Funeral Aid Benefits:
The basic funeral plan provides for a cash benefit to be paid in settlement of a death claim of a Member or his/her nominated Family Dependents. A maximum of Family Dependents, as specified below as per plan selection, may be insured. The Member must have an Insurable Interest in the Family Dependents that he/she nominates. The Member and the nominated Family Dependents must be below the age of 70 years at the time of qualifying for the insurance.

Commencement of insurance:
Insurance in terms of the Policy commences on the first day of the month provided the premium in respect of the Principal Member and his/her Family Dependents is received prior to the 7th of the month. The maximum age at entry is 70 years for the Principal Member and Family Dependents.

Cancellation of Benefits:
The funeral benefits in respect of a Principal Member and Family Dependents will lapse on the occurrence on any one of following and only after the Principal Member has been duly notified:

- as soon as the payment of premiums in respect of a Principal Member and his/her Family Dependents ceases; or
- at the cancellation of the Policy.

Continuation of payment of premiums:
If a Principal Member dies, premiums payable in respect of the Principal Member and his/her Family Dependents lapse, unless the Qualifying Dependent elects to continue paying the premiums of Martin's Funerals in respect of the remaining Family Dependents. In this case, the Qualifying Dependent is deemed to be the Principal Member.

Exclusions:

- Notwithstanding any other provision to the contrary in the Policy, no benefit is paid in terms of this Schedule if the Principal Member or a Family Dependent's death,

(a) is a direct or indirect consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power,
(b) is a direct or indirect consequence of-
(i) the use of nuclear, biological or chemical weapons, or any radioactive contamination; or
(ii) attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective whether any of the aforesaid has been performed with the specific use of information technology.

Waiting period:
Death due to natural causes
In the case of death due to natural causes, cover or any increase in cover has a waiting period of;

R10 000 and R20 000 benefit plan.

- six (6) months in the case of a Principal Member or his/her Family Dependents who are younger than 70 years

R30 000 benefit plan.

- six (6) months in the case of a Principal Member or his/her Family Dependents who are younger than 70 years

The waiting periods specified above will also apply for Additional Dependents added after the inception of the Policy.

Accidental Death:
An Accidental Death Benefit will be payable without any waiting period, provided that the first premium has been received by Martin's Funerals. Death must have taken place by accident and the event must be the primary cause of death.

Suicide:
An Accidental Death Benefit will be payable without any waiting period, provided that the first premium has been received by Martin's Funerals. Death must have taken place by accident and the event must be the primary cause of death. If the Insured's / Family Dependents benefits have lapsed and he/she again becomes insured in terms of the policy, the above waiting periods will apply again.

Burial Repatriation Benefit:
Repatriation of mortal remains within South Africa, Namibia, Lesotho, Swaziland, Botswana, Mozambique and Zimbabwe. When a member's death occurs more than 100km from their normal place of residence/place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory. To the Maximum of R15 000 including VAT. Repatriation benefit can only be claimed on one policy where a policy holder has more than one Funeral Policy with Martin's Funerals.

For more information
Visit our offices. If there is anything you are not happy with regarding your policy or our services, or please contact Head Office;
1) Martin's Funerals at: info@martinsdirect.com or 0860 911 777
Website: www.martinsfunerals.co.za 2) African Unity Life Limited at: info@africanunity.co.za or 086 1234 555 **Website:** www.africanunitylife.co.za Complaints that are not resolved to your satisfaction may be referred to the FAIS Ombud if you feel that Martin's Funerals or African Unity Life Limited has in any way not complied with statutory or regulatory requirements.

FAIS Ombud:
Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street,
Erasmuskloof, Pretoria.
Phone: (012) 762 5000 / (012) 492 9711 / 0860 066 3274; **Fax:** 086 764 1422
Postal: P O Box 74571, Lynnwood Ridge, 0040, **Website:** www.faisombud.co.za

Martin's Funerals is a Registered Financial Services Provider, FSP 48189

Underwritten by African Unity Life Limited, a registered Long-term Insurer

General Terms and Conditions:

- Each Principal Member must complete an application form electing his/her Dependents.
- In the event of a discrepancy between the Policy summary and the Policy itself, the provisions of the Policy will prevail. The Policy may contain terms and conditions that are not dealt with in the summary.
- This is a term group scheme Policy and is annually renewable. Premiums may also be reviewed annually.
- The scheme may also be cancelled by the underwriter with a 31 day notification to all participating members.

