age band of the Policy Holder. Only a maximum of two Spouses may be covered Divorced spouses will **not** be covered, they will have to be covered as Extended family members (at an additional cost);
4. Children: An unmarried child of the Policy Holder, aged 21 years and below (when children turn 22 years old they will have to be covered as extended family members or have their own policies unless they are studying full-time (proof is required) in which case they can be covered until the end of their 25th birthday), including a stepchild, posthumous child, an illegitimate child, a legally adopted child or a stillborn child (must be stillborn from the 26th week of pregnancy). Only two (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;
5. Wider Child: A child who is 18 years or younger and does not qualify to be a Child but is financially dependent on the Policy Holder in the event of their death. Wider children include brothers, sisters, grandchildren, nieces, nephews and children who are under the Policy Holder's care. When wider children turn 19 years old, they will have to be covered as extended family members or have their own policies. Only a maximum of six (6) wider children may be covered at the quoted monthly rate for all covered children;
6. Extended family member: Children, grandchildren, parents, uncles, aunts, brothers, sisters, nephews, nieces, grandparents and in-laws (only in case of marriage) with a maximum entry age of 84 years. Only a maximum of ten (10) Extended family members may be covered at the quoted monthly rate per covered extended family member;
7. Cover starts on the first day of the month following receipt of a fully completed application form and receipt of the first premium by Rixaka (15th of each month);
8. Benefits end upon the death of the Policy Holder, non-payment of premiums (subject to the Grace Period), or withdrawal from the Plan by the Policy Holder, which ever event may occur first;
9. From the start date of cover and when additional members are added to the policy there is six (6) months waiting period for all persons insured under the policy who are less than age 94 years for claims due to natural causes. When adding additional amount of cover, the six (6) months waiting period will apply to the additional cover taken (amount on which the waiting period is complete will be paid out);

Initials

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10. From the start date of cover and when additional members are added to the policy there is no waiting period for all persons insured under the policy for claims due to unnatural causes;
11. Suicide will not be covered during the first 12 months of membership for any insured person;
12. Upon the death of a Policy Holder, Spouses, Children above 18 years and Extended family members may take out a new policy upon the death of their Spouse or parents and not be subjected to a waiting period should they be taken within 30 days of the death;
13. Upon the death of a Policy Holder, Children can be covered as Children under the other parents' policy and not be subjected to a waiting period should cover be taken within 30 days of the death;
14. Adding of additional spouse/s or children is not allowed unless the Policy Holder has a life changing event (e.g. birth, legal adoption, and marriage);
15. Upon the death of a Spouse (**on a family cover plan for Member and Spouse only**), the Policy Holder is mandated to change benefits from Family cover to **Member only** policy and be subjected to the premiums of that particular benefit and the entry age;
16. A one-month grace period is allowed should a premium be missed once the policy is in force. If the missed premium is not paid together with the following month's premium the cover will cease without further notice (policy will lapse) and should the waiting period not be complete, a new waiting period will be applied should the policy be re-instated. Where any premium payment is missed and subsequently 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 six (6) months, the waiting period will be seven (7) months instead of six (6) months);
17. Premiums in arrears would have to be paid before a claim is honoured (policy needs to be paid up to date);
18. Exclusions: No benefit will be paid if death is directly or indirectly caused by or attributable to: terrorism, riots or war (whether declared or not) and radioactive contamination;
19. Participants (Policy Holder, Spouse, Children, Wider children and Extended family members) are allowed to be duplicated on Rixaka Funerals as dependants provided their cover does not exceed R100 000 aggregate across all policies underwritten by Rixaka Funerals' underwriter, namely, Safrican;
20. Benefits must be paid up to death;
21. In the event of death; a valid claim needs to be submitted and the following documents need to be submitted to validate a claim:
 - A fully completed Claim Form;
 - Certified BI 1663;
 - Certified Death Certificate;
 - 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;
 - 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);
 - Proof of account or Bank Statement reflecting Bank name, account number and account holder's details;
22. Premiums are subject to change at the discretion of Rixaka Funerals (Pty) Ltd;
23. This policy has no surrender value and may not be ceded or pledged in any way. No loans will be granted against this policy;
24. Premium payment methods: Debit Order (Debit Order form to be completed and proof of account not older than three (3) months), Easypay (Easypay outlets), Point of Sale (card machine), SASSA and PERSAL debit orders;
25. 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

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 purposed 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
 - 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 inforeg@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

Dear Mr / Ms Client

LETTER OF INTRODUCTION & DISCLOSURES

In complying with the FAIS legislation, I would like to bring the following information to your attention:

My name is _____. I am employed by Rixaka Funerals (Pty) Ltd, an authorised financial services provider, which accepts responsibility for my activities and is, licensed to render financial services.

I am a Representative ☐ Representative under Supervision ☐ as defined in the Fit and Proper regulations.

I have been providing financial advice and intermediary services since _____ in the following areas of financial planning: [Funeral benefits]

I am authorised to provide advice and intermediary services in the following categories:

Category 1

☐ 1.1 Long-Term Insurance: Category A ☐ 1.3 Long-Term Insurance: Category B1 ☐ 1.22 Long-Term Insurance: Category B1-A

A copy of the licence is available for inspection on request.

Rixaka Funerals (Pty) Ltd has written authority to market the products of the following product suppliers and I am accredited to market their products: Safrican Company Ltd. Their postal address is P.O. Box 616, Johannesburg, 2000. Their contact numbers are 011 778 8000 (t) and 011 778 8183 (f).

I **do not** hold more than 10% of the shares issued by any product supplier.

I am remunerated for my services by being paid a commission from Rixaka Funerals (Pty) Ltd.

Rixaka Funerals (Pty) Ltd holds **professional indemnity insurance**.

Compliance with the FAIS Act is monitored by Moonstone Compliance (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address 25 Quantum Street, Technopark, Stellenbosch, 7600. Their contact numbers are 021 883 8000 (t) and 021 883 8005 (f). Services offered by Moonstone Compliance (Pty) Ltd include compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support Rixaka Funerals (Pty) Ltd is able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation Rixaka Funerals (Pty) Ltd keep an updated disclosure register and a Conflict of Interest management Policy. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that I/we have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

The contact details for FAIS Ombud are: Postal address P.O. Box 74571, Lynwood Ridge, 0040. Their contact numbers are 012 762 5000 / 012 470 9080 (t) and 086 764 1422 / 012 348 3447 (f).

Yours faithfully

Signature of client's receipt

Representative's signature

Date disclosures made to the client