

Standard Bank Flexible Funeral Plan

This policy consists of two parts – a Policy Schedule and policy Terms and Conditions.

The policy will become valid only once we have accepted the application and have received the first Premium.

This document contains the Terms and Conditions of the policy. It contains important details about this product and the cover provided.

The Policy Schedule details the particular values that apply to your Policy where these can vary due to your choices.

In this policy, unless clearly stated otherwise:

- words importing only one gender shall include the other gender;
- the singular shall include the plural and vice versa.

1 Definitions

Issue Date	The date the policy is accepted, and the policy is issued, as stated in the Policy Schedule.	Principal Life Assured	Principal Life Assured has more than one Spouse.
Personal Information	includes but is not limited to information relating to: race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history and as more specifically defined the above Protection of Personal Information Act.	Child or Children	Child is defined as a person who is under the age of 25 and must be unmarried. This can be the Policyholder's: <ul style="list-style-type: none"> • Biological or legally adopted child; • Spouse's biological or legally adopted child; • Common law child (those children whose deceased parents may or may not be related to you, and if you are such children's permanent, primary caregiver and they are dependent on you for the last 12 months or longer before the start of the policy); • Stillborn Child;
Process	means any operation or activity, whether automated or not, concerning personal information, including collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information. Processing will have a similar meaning.	Stillborn Child	A baby who is dead when it is born or surgically removed from the womb, after the 28th week of pregnancy.
Various laws	pertain to but is not limited to the following legislation: Protection of Personal Information Act of 2013 ("PoPIA"), Financial Intelligence Centre Act ("FICA"), Financial Advisory and Intermediary Services Act ("FAIS") and Tax Administration Act ("TAA").	Extended Family	This includes the Policyholder's Parent or Parent-in-law, Child, Nephew or Niece, Uncle or Aunt, Cousin, Grandparent, Grandchild, brother or brother-in-law, sister or sister-in-law. Cousin: The Child of the Policyholder's Uncle/Aunt. Grandchild: The Child of the Policyholder's son or daughter. Grandparent: The mother or father of the Policyholder's or Spouse's Parent. Nephew/Niece: The son/daughter of the Policyholder's or Spouse's brother or sister. Uncle/Aunt: The brother/sister of the Policyholder's mother or father.
Policy Anniversary	The annual anniversary of the Issue Date of the policy.	Parents and Parents-in-law	The Policyholder's or Spouse's natural or step-parents or the parents who legally adopted the Policyholder or Spouse.
Accidental Death	Traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other cause and within 14 days of such trauma. This does not include suicide.	Waiting Period	A period where no benefits will be paid, except for accidental death. Premiums need to be paid during the Waiting Period. The Waiting Period applies from: <ul style="list-style-type: none"> • the Issue date; • the date a new Life Assured is added to the policy; or • the date when cover is increased (applicable to the increased amount only and does not apply to increases due to Automatic Benefit Increases).
Premium	The total Premium as stated in the Policy Schedule	Standard Bank	Standard Bank Insurance Brokers Ltd ("Standard Bank") administers the Standard Bank Flexible Funeral Plan on behalf of Liberty.
Benefit Amount	The amount the Life Assured is insured for under a particular benefit of the policy, as stated in the Policy Schedule.	Liberty	Liberty Group Limited ("Liberty") is the insurer of the Standard Bank Flexible Funeral Plan.
Policyholder	The owner of the policy is the Policyholder.	We/us	The terms "we" or "us" refers to Liberty or Standard Bank (on behalf of Liberty).
Beneficiary	The person or institution nominated to receive the death benefits on the death of the Life Assured.		
Premium Payer	The person, as stated in the Policy Schedule, who pays the Premiums due under this policy.		
Life Assured	Any of the lives insured under a particular benefit of the policy. All Lives Assured will be stated in the Policy Schedule.		
Principal Life Assured	The Principal Life Assured refers to the Policyholder and he/she is also insured on the policy.		
Spouse	The person you are legally married to either by civil, tribal or customary law, by civil union, by Asiatic religion or the person whom you are in a same-sex or heterosexual cohabiting relationship with. This may also include a second or third Spouse if the Policyholder /		

2 Lives Assured

2.1 Who can you cover under the policy

The Policyholder is the Principal Life Assured and can also insure:

- His/her Spouse (up to 3 spouses),
- up to 6 Children,
- up to 8 Extended Family, and
- up to 4 Parents and Parents-in-law under this policy.

