

Summary of the terms and conditions of the funeral policy

Funeral Benefits The policy provides a benefit to be paid if the principal or any of the nominated members pass away. The benefit selected on the application will be insured with Old Mutual Life Assurance Company (South Africa).

Client Any person (policyholder) who requires funeral insurance for his/her family, the policyholders legal or common law spouse, biological children and direct or extended family members.

Premiums A monthly premium per policy, is payable monthly in advance. If any premium is not paid timeously, Alpha and Omega Financial Services or Old Mutual Life Assurance Company (South Africa) the liability in terms of the policy will lapse. The insurer may reinstate your policy with conditions that may change from time to time.

Exclusions

- Active participation in war, terrorism, any illegal activity and riot.
- No benefit is payable if the insurer is notified of a claim later than 6 months after date of death.
- No client or members may be insured more than once on the same policy, If additional benefits are required a separate application must be completed.
- Each benefit is limited to a maximum of R30 000 per life.
- Still born benefits are only payable to the biological parents, who must also be the policyholder/main member.

Waiting Period

- Three (6) months for natural cause of death.
- Twelve (12) months for suicide.
- No waiting period for unnatural causes of death, provided that the inception premium (1st premium) has been paid to the Insurer, Old Mutual before death.
- If a policy is cancelled and reinstated the normal waiting period will apply.
- Any increase in cover is subjected to normal waiting period.

General Information

- Rates are calculated per life insured.
- Each main member must complete an application which forms part of the policy document. The main member and family members will be insured according to the information provided on the application form.
- Any incorrect information provided to Alpha and Omega Financial Services may result in a claim not being paid by Old Mutual Life Assurance Company (South Africa).
- Valid claims will only be paid if;
 - Premiums are up to date; and
 - All the required documentation received is correct and clear.
- Your policy is inclusive of a Repatriation of Mortal remains benefit, should any insured deceased be transported more than 100km from place of death to place of burial, limited within South African borders. Full terms and conditions of this benefit is available on Alpha and Omega Financial Services' website www.alphandomegafs.co.za

Right to cancel the client may at any time cancel the policy subject to there being no refund of premiums in respect of risk cover already enjoyed and all arrear premiums are paid in terms of this policy.

Claim procedures In the event of a death, Old Mutual Life Assurance Company (South Africa) must be notified of the death within six (6) months after date of death. Failure to do so may result in the claim being repudiated by Old Mutual Life Assurance Company (South Africa).

Claim Documents to be submitted:

- Old Mutual Life Assurance Company (South Africa) Claim notification form.
- Certified copy of death certificate.
- Certified copies of principal member and deceased ID documents.
- Certified copy of claimant's ID document.
- Copy of application form;/Signed membership certificate
- Proof of banking details for the beneficiary, i.e. stamped bank statement from your bank which is not older than three months

Old Mutual Life Assurance Company (South Africa) reserves the right to request any further documentation or information as it may deem necessary to accurately assess the claim. Any claims submitted for members who are not listed or insured may be repudiated.

If any claim is fraudulent, or any fraudulent means or devices are used, by anyone acting on the Insureds behalf to obtain any benefit in terms of this policy, the benefit afforded under this policy will be forfeited.

Child benefit Scale			
Insured Amount	14-21 years	6-13 years	0-5 years
R3000	R3000	R2000	R1000
R5000	R5000	R2500	R1250
R6000	R6000	R3000	R1500
R8000	R8000	R4000	R2000
R10 000	R10 000	R5000	R2500
R15 000	R15 000	R7500	R3750
R18 000	R18 000	R9000	R4500
R20 000	R20 000	R10 000	R5000
R25 000	R25 000	R12 500	R6250
R30 000	R30 000	R15 000	R7500

Disclosure Alpha and Omega Financial Services is an independent intermediary (FSP 44679) acting on your behalf. The insurance cover is available under the Group Master Policy administered by EUM (FSP 33564) under the umbrella of Alpha and Omega Scheme, underwritten by Old Mutual Life Assurance Company (South Africa), an authorised financial services provider and registered insurer (Registration number 1999/004643/06, FSP 703).

Complaints: Complaints should be directed to Lindiwe Mukhuba to lindiwe@alphandomegafs.co.za in writing. If the complaint is not resolved, you may contact Old Mutual Life Assurance Company (South Africa).

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Financial Sector Conduct Authority (FSCA) Physical address 41 Matroosberg Road, Ashlea Gardens, Pretoria 0002 Postal address PO Box 35655, Menlo Park 0102 Contact Centre: 0800 20 37 22 Tel: +27 (0) 12 428 8000 Fax: +27 (0) 12 346 6947 Email: info@fscs.co.za www.fscs.co.za	The Ombudsman for Long-term Insurance Physical address Third Floor, Sunclare Building,21 Dreyer Street, Claremont, Cape Town 7700 Postal address Private Bag X45, Claremont, Cape Town 7735 Tel: + 27 (0) 21 657 5000/ 0860 103 236 Fax: +27 (0) 21 674 0951 Email: info@ombud.co.za www.faisombud.co.za

Declaration I have read through the terms and conditions, I understand the terms and conditions of this policy. I declare to the best of my knowledge and understanding that the particulars on the application form are true and correct. I am satisfied that the plan chosen by me, best suits my needs. I can afford the monthly funeral insurance premium. I am not replacing an existing Funeral Policy with this policy.

Record of Advice The funeral benefit that Old Mutual Life Assurance Company (South Africa) pays will be in Rand value.

I nominate the following beneficiary to receive the benefit as a cash lump sum from Old Mutual Life Assurance Company (South Africa):

Full name and surname	
ID number	

Signature

Date

Alpha and Omega
Financial Services