

Funeral Benefit Summary Document
Edcon Insurance Services (EIS)

Policy Number: 02/HAD/EIS/EDG/8/2013

Funeral Benefit offered by *EIS* to Edgars Classic Club members and their partners subject to the terms and conditions as set out in this summary document.

This document sets out the terms and conditions of the funeral benefit offered by Edcon Insurance Services (*EIS*) to their Edgars Classic Club members and their partners. This summary is made up of different documents and types of information. Please go to section 2 for the details.

Words in italics are words we have defined. (*Italics look like this.*) Please go to section 15 for the meanings of these words.

The people referred to in this policy

'*You*' and '*your*' means the Edgars Classic Club member and the member's partner. *You* can also mean an *insured person*.

'*Claimant*' means the person who can claim and who will receive the *benefit amounts* if *you* die.

'*We*', '*us*' and '*our*' means Edgars Classic Club who gives this benefit to all its Edgars Classic Club members and their partners. Hollard Life Assurance Company Limited (*Hollard*) is the company underwriting this benefit. *Hollard* is a registered insurance company and a licensed financial services provider. *We* deal with *your* information, queries and provide *you* with any further benefit information, and *Hollard* approves *your* claim and pays the benefit on *our* behalf.

Please read *your* summary carefully

It is important that *you* understand *your* funeral benefit. For example, *you* must understand the reason why *we* will not always pay if *you* die. Go to section 7 for more information.

1. What's in this document?

This document gives *you* information about *your* benefits. The policy is divided into sections. Go to the page number on the right to find out more about each section.

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2. About *your* summary

Types of information

Your summary is made up of this document, plus two other types of information:

1. The information that *you* give to *us* when *you* applied for *your* Edgars Classic Club membership. *You* agreed that *we* share this information with *Hollard*.
2. Information about this summary that *we* send to *you* by email or by post. Any information that anyone tells *you* or gives to *you* does not form part of this summary unless *we* sent the information to *you* by email or by post.

If there are differences between this document and other information

If there are any differences between this document and the other two types of information then this document and any changes *we* have agreed to apply.

3. A summary of how this benefit works

This is a summary of *your* benefits. *You* must read the whole document to get the information *you* need to understand what *you* are covered for.

When *you* get this summary, *you* must be sure of:

- **The people that are covered on *your* summary**
They are *you* and *your* partner. *You* and *your* partner are also called an insured person. Go to section 10 to understand who can be *insured people* on this policy.
- **The benefits and who the *insured people* are for each benefit**
“Benefit” means the type of insurance (e.g. Funeral) and the *benefit amount* for that insurance. Go to section 6 to understand the benefits.
- **The amount that *we* will pay for each benefit if an *insured person* dies**
This is called the *benefit amount*. *We* will only pay the *benefit amount* if an *insured person* has a *valid claim*.
- **How much *you* must pay to *us* to make sure *your* benefit continues**
You do not have to pay *us* anything. As long as *you* are an Edgars Classic Club member *you* will have this benefit.

- **The person who we pay the *benefit amount* to if an *insured person* dies**
This person is called the *claimant*.

How to make a claim

If an *insured person* dies, the *claimant* must contact us to ask us to pay a benefit under this benefit. This is called 'making a claim'. We will only pay a *benefit amount* if the *claimant* contacts us and makes a *valid claim* after an *insured person* dies. Go to the Information Page to find out how the *claimant* must contact us.

If an *insured person* dies, we will pay the *benefit amount* to the *claimant* as set out in this summary.

We will tell the *claimant* what other documents and information to give to us when the *claimant* makes a claim. We must receive these documents and information before we can decide if we will pay the *benefit amount* to the *claimant*. You must read this summary carefully so that you understand when we will pay. In some situations, we do not pay, for example:

- If you die during the first 3 months after joining the Edgars Classic Club; or
- If you miss a membership fee payment and you do not pay that fee, we will stop your *benefit* and we will not pay any *benefit amount*.

If there is a *valid claim*, we will pay the *benefit amount* into the *claimant's* bank account in 48 hours after we receive all documentation. Foreign *claimants* will be paid via the Edgars store where their claims were initiated. Please refer to page 6 for more information.

4. What you must give us

Correct and complete information

You must make sure that you give us complete and correct details at all times, for example:

- When you apply for your Edgars Classic Club membership
- When you make changes to your information
- When the *claimant* makes a claim.

You may not give us untrue information or mislead us. If you do not give us information that is true and correct or if you try to mislead us in any way with any information that you give us, we may do one or more of the following:

- Refuse to pay any *benefit amount* to the *beneficiary*.

- Stop the benefit from any date we choose.

We also have the right to take legal action against *you* or the *claimant* to get back any amount we pay and any legal costs.