Additional lives may be added (within the limits above) or existing Lives Assured may be removed, provided the policy is in force.

	Minimum Entry Age	Maximum Entry Age	When cover ceases
Principal Life	18 last birthday	65 last birthday	Whole of life
Spouse	18 last birthday	65 last birthday	Whole of life
Children	New born	20 last birthday, or 24 last birthday (if student)	21 (25 if the child is a student at a registered institution) * Can be for whole of life if policyholder elects to insure them as extended family on the policy
Parents	18 last birthday	84 last birthday	Whole of life
Extended Family	New born	84 last birthday	Whole of life

*Children will remain on the policy after the maximum ages allowed as a Child member. They will automatically become extended family members and charged the appropriate premium rates. Please contact us if you would instead like their cover to cease.

2.2 Eligible Life Assureds

This policy only covers life assureds who:

- Live in South Africa permanently,
- Live in South Africa for at least 9 months of the year, or
- Work in South Africa and have a legal working permit/visa of at least **6 months**.

The above applies to ALL lives insured under the policy.

3 Benefits

3.1 Description of what you are covered for

Funeral benefit

The Funeral benefit will pay out a Benefit Amount when any of the Lives Assured under this policy dies. Claims will be paid within 48 hours of receiving all the necessary documentation.

On the death of a baby up to three months old or a Stillborn Child, a Funeral benefit will be paid provided that:

- the Policyholder/Principal Life Assured or Spouse (if insured under this policy) is the mother, and
- the death occurs after the 6-month Waiting Period.

The Funeral benefit payable for Children (including babies) is restricted by law. This restriction also applies on any increases in the Benefit Amount (even through automatic benefit increases, if selected) from the date of that increase.

Age of Child	Amount paid
Stillborn or up to 3 months (baby)	Child's Benefit Amount limited to R5 000
3 months to 5 years	Child's Benefit Amount limited to R20 000
6 to 14 years	Child's Benefit Amount limited to R50 000
Over 14 years	100% of amount of Child's Benefit Amount

The Funeral benefit pays a maximum of 2 Stillborn claims per policy (and per Life Assured if covered under more than one policy).

Double Accidental Death benefit

Should the Policyholder/Principal Life Assured or Spouse (if insured under this policy) die because of an Accident (and within 14 days of the Accident) the Funeral benefit will be paid plus an additional amount equal to the Funeral benefit.

The benefit does not apply in the event of the Life Assured committing suicide.

Premium Waiver

To qualify for the Premium Waiver benefit to be paid, the policy must have been active for 6 months, with at least 6 premiums being paid. Should the Principal Life Assured die, the remaining family members on the policy will remain covered for a further **6 months** and no premiums will be payable.

No changes (other than administrative) will be allowed on the policy during the premium waiver period. This benefit can only be claimed once.

After 6 months, the spouse (or any adult member on the policy over the age of 18), will have the option to take over the policy as the Policyholder (with new premiums quoted for the new Policyholder). Payment of premiums will resume at this point and the Policyholder will need to make arrangements to pay the premiums.

If the policy is not transferred to the spouse or another adult member on the policy, the policy and all related benefits will end.

Memorial benefit (if selected)

The Memorial benefit will pay a Benefit Amount to the beneficiary when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies. This benefit is paid in addition to the Funeral benefit. However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Catering benefit (if selected)

The Catering benefit will pay a Benefit Amount to the beneficiary when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies. This benefit is paid in addition to the Funeral benefit. However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Grocery benefit (if selected)

The Grocery Benefit is a set amount paid monthly for the purpose of the cost of groceries for the family when the Policyholder/Principal Life Assured or Spouse (if insured under this benefit) dies.

The amount is paid for the number of months initially selected (6 or 12 months), after the death of the life assured.