Premiums:
• A monthly premium per Principal Member, determined by African Unity Life Limited from time to time, is payable.
• Premiums are payable monthly in advance.
• No arrear payments will be accepted.
• Premiums are due by the 1st and must be paid before the 7th of each month for that respective month.
• If any premium is not paid continuously and timeously African Unity Life Limited liability in terms of the policy regarding the Principal Member may lapse in terms of the Long-term Insurance act after the principal member has been duly notified.
African Unity Life Limited may, however, reinstate its liability on conditions which it may lay down, but in such a case no benefit is provided regarding the Principal Member and his/her Family Dependents if he/she dies as a result of natural causes within:
(i) six months after the date on which African Unity Life Limited reinstates its liability in the case of a Principal Member and his/her Family Dependents.
(ii) Premium rates will be reviewed on a regular/annual basis and may be adjusted at any time based on the actual experience of the scheme. If a premium escalation is required, the INSURER will give you 31 days' written notice and supply you with detailed reasons as to why the escalation is necessary and any impact this may have on you.

Debit order procedure: The debit order will run on the date selected by the Insured. If the debit order is not honored for any reason, two withdrawal runs will be done the next month. In the event of this second run being dishonored, the Policy will lapse after the policy holder was duly notified. Martin's Funerals may, however, reinstate cover on conditions which it may lay down from time to time.

Claim Procedures:
The following documents must be provided for consideration of a claim for funeral aid benefits:

- Insurance Certificate; and
- Benefit claim forms as required by African Unity Life Limited; and
- Application for Benefits form on which the Principal Member nominated his/her qualifying Family Dependents.
- Original Certified copy of the official death certificate.
- Original certified copy of the deceased's ID document.
- Original certified copy of the Principal Member's ID document.
- Copy of recent bank statement.

Please take note: The Underwriter reserves the right to change the documentation requirements from time to time or request additional documentation where necessary on a case by case basis.
No funeral aid benefit is payable if African Unity Life Limited is notified of the claim for the benefit later than 6 months after a deceased's date of death. No funeral aid benefit is payable if African Unity Life Limited is notified of the claim or the benefit later than 6 months after a deceased's date of death.
African Unity Life Limited reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim.

BENEFITS AND PREMIUMS

Member + 5 (Member and 5 nominated Family members)

	Plan A	*Plan B*	*Plan C*
Main 18 to under 70 years	10 000	20 000	30 000
Family Dependents 0 to 5 years	10 000 each	10 000 each	10 000 each
Family Dependents 6 to 70 years	10 000 each	20 000 each	30 000 each
Waiting Period in Months	*6*	*6*	*6*
Waiting Period in Months - Suicide	*12*	*12*	*12*

Member + 9 (Member and 9 nominated Family members)

	Plan A	*Plan B*	*Plan C*
Main 18 to under 70 years	10 000	20 000	30 000
Family Dependents 0 to 5 years	10 000 each	10 000 each	10 000 each
Family Dependents 6 to 70 years	10 000 each	20 000 each	30 000 each
Waiting Period in Months	*6*	*6*	*6*
Waiting Period in Months - Suicide	*12*	*12*	*12*

Member + 13 (Member and 13 nominated Family members)

	Plan A	*Plan B*	*Plan C*
Main 18 to under 70 years	10 000	20 000	30 000
Family Dependents 0 to 5 years	10 000 each	10 000 each	10 000 each
Family Dependents 6 to 70 years	10 000 each		

Waiting Period in Months	*6*	*6*	*6*
Waiting Period in Months - Suicide	*12*	*12*	*12*

Please Sign:

Intermediary's Signature	Account Holder's Signature	Policy Holder's Signature	Date	D	D	M	M	Y	Y	Y	Y