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Membership Application Form

Executive Underwriting Managers (EUM) has been authorised by BrightRock Life Ltd to grant funeral insurance cover on its behalf, in terms of a mandated intermediary agreement in place. You will be informed by SMS once the insurance cover has been accepted. The full terms and conditions of the policy are available from EUM. Benefit/Package: Note – Maximum of R30 000.00 cover per person.

Main Member

Name & surname: ID Number:

Address: Policy number:

Cellphone number: Commencement date:

Benefit amount: R Premium: R

Plan selected

Single	Single Parent	Family (with children under 21 years)	1+5	1+9	1+13
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Spouse

Name & surname: ID Number:

Additional insured members

Initial & surname: ID Number: Relation: Benefit:

Initial & surname: ID Number: Relation: Benefit:

Initial & surname: ID Number: Relation: Benefit:

Initial & surname: ID Number: Relation: Benefit:

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Nationwide Personalised Funeral Care

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Seetsa Finance is a licensed financial service provider with FSP 48900



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Declaration

I declare to the best of my knowledge and understanding that the particulars on the certificate are true and correct.

I confirm the following by ticking each block.

I can afford the policy monthly premium;

This funeral policy suits my financial needs and expectations and I will read the terms and conditions contained on the back hereof. The master policy provides additional information on your policy and is available at the office of your appointed intermediary or can be requested from BrightRock;

You confirm that BrightRock may validate the information requested and provided where required;

The funeral benefit that BrightRock Limited pays will be in rand value. I nominate the following person to receive the benefit:

Beneficiary	Contact details

.....
Signature Main Member

.....
Date



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Summary of the terms and conditions

The insurance cover is underwritten by **BrightRock Life Limited**, a licensed financial services provider and insurer (Registration number 1996/014618/09, FSP Number is 11643) administered by **Executive Underwriting Managers CC**.

Your spouse or your other nominated dependants can keep this cover after your death: If you were to pass away, your surviving spouse or your other nominated dependants can choose to carry on with the policy and become the main member. They must contact the parlour within 31 days of your passing if they want to make this change.

Maximum entry ages: The maximum entry ages for you and your dependants are 65 and 21 for children (25 if the child is a full-time student).

Number of dependent children allowed on your plan: Up to six own children are allowed on the contemporary benefits included in your premium as the main member.

Waiting period: Your policy has to be in place for a specific waiting period before you or your dependants can claim. The waiting periods on this cover are six months for new dependants and re-joiners. No waiting period applies for reinstatements, unless you were still in your waiting period when your policy lapsed. You will then have to complete the duration of the waiting period still outstanding.

How you pay your premium to the parlour: You can pay your premiums using a debit order, stop order, cash, Pay@ or Flash. Premiums must be paid by the 15th of each month.

How to claim: You must submit your valid claims to the parlour within six months from the date of death. You must provide the parlour with all the required documents before BrightRock can process your claim.

You must provide the parlour with accurate information: BrightRock will cancel your policy immediately and will not pay any claims if it is found that you intentionally gave false or inaccurate information.

Maximum cover amounts: The amount paid out under this policy is limited to a maximum rand amount. This will depend on the plan you selected, which may not exceed R30 000 in total.

Grace premium period: BrightRock will cancel your cover and that of all your dependants if you don't pay your premiums within 15 days after the due date.

Lapse of cover: Your policy will lapse if you fail to make two consecutive premium payments. The policy may be reinstated by resuming premium payments within 3 months of the last premium payment so long as all arrear payments are made. No waiting periods will apply for reinstatements.

Cancelling or replacing your policy: You can cancel your policy. You'll lose all of your benefits if you cancel the policy. You must give the Parlour one month's written notice before the effective date of the cancellation.

Claim documents to be submitted:

- A Fully completed BrightRock claim form;
- A certified death copy of the official death certificate issued by the Department of Home Affairs;
- A certified copy of the deceased's ID document;
- A certified copy of the ID document of the person making the claim;
- A fully completed SAPS statement in cases where the death was due to unnatural causes and a certificate of release, if applicable;
- A notification of death form (BI 1663) completed by the doctor who certified the death or an affidavit;
- Where applicable, a letter from the funeral parlour confirming that the deceased's remains are with them (must be on a letterhead);
- Other supporting documents (such as proof of marriage or proof of relationship to children), if applicable;
- In the case of a stillbirth, you need to give BrightRock a notification of the stillbirth (BI 1663) or a copy of the antenatal card, or a letter from the hospital, or a letter from your traditional leader;
- Proof of banking details of the beneficiary (the person who will receive the pay-out); and
- Any other information Seetsa Finance (Pty) Ltd requires from you.