- The first payment will be within 30 days after the death if all rules for claiming have been followed and it is a valid claim;
- The policy must have been in force for the required waiting period of 6 months and all monthly premiums paid in full.

However, this benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Repatriation Benefit (if selected)

The Repatriation benefit will pay a Benefit Amount to the Policyholder/Beneficiary when the Life Assured under the benefit dies. This benefit is paid in addition to the Funeral benefit and is intended to cover the cost of repatriation of the body to the place of burial.

The benefit does not provide the actual repatriation service and this must be separately arranged. The actual cost of a repatriation may be different to the Benefit Amount payable.

This benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

Airtime benefit (if selected)

The Airtime benefit will pay a Benefit Amount to the Policyholder/Beneficiary when the Life Assured under the benefit dies. This benefit is paid in addition to the Funeral benefit.

This benefit is only payable if the Funeral claim is accepted as a valid claim as per the Terms and Conditions of this policy.

3.2 Who are the benefits paid to

If the Policyholder/Principal Life Assured dies, we will pay the benefits to the nominated Beneficiaries.

If no Beneficiaries are nominated by the Policyholder in writing, we will pay:

- the Spouse Life Assured under this policy at the time or
 - the closest relative on record, if there is no Spouse Life Assured.
- If there is any dispute as to who the benefits should be paid to, Liberty will decide whom to pay. If another Life Assured dies the benefit is paid to the Policyholder/Principal Life Assured.

3.3 Maximum benefits that can be paid per Standard Bank policy

The maximum Funeral benefit payable per policy per Life Assured is subject to legislative limits and is restricted to the following:

- Policyholder/Principal Life is R100 000
- Spouse is R100 000
- Children:
 - R5 000 for Stillborn children and babies less than 3 months old,
 - R20 000 for Children between 3 months and 6 years, and
 - R50 000 for Children between 6 years and 14 years.

- Parents/Parents-in-law is R80 000, and
- Extended Family is R50 000.

Where the maximum benefit has been paid, no further benefits will be paid. These maximum limits are due to legislation and may be subject to change.

3.4 When do the benefits end

Should the Policyholder/Principal Life Assured die, the Spouse Life Assured (or another Life Assured where there is no Spouse insured), has 3 months to choose to continue with the policy in his/her own name following the completion of the Premium Waiver period. If this option is not taken up, the policy and all benefits on all Lives Assured end.

Furthermore, for Children covered under the Funeral benefits, their benefits will end on the last Policy Anniversary before their 25th birthday. However, if they are disabled before then, their benefits will end on the earlier of the policy end date or the Child's death.

3.5 Waiting Periods

The Waiting Period will be 6 months for all Life Assureds covered under this policy and for all benefits selected.

No benefits will be paid during the Waiting Period. If any Life Assured dies due to natural causes during the Waiting Period, we will refund the Premiums paid for that particular Life Assured. The Waiting Period will not apply if any Life Assured dies because of an Accident.

When the Waiting Period on Natural Death will be waived

We will waive the waiting period on funeral cover if death occurs within the 6-month Waiting Period where the Policyholder has switched cover from another insurer to us, if:

The policy from the previous insurer was cancelled and the Flexible Funeral Plan was issued not more than one (1) month after such cancellation.

The Waiting Period on the previous policy had been completed before date of death; and

The relevant Life Assured was covered for funeral cover under the previous policy.

If the Flexible Funeral Plan has a higher benefit amount than the previous policy, the full 6-month Waiting Period will apply to the difference between the two benefit amounts.

This means that we will only pay a funeral claim equal to such lesser benefit amount when a Life Assured dies from natural causes within the first 6 months of the cover Issue date.

Who is entitled to this benefit?

- Policyholder or beneficiary

Documents required where cover is switched

To ensure that this policy takes account of all completed waiting periods of a switched policy, the following documents may be required at application stage or at the time of submitting a claim:

- The Policy schedule of a funeral plan from any other insurer dated at a maximum of 1 month before the Flexible Funeral Plan issue date.
- Proof of cancellation of this previous policy.