You also give *us* the right to share *your* information as specified on page 11.

If details change

If there are any changes to the details that *you* gave *us* *you* must let *us* know of the changes.

You must let *us* know of any changes within 30 days of that change happening. If *you* do not tell *us* about a change to the original details that *you* gave *us*, we might not pay a benefit when a claim is submitted or we might stop this benefit.

5. The benefits

The benefit *you* receive with *your* Edgars Classic Club membership is:

- The Funeral Benefit for all the *insured persons*.

The Funeral Benefit for the *insured persons*

We will pay the *benefit amount* to the *claimant* if an *insured person* dies.

The *benefit amount* for each of the *insured persons* is:

- The Edgars Classic Club member – 3 000
- The Edgars Classic Club member's partner – 1 500

The *benefit amounts* shown above will be paid in the currency of the country *you* reside in.

6. What we pay out for this policy

Benefit amounts

Point 5 above shows how much we will pay if an *insured person* dies. This is called the *benefit amount*.

Any *benefit amount* paid will be done via EFT into a South African *claimant's* bank account details as provided at claim stage.

Any *benefit amounts* that has to be paid outside the borders of South Africa will be paid from the store where the claim was initiated.

Limits to the *benefit amounts*

There are limits that apply to the *benefit amounts*. The limits apply to the *total amount* that the *insured person* is insured for.

This limit is 4 500 per *insured person* in the currency of the country *you* reside in.

If the *claimant* claims for more than the limits, we will only pay up to the limit.

The limits may go up from time to time, except for any amounts that are restricted by law. If any change to the law requires *us* to decrease or remove benefits because of a change in the law, then we will decrease or remove benefits.

7. When we will NOT pay a benefit

If *you* do not pay your Edgars Classic Club membership fee

If *you* miss a membership fee payment and *you* do not pay that fee, we will stop your *benefit* and we will not pay any *benefit amount*.

Before the insurance starts

We will not pay a benefit if the *insured person* dies from an event that happened before the Edgars Classic Club membership for that *insured person* started.

If *you*, an *insured person* or a *claimant* break the law or make a false claim

If any claim is linked to *you*, an *insured person* or *claimant* or anyone acting for them breaking any law or making a false claim, we will not pay the claim. We can also stop the benefit from any date in the past.

Death during the first 3 months of Edgars Classic Club membership

For all new *insured members*: if an *insured person* dies during the first 3 months of their Edgars Classic Club membership we will not pay any *benefit amount*.

For existing *insured members*: if an *insured person* has had their Edgars Classic Club membership for longer than 3 months we will pay the *benefit amount*. Edgars Classic Club members must have had their membership for at least 3 months before any *benefit amount* will be paid.

8. Who receives the *benefit amount*

If an *insured person* dies, we will pay the *benefit amount* to the *insured person's claimant*.

If the Edgars Classic Club member dies his partner may receive the *benefit amount*.

If the Edgars Classic Club member's partner dies the Edgars Classic Club member may receive the *benefit amount*.

If there is no partner or if the partner is not alive when there is a claim, we will pay the *benefit amount* to the first of these people that contacts us to make a valid claim:

- an *insured person's* adult child;
- an *insured person's* parent;
- an *insured person's* brother or sister.

The person who makes the claim must be over the age of 18 years. They must also prove to *Hollard* that they are the *insured person's* partner, child, parent, brother or sister. We will specify what *Hollard* require as proof at the time of the claim.

If the *claimant* is a person other than the *insured person's* partner, child, parent, brother or sister and the *insured person's* partner, child, parent, brother or sister does not contact us to make a claim, we will pay the *benefit amount* to the *insured person's* or his/her partner's *estate*.

If the *insured person's beneficiary* is under the age of 18 years

If the *claimant* is under 18, the *claimant* must please tell us who the legal guardian is to help us pay the claim when an *insured person* dies.

If the *claimant* is under the age of 18 when an *insured person* dies, the money will be paid to the *claimant's* legal guardian. The legal guardian must prove to us that they are the legal guardian; otherwise we will pay the money to the Guardian's Fund.

9. When we will make a benefit payment

If there is a *valid claim*, we will pay the *benefit amount* in 48 hours after we receive all the documents that we need. You must make sure that we get all the information we ask for.

10. Who can be insured under this policy

All *insured people* must be...

To receive a benefit under this summary, an *insured person*:

- Must be a citizen or a legal permanent resident of
 - The Republic of South Africa
 - Lesotho
 - Swaziland
 - Botswana
 - Namibia; and
- Must ordinarily live in one of the countries listed above. This means that they must have been living in that country for at least 180 days out of the 12 months before a claim.