General exclusions: BrightRock will not pay your claim in the following circumstances:

- Suicide or attempted suicide within the first 12 months of the beginning of the policy or cover, whether the insured life is of sound or unsound mind;
- Participation in any terrorist activity, riot, civil commotion, rebellion or war leading to injury of death;
- Wilful and deliberate breaking of any criminal law leading to injury of death;
- Death as a result of nuclear, biological and chemical terrorism and nuclear accidents;
- The death of an unborn child due to the termination of a pregnancy (abortion).

How to make changes to your policy: Please contact Seetsa Finance (Pty) Ltd if you would like to make any changes to your benefit or change your contact information.

Premium guarantee period: BrightRock guarantees that your premiums and benefits will stay the same for the first 24 months. After that, BrightRock reserves the right to review and adjust premium and premium growth patterns at policy anniversary. Seetsa Finance (Pty) Ltd will send you written notice of any changes to your policy at least 31 days before any changes are applied.

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If you'd like to add additional dependants: The number of additional dependants you can add to your policy will depend on the plan that you've chosen. Please contact the parlour for assistance with adding additional dependants.

When your cover will start: Your cover will only start on the first day of the current month if we receive premiums between the 1st and the 15th of that month. If premiums are paid after the 15th of that month, then the cover will start on the 1st of the following month. You won't have cover if we don't receive your first premium. Any waiting period that applies to your policy will start running from the day we actually receive the first premium. If your policy has lapsed due to non-payment, the waiting period will start running from the first premium after the reinstatement of your policy.

BrightRock reserves the right to decline your application within 31 days of you applying for cover. If we have accepted your application for the policy and you change your mind about this policy, you have 31 days from the start date of your policy to cancel it. If you cancel your policy within this period, BrightRock will refund your premium. Contact Seetsa Finance (Pty Ltd at primrosemakoloi@yahoo.com or call 082 782 6866 for details on how you can cancel your policy.

The master policy provides additional information on your policy and is available at the office of your appointed intermediary or can be requested from BrightRock.

Complaints: Complaints must be submitted in writing.

Executive Underwriting Managers cc – FSP 33564	BrightRock Life Limited – FSP 11643
Tel: 012 546 9977 / 7513 Fax: 086 552 0492 Email: vicky@eumangers.co.za www.eumangers.com	165 West Street, Sandton, Gauteng, 2146 Tel: 086 000 7744 Email: assistance@brightrock.co.za
The FAIS Ombudsman	The Ombudsman for Long-term Insurance
Kasteel Park Office Park Orange Building, 2nd Floor c/o Nossob & Jochemus Str, Erasmuskloof, Pretoria, 0048 Postal address PO Box 74571, Lynwood Ridge, 0040 Contact Centre: 0800 20 37 22 Tel: +27 (0) 12 762 5000 Email: info@faisombud.co.za.co.	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/ Fax: +27 (0) 21 674 0951 Email: info@ombud.co.za

Declaration: By signing this form, you understand and agree that you are applying for funeral cover with BrightRock Life Limited. Your policy is administered by Executive Underwriting Managers CC. You declare that the information you have provided in this form is accurate and true and that BrightRock Life Limited has the right to cancel this policy with immediate effect should they find out any of the information you provided is untrue. You also understand that you will forfeit any premiums paid to BrightRock Life Limited should you provide false information. You declare that your representative has explained the terms and conditions of your cover and you understand them. You confirm that BrightRock may validate the information they request and that you've provided, where required.

By signing this application form, you agree that you appoint Seetsa Finance (Pty) Ltd to find favourable insurance cover for you from time to time. You agree that they can act on your behalf and do whatever is necessary to get you favourable insurance cover. You further nominate Seetsa Finance (Pty) Ltd as your additional contact point for all communication about this policy. You're satisfied that the plan you've chosen best suits your needs and you're able to afford the monthly funeral insurance premium.

Are you replacing an existing funeral policy with this policy?

Yes No

Application Date:	
Membership Start Date	

By signing this form, you confirm that you understand the terms and conditions in this policy document.

Signature of Main Member:	
Date:	Nationwide Personalised Funeral Care

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