3.6 Exclusions

No benefits will be paid if the death of any Life Assured was caused by their committing suicide any time prior to 12 months after the Issue Date, or the date of a particular Life Assured is added to the policy. This exclusion also applies to any increases in the Benefit Amount (other than through automatic benefit increases, if selected) from the date of that increase.

If you die (or are injured or disabled) because you committed a crime or did something illegal, you will lose all benefits. We may cancel all cover and you will lose all premiums paid.

4 Third Party Policies

A policy issued in the name of the Policyholder and the monthly premiums are paid from another person's account. Third party policies are limited to a maximum of five policies debited from the premium payer's transactional account.

The relationship of the Life Assured to the Policyholder/Premium Payer must be proven at application stage.

5 Premiums

Premiums, as stated in the Policy Schedule, are payable monthly and must be paid by approved debit order or stop order. The Premium rates are as the policy quotation. All charges for this policy are included in the Premium. If you cancel your debit order/ stop order at the Bank, we will not be able to instruct the bank for payment and premium payments will be unpaid.

The Premium for the Policy may be subject to a minimum amount. If the Premium does not meet this amount payable, we may cancel the Policy unless the Premium has been increased to the minimum amount payable.

Liberty does not guarantee premium rates and reviews them at least once each year.

- Your premium will change annually as your age change. As the life assured will be one year older at that time, you may expect that the premium payable will increase.
- Should you choose to increase the sum assured at the policy anniversary, there will be an additional premium payable for the additional cover.

When reviewing the premium rates, we will investigate the extent to which the pricing assumptions used to calculate the premiums varied from the actual experience and our expectation of future experience. These assumptions include but are not limited to the expected:

- Claims incidences;
- Renewal costs of providing the policy;
- Lapse rates;
- Interest rates; and
- The average age and demographics of the lives assured on the product as a whole.

Furthermore, we reserve the right to appropriately adjust the benefits payable and the premium of this policy if:

- Any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty is introduced or changed; or
- The legal interpretation or understanding of any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty has changed; or
- Such adjustment is necessary to ensure that actual benefits paid each year are similar to the expected benefits payable (Which are adjusted by Liberty's expectation of future experience, including the economic climate, claim incidences as well as the age and demographics of the life assured.)

Notification of any Premium Increases will be issued at least 31 days before the increase takes effect by written communication via email and SMS.

If the Policyholder does not want Premiums to be increased, he/she must notify Standard Bank in writing before the increase is applied and we will reduce the benefits accordingly.

5.1 Non-Payment of Premiums

We will collect the premiums from your bank account by debit order or through stop orders. The premium is payable monthly in advance. If there are insufficient funds in the account, we may track your account using a PASA approved system and re-send the instruction for payment as soon as sufficient funds are available in the account. We may also collect a partial premium if they have not been able to collect a full premium.

When your selected payment day falls on a Sunday or public holiday we will deduct your premium on the last business day before. If you cancel your policy within 7 days before your next premium is due, we may deduct your next premium and provide you with another 30 days of cover.

Your policy will not lapse if you are unable to pay a premium. However, if you skip a premium, the value of the policy benefit will be reduced proportionately.

If your policy inception date is on or after 1 January 2022:

Your benefit will be reduced by the percentage of total premiums missed in the 6 months before the date of death. In accordance with Policyholder Protection Regulations, there will be no reduction in your policy benefits if any premiums are missed in the 15 days before the date of death. Should you catch up all missed premiums before the date of death, no benefit reduction will take place.

If you have not paid any premiums at all for 6 months, the value of your policy benefit will be zero, and no claim will be payable. Your policy will lapse. If you want cover again, you will have to apply for a new funeral policy. New waiting periods may apply.

If your policy inception date is before 1 January 2022:

Your benefit will be reduced by the percentage of total premiums missed in the 12 months before the date of death. In accordance with Policyholder Protection Regulations, there will be no reduction in your policy benefits if any premiums are missed in the 15 days before the date of death. Should you catch up all missed premiums before the date of death, no benefit reduction will take place.