An *insured person* will still be insured under this policy if they leave the borders of their country for less than 3 months in a row. They will not be insured if they are outside of their country for longer than 3 months in a row.

The number of *insured people*

The most people that we will insure on this benefit are:

- 2 *insured persons* per Edgars Classic Club membership (the member himself and his/her partner)

Insured person or insured people (receives cover and may claim)

An Edgars Classic Club member and his/her partner are an *insured person*. An *insured person* must be 18 years or older to receive this benefit.

Insured person's partner (receives cover and may claim)

A partner is a person that:

- The *insured person* is legally married to, either by marriage, civil union, customary law, or Asiatic religious law; or
- The *insured person* lives with as if they are married. They must intend to stay together, and they must have lived together for at least 12 months in a row before the *insured person* or partner (as applicable) can claim a benefit. We recognise same-sex and man-woman relationships equally.

When the partner claims, we will ask the partner to prove that they are the *insured person's partner*.

Insured person's adult child (may claim only)

An adult child must be over the age of 18 when the benefit payments are made. An adult child may be any of the following:

- A biological child; or
- A step child; or
- An adopted child; or
- A child that the *insured person* is the legal guardian of.

When an adult child claims, we will ask the adult child to prove that he/she is the *insured person's* child.

Insured person's parents (may claim only)

A parent is a person that is an:

- *Insured person's* birth father or birth mother;
- *Insured person's* adoptive father or adoptive mother;
- *Insured person's* former legal guardian; or
- *Insured person's* stepfather or stepmother.

Adoptive means people who are in that relationship to an *insured person* because of legal adoption.

When a parent claims, we will ask the parent to prove that he/she is the *insured person's* parent.

Insured person's brother or sister

A brother or a sister is a person that is:

- An *insured person's* blood brother or sister.

When a brother or a sister claims, we will ask them for proof that they are the *insured person's* brother or sister.

11. When your benefit ends

The *insured person's* benefit for that *insured person* ends when:

- The master policy between *EIS* and *Hollard* ends; or
- *your* Edgars Classic Club membership ends because *you* cancelled *your* membership;
- or because the membership has been terminated by *EIS*; or

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- a valid claim has been paid on an *insured person's* life.

12. How the benefit works

If you or we stop this benefit

We can stop this benefit at any time by giving *you* 30 days' notice by writing to *you*.

You can stop this benefit at any time by cancelling your Edgars Classic Club membership.

13. General terms and conditions

An *insured person* cannot give their rights under this benefit to anyone else

An *insured person* cannot give their rights under this benefit to another person. The amount that *we* will pay under this benefit can only be paid as set out on section 6. If an *insured person* tries to give the rights in this benefit to another person, *we* will not recognise that contract. This type of contract is known in law as a cession.

We will only pay a *benefit amount* if we decide that it is a *valid claim*

We will pay a benefit if *we* are sure that the *beneficiary* has a *valid claim*. We have the right to investigate all claims made to make sure that it is a *valid claim*.

Interest

The amount that *we* pay under this benefit will not have interest added to it.

The law

The South African Law applies to this policy. Any dispute under this policy will be heard in the courts of the Republic of South Africa. A dispute is when *you* or the *beneficiary* do not accept a decision *we* make about this policy or a claim.

Currency of payments

We only pay into a South African bank account. Any payment that *Hollard* makes will be in South African Rand. Any *benefit amounts* that has to be paid outside the borders of South Africa will be paid from the store where the claim was initiated in the currency of that country.

If we make a mistake on *your* benefit

If we make a mistake on *your* benefit, we will treat *your* benefit in the same way that we would have treated it if we had not made the mistake.

If because of this mistake we incorrectly allowed *your* benefit to start or to continue, then we can stop the benefit from the date that the mistake was made.

You agree that we can share *your* private information

Insurance companies need to share claims and personal information including credit information with each other. This is so that the insurance companies can make a fair assessment and decision about who they can afford to insure and how much they can afford to pay out. It is also to prevent fraudulent claims.

In *your* Edgars Classic Club application, *you* give us the right to share *your* details and insurance information that *you* give us for any insurance benefit or claim with other insurance companies. *You* also give us the right to share the personal details and insurance information of any other person that *you* represent.

We can share *your* information with others after this benefit ends

We are allowed to share *your* information with other insurance companies, even if this benefit ends for any reason.

Terms and conditions

You and *your* partner insured under this benefit, or anyone acting on *your* or your partner's behalf, must comply with all the terms and conditions as set out in this summary. We will not pay any amount under this benefit unless *you* and they do so.

14. Making a claim

Who makes the claim

If an *insured person* or *claimant* has a claim, the *insured person*, *claimant* or anyone acting on their behalf must submit the claim to their nearest Edgars store. Go to section 8 for information about what happens if the *insured person* has no partner or if the *insured person's* partner is not alive when the *insured person* dies.

