MEMBERSHIP CONDITIONS

Administrator: IE Administrators cc CK93/24140/23 FSP 9348
Queenspark Road 25, Salt River, PO Box 148, Bergvliet, 7864. Tel. (021)4489340 Fax (021)4489349

This funeral scheme of **The International Funeral Society (TIFS)** is underwritten by **SAFRICAN Ins. Co. Ltd. (SAFRICAN)**, Grosvenor cnr., Jan Smuts Ave, Rosebank, PO Box 616, JHB, 2000 Tel. (011) 778 8000.

This policy provides or financially assists with a funeral provided by TIFS.

1. Funeral Cover is provided for the member, spouse and their own or legally adopted children. All persons to be assured must appear on the application form. This policy has no paid-up or surrender values.
2. **THE WAITING PERIOD** is the **time after the inception** of a new policy or **after the resumption of payment** after non-payment for more than a month. (see#6) **a) During the first six months and until the seventh premium has been paid**, only death by accident will be paid. b) No benefits will be paid if an insured person commits **suicide** within **24 months** after inception or resumption of premium payments after a policy lapsed. c) **All persons added to the policy or benefits that are increased, will be subject to the waiting period.**
3. **AGE RESTRICTIONS:** For a family policy main member and spouse must be under age 60 years of age at inception or resumption (after lapsing), children under 21.
4. **SPOUSE AND CHILDREN:** a) Spouse is the husband or wife of the main member. whether married legally or by custom. Divorced spouses at inception of the policy are not covered, and cover for spouses who divorce during the term of the policy will cease immediately on divorce. b) Children must be stipulated on the application when membership commences. Cover is extended to all unmarried children including legally adopted children of either the Member or Spouse, under age 21. If the surname of such a child differs, then it must be stipulated on the application form. Cover for full-time students is extended up to age 26 and mentally or physically disabled children are covered while the policy is in force, provided they were under 21 years old when the policy was issued or revived. New-born babies must be registered with TIFS within 3 months after birth. Stillborn babies are covered after the28th week of pregnancy.
5. **CLAIMS: In the event of a claim, (a) the original ID documents** (or certified copies) **of the claimant and the deceased, the original typed death certificate (HA-5) and the Notification/Register of Death (form HA-1663)**, will be **required to lodge a claim.** (b) If any further documentation is required to finalise the claim it is the responsibility of the claimant to provide such documentation at his or her own cost. (c) No claim will be paid more than six months after death. (d) A claim for a disabled child over 21, must be accompanied by a letter from the Dept. of Social Services that the parents were receiving a disability grant for that child. (e) A Claim for student over the age of 21 must be submitted with a recent registration certificate and report from the tertiary institution. (f) A handwritten death certificate must be accompanied by a Burial Order and explanatory letter from Dept. of Home Affairs.
6. **PREMIUM PAYMENTS: Payments must be made in advance each and every month before the 10th, otherwise the policy will lapse, all benefits will cease, and all payments will be forfeited.**
   - **The inception or revival date is the 1st of the month following the date of payment of the first or revival premium.**
   - **No premiums will be refunded for an invalid claim or under any other circumstance.**
   - No arrear premiums paid after the death will be valid.
   - Any person, who **cancelled or lapsed his policy**, will be subjected to all the conditions (waiting period, age etc.) that apply at the time when he re-applies or resumes payments.
7. **CANCELLATIONS:** An applicant may cancel his/her application, in writing, within 30 days after date of application. The full premium minus cost of cover for the term will be refunded.
8. **PACKAGED POLICIES:** Due to constant increasing costs of funerals, TIFS reserves the right to increase premiums and benefits yearly to offset these costs as far as possible. Benefits of **all packaged policies are only applicable if required increased premiums are paid when due.**
9. Any **misrepresentation or false declaration** on the application form by the applicant will **render a claim null and void. TIFS cannot be held responsible for any misrepresentation** or false promises made by any person that is in breach of the rules in the master policy.
10. **PREMIUM ALLOCATION (DISCLOSURE):**
    Cost of Underwriting & Comm.:
    Main member with/without family under 60: R2,93 per R1000 claim value.
    Administration cost is the balance between the total of the above elements in your premium and your total monthly premium.

DECLARATION BY MAIN MEMBER: I ________________________________ hereby declare that I have read and understand the above membership conditions. I have been informed what the monthly premium will be abd what benefits I will receive. I have calculated my income and expenditure and I can afford this policy. I also understand that is this policy is to replace another, I might forfeit benefits that I enjoyed under my previous policy.

I hereby instruct my beneficiaries, whoever they may be at the time of my death, that this policy is to provide a funeral with TIFS for me and all those insured under this policy.

____________________________ ____________________

Signature (Main Member) Date