If you have not paid any premiums at all for 12 months, the value of your policy benefit will be zero, and no claim will be payable. Your policy will lapse. If you want cover again, you will have to apply for a new funeral policy. New waiting periods may apply.

At your next policy anniversary date after 1 January 2022, your Cover extender benefit will be reduced to the 6-month benefit, as is

the case for policies with an inception date after 1 January 2022. Please see above.

6 Automatic benefit and premium increases

Any automatic benefit increases selected will result in the Benefit Amount increasing at each Policy Anniversary. These increases will be accompanied by a related automatic premium increase to allow for the cost of the increase in Benefit Amount.

The automatic benefit and premium increases are set out in the Policy Schedule.

The Policyholder must notify Standard Bank in writing should he/she not wish to accept any future Benefit Amount increases and benefits will be adjusted accordingly.

7 Rights of parties

All benefits due will be paid to the Policyholder, except where otherwise stated.

7.1 Choosing a Beneficiary

The Policyholder may at any time appoint or remove a Beneficiary. The appointment or removal of a Beneficiary will not be binding on us unless it is recorded by Standard Bank.

Up to 5 beneficiaries can be added on a Policy. The Policyholder can select the percentage that each Beneficiary will receive of any Claim Amount.

7.2 Transferring rights to benefits (cessions)

Rights to the benefits under this policy cannot be:

- cashed in, or
- transferred to a third party as security for a debt, or for any other reason.

7.3 Claim payment to the nominated beneficiary

Before a claim is paid out, the beneficiaries will be screened against the sanction lists as published in terms of section 25 of the POCDATARA (Protection of Constitutional Democracy Against Terrorist and Related Activities Act, 2004 (Act No. 33 of 2004)). Should a beneficiary be found on the sanctions list the pay-out will not be concluded. The related family will be required to obtain a letter of appointment from the Magistrate court for nomination of an alternative person to receive the funds. This may lead to the claim payment being delayed.

8 Cooling-off period

Every Policyholder is entitled to a 31-day period to cool off, that is to cancel or change the policy (as long as no benefit was paid, or claim made). Any cancellation or change request must be sent to Standard Bank in writing within 31 days of receiving the Policy Document. The Policy Document is considered to have been received 10 days after the date that Policy Document was issued by Standard Bank.

After receiving any cancellation or change request, and subject to any law, we may take any of the actions below:

- Change the policy in line with the requested change.
- Inform the Policyholder that no change can be made to the policy.
- Cancel the policy and refund any Premiums the Policyholder have already paid less any expenses related to the cover enjoyed up until the cancellation of the policy (only applicable to new business policies).

Where we have not received the required notice of cancellation of either the policy in totality or the cancellation of the changes requested to the policy within the 31 day period, the Policyholder will be bound by the Terms and Conditions of the policy. The Policyholder then gives up the right to object to the policy's Terms and Conditions later.

To exercise your cooling-off rights, please contact us directly.

9 Terminating the Policy

If you wish to cancel your policy, you need to provide us with 31 days' notice of your request to cancel the policy. If we wish to cancel your policy, we will provide you with 31 days' notice at your last known postal or email address. We will not refund any unused proportion of premiums if the policy is canceled.

10 Making a Claim

Please refer to the Claim checklist (Section 19) for a list of the claim requirements. We will only pay benefits if we are satisfied that a valid claim has been submitted and the person claiming is in fact entitled to receive the benefits. Standard Bank must be provided with all the information that we require to process any benefits due.

We pay all approved claims within 48 hours after we have received the claim with all the correct documents.

If any of the insured persons die, we need proof of relationship to the claimant (the person making the claim), or the beneficiary.

It is the Policyholder's responsibility to make sure that Standard Bank always has up-to-date contact information for all those that can benefit on this policy.

Where we become aware that there are benefits due to be paid out on the policy, Standard Bank will always first try to contact the Policyholder or their Beneficiaries at the last address or contact information provided. If Standard Bank is not able to contact the Policyholder at this address or contact information provided, we will take other reasonable steps to try find the person that is entitled to the policy benefit. In order to do this, we may have to appoint external tracing agents. By applying for this policy, the Policyholder agrees that we can give the external tracing agents access to personal information in order to be able to do any tracing. It is also important to note that a tracing fee may be deducted from the benefits payable.