The *claimant* must complete the claim form, received from any Edgars store, and give it to the Edgars store in writing with full details not more than 360 days after the death. "Claimant" means the *insured person*, *insured person's* partner, adult child, parent, brother, sister or the *insured person's* appointed *executor*.

A *claimant* must submit a claim at any Edgars store.

The *claimant* must give us all the information that we need from him/her when the *claimant* claim

The Edgars store will ask the *claimant* for full details of the claim. We will not pay any amount if the *claimant* does not give the documents, information or medical records that we need to make sure the claim is a *valid claim*. The *claimant* must pay the costs to get the information to an Edgars store; for example postage, courier or delivery.

If we need more information than what the *claimant* have given us, the *insured person* gives us the right to contact any person we think necessary to get the information from them, including a *doctor* or hospital. The *insured person* allows any person who we contact, to give us the information that we need.

Once we pay a claim, our duties under this benefit come to an end

If we pay any *benefit amount* for a claim, we will have satisfied our responsibilities for that claim. That means we will not owe any more money for that claim.

If we do not pay a claim

If we are not going to pay a *benefit amount* for a claim, we will notify the *claimant* with a SMS status update and a “rejection letter”. The *claimant* can let the Edgars store know if they don’t agree with our decision.

The *claimant* must let us know that they disagree with us by lodging a grievance at the Edgars store where the claim was initiated or by writing a “complaint letter” to us by giving it to their Edgars store. The *claimant* must send the complaint letter to an Edgars store not more than 90 days after the *claimant* received the rejection letter from us.

Go to the Information Page to see how the *claimant* can send the complaint letter.

If the *claimant* is still not happy, they can send a letter to the Ombudsman for Long Term Insurance.

Go to the Information Page to see how the *claimant* can send a letter to the Ombudsman.

If the *claimant* is still not happy with the decision, the *claimant* can take legal action against us to enforce the claim. To take legal action, the *claimant* must go to a lawyer. The lawyer must give a document to the sheriff of the court, who must serve the document on us. This is called serving a summons. The *claimant* must have the summons served on us not more than 270 days after they received the rejection letter.

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If the *claimant* does not serve the summons in time the *claimant* will lose any amount that we may have had to pay the *claimant* for that claim. We will no longer owe the *claimant* any money for that claim.

15. Important words used in this policy (definitions)

In this summary we use certain words that have a very specific meaning. These words are in italics (*italics looks like this*). The list below gives the meaning of those important words.

“**beneficiary**” is the person who will get the money when the *insured person* or his/her partner dies. If the *insured person* dies the *insured person’s* partner will receive the benefit. If the *insured person’s* partner dies the *insured person* will get the benefit. If the *insured person* does not have a partner the *insured person’s* adult child, parent, brother, sister or *insured person’s* appointed *executor* can claim the benefit.

“**benefit amount**” means the amount that we will pay if an *insured person* or the *insured person’s* partner dies and there is a *valid claim*.

“**claimant**” means the *insured person*, the *insured person’s* partner, adult child, parent, brother, sister or *insured person’s* appointed *executor*.

“**EIS**” means Edcon Insurance Services. *EIS* is the company that is the policyholder of the master policy.

“**doctor**” means a medical doctor registered with the Health Professions Council of South Africa and who is qualified to practise medicine and surgery.

“**estate**” means all the money, property and things that a person owns at the time of their death.

“**executor**” means the person that deals with the distribution of *the insured person’s* or his/her partner’s *estate* after they died. The *executor* will do this according to the *insured person’s* or his/her partner’s will. If the *insured persons* do not have a will, the *executor* will manage the *insured person’s* or his/her partner’s *estate* according to the law.

“**Hollard**” means The Hollard Life Assurance Company Limited (Registration number 1993/001405/06). *Hollard* is the insurance company that is behind this policy. *Hollard* is a registered insurance company and a licensed financial services provider. *Hollard* approves all claims and makes the *benefit amount* payment on *our* behalf.

“**insured person**” or “**insured people**” means members of the Edgars Classic Club and their partners, who *EIS* have bought this insurance for under the master policy.

“policyholder” means the company who bought this master policy, *EIS*, for their Edgars Classic Club.

“valid claim” is a claim that we agree to pay once we have decided that:

- We have got all the information we need about the claim; and
- The facts of the claim are in line with what is allowed in this summary; and
- You and/or the *insured people* have acted in line with the terms and conditions in this summary.

“we” and **“us”** and **“our”** means Edgars Classic Club and/or *Hollard*.

“you” or **“your”** or **“policyholder”** means a Edgars Classic Club member and/or their partner.