Note that in certain circumstances, an additional amount may be payable by us in relation to any late payment.

Submission of Claims

A claim must be submitted within 12 months of the death of the Life Assured.

Claim Procedure

You can claim by:

- Phoning our Funeral Plan Claims Helpline on **0860 123 999**; or
- Contacting your nearest Standard Bank branch.

11 Surrender values

This policy does not have any surrender cash value. This means you cannot cash it in and we will not pay anything if you stop paying your premiums.

12 General Terms

12.1 All notifications in writing will be sent to the address Standard Bank has on record at the time.

12.2 Premiums and any other amounts due under this policy must be paid in South African Rands. Benefits are also only paid in South African Rands.

12.3 The Premium Payer consents to the debiting of his/her bank account, in the event that any Premium needs to be recovered from his/her bank account. Should the bank details change at any time, the Policyholder or Premium Payer should notify Standard Bank of such change.

12.4 The laws of the Republic of South Africa will apply to any question of law affecting this policy.

12.5 Should any claim under this policy involve fraud, gross misrepresentation or false information, Liberty reserves the right to cancel this policy.

12.6 We may change the benefits payable and the Premium rates under this policy if any legislation or interpretation of legislation (including tax legislation) affecting this policy, Standard Bank or Liberty is introduced or changed. The Policyholder will be notified in writing of any changes made.

12.7 Any policy changes are subject to our business practices at the time.

13 Events beyond our control

Force majeure refers to circumstances beyond our reasonable control, such as an act of God, acts of the State or Government, exceptional weather conditions, total national electricity failures, war or war-like activities or serious delays in public transport that may prevent us from carrying out our obligations under this agreement. In the event of a force majeure, this policy will be suspended until we can deliver on our obligations. We will, if possible, notify the Policyholder or Beneficiaries of the suspension and the estimated duration of the suspension. We will not be liable for any damages caused as a result of the suspension.

14 Forfeiting of benefits

In line with common law principles, the rights of a Beneficiary to any proceeds of this policy will fall away entirely where any party that stands to directly or indirectly benefit from proceeds that would be payable to such Beneficiary is found to have been intentionally, materially and criminally responsible, whether in part or full, for the Life Assured's death or an event that has led to a change in the Life Assured's health that would lead to a claim under benefits on this policy. We have the right to reclaim any benefits paid to such a Beneficiary where payments of proceeds were made prior to us establishing that the rights to such proceeds have fallen away.

15 Insurer

The insurer of this policy is Liberty Group Limited. (Registration number: 1957/002788/06)

16 Consent to accessing, processing and disclosure of information

We know that you care about your personal information and how it is used, and we want to ensure you that you can trust Liberty and Standard Bank to use your personal information carefully.

We are required by various laws to collect and process some of your personal information to provide products or services to you and to confirm, update and enhance our records from time to time in order to provide you with these goods or services. Acceptance of these

terms is voluntary but is a requirement for the provision of products or services to you. If you do not accept these terms, we cannot activate and service your policy.

The Policyholder acknowledges and agrees that:

The information provided to us is true and correct, complete and up to date.

If any information you give us is wrong, incomplete or outdated, we may cancel your policy or decline a future claim.

Where you have provided us with the Personal Information of a third party, you guarantee that such third party has given you consent to provide us with their Personal Information.

You will provide all documentation and information required in terms of our business rules.

You acknowledge and accept that Policyholder information may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Policyholder may be a tax resident.

The Policyholder authorises Liberty and Standard Bank, their representatives and contracted third parties (which may also be located outside of the Republic of South Africa), service providers as well as any applicable reinsurer, to process and further process the Policyholder's Personal Information:

We may be required to collect Personal Information from the Policyholder or other sources in order to service the policy, assess risks, consider claims for benefits, conduct research, apply for a tax directive and issue tax certificates.

We may process and share this information internally and externally only as required in order to:

- continually assess risks;
- service your product;
- consider claims;
- provide services and products to you;
- meet our responsibilities to you;
- follow your instructions;
- inform you of new services and products;
- make sure our business suits your needs;
- monitor and analyse your conduct for quality control, fraud, compliance and other risk-related purposes;
- for security, administrative and legal purposes;
- carry out statistical, research and other analyses to identify potential market trends and develop new products and services.

We have a duty to take all reasonable steps to ensure your personal information (i.e. contact details) is complete, accurate, not misleading and updated on a regular basis. To do this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.

To further process information through the Financial Services Exchange (Pty) Ltd, trading as Astute, and through such registers and databases maintained by or on behalf of the Association for Savings and Investment SA, as well as other insurers to meet our regulatory obligations, detect and combat fraud, for servicing and internal processing purposes.

For external sources, you agreed that this authorisation is considered a legally binding personal instruction to the parties concerned to provide any relevant information requested directly to us.

We undertake to:

Only process Personal Information as permitted by law.

Keep the Policyholder's Personal Information confidential, secure and only for as long as required or prescribed.

Provide you with access to update or rectify any of your information.

Notify the Policyholder if his/her Personal Information has been compromised.

Please note:

This authorisation and undertaking extend beyond the Policyholder's death.

It applies only for the purposes above and therefore may partially limit the Policyholder's right to privacy.

The Policyholder is entitled at any time to request access to, update or rectify his/her Personal Information that we process.

The Policyholder has the right to be notified when his/her Personal Information has been compromised.

If the Policyholder provided us with an email address, we will correspond with the Policyholder via email.

You may contact us to update, correct or delete your personal information, unless the law requires us to keep it.

If you believe that we have used your personal information contrary to the above, you may lodge a complaint with us internally by contacting us on **0860 123 999**.

In terms of PoPIA, you have the right to lodge a complaint with the Information Regulator.

17 Charges you must pay

- Commission is charged for each premium.
- Premiums are worked out based on total charges of 22.5% for funeral with cover amounts less than R30 000 and at 3.25% for funeral with cover amounts of more than R30 000.
- SBIB receives binder fees of between 4% and 7.5% of premium (excl. 15% VAT), depending on the binder services rendered.
- Where the policy was sold through an external call centre, the call centre receives a binder fee for entering into the policy.

18 Contact Details for Queries and Complaints

Discuss your query or complaint with your Standard Bank adviser.

If you are not happy with how the matter is handled, contact:

Our Help Line on **0860 123 999**; or

Email: **Complaint.resolutioncentre@standardbank.co.za**; or

Email: **relations@liberty.co.za**

If you are still not satisfied you may contact:

Ombudsman for Long-term Insurance

Postal Address: **Ombudsman for Long-term Insurance**

Private Bag X45, Claremont, Cape Town, 7735

Telephone: 086 010 3236 / (021) 657 5000

Fax: (021) 674 0951

Email: info@ombud.co.za

Financial Services Conduct Authority

Postal Address: **Financial Services Conduct Authority**

P O Box 35655, Menlo Park, 0102

Telephone: (012) 428 8000

Fax: (012) 346 6941

Email: www.fsca.co.za / complaints@fsca.co.za

FAIS Ombud

Postal Address: **FAIS Ombud**

P O Box 74571, Lynwood Ridge, 0040

Telephone: 086 066 3247 / (012) 762 5000

Email: info@faisombud.co.za

Underwriter/Insurer: Liberty Group Limited

Postal Address: **Liberty Centre**

P O Box 10499, Johannesburg, 2000

Telephone: 086 0456 789 / (011) 558 4871

Email: info@liberty.co.za / relations@liberty.co.za

19 Claims checklist

We need to see the following important documents when a claim is lodged:

- Death certificate (Home Affairs form number BI-15);
- Original identity document of the person that died;
- Birth certificate if there is no identity document or a child under age 18 died;
- Original identity document of the claimant;
- Marriage certificate or other proof of the relationship with the main member;
- Notice of registration of death (Home Affairs form number BI-1663);
- Burial order;
- Bank statement of the claimant for non-SBSA customers.

If any other documentation is required, we will notify the claimant of this prior to making our decision.

We will make certified copies of the original documents.