



Sanlam Employee Benefits
Group Risk Benefit Guide

Funeral insurance

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Funeral insurance

The Funeral insurance pays out a lump sum in the event of death that may be used to cover the cost of a funeral or part thereof.

The structure of the insurance, as selected, is set out in the accompanying cost document together with the premium applicable to the corresponding insurance.

Should there be any inconsistencies between this document and the policy, the policy will prevail.

About the benefit

The Funeral insurance is offered on a compulsory basis.

The minimum level of insurance that an employer can choose is R5000 which can increase in units of R1000 up to the maximum of R60 000.

Benefits and premiums are payable until the benefit cessation age of the principal insured (i.e. the employee) for Funeral insurance in respect of:

- ① the principal insured
- ② his/her qualifying spouse
- ③ qualifying children

If the principal insured passes away, the insurance in respect of his/her qualifying spouse and qualifying children ceases.

Please note:

When the principal insured's service with the employer is terminated as a result of ill-health (i.e. total and permanent occupational disability), the insurance for the principal insured and the insurance in respect of his/her qualifying spouse and qualifying children are retained **with further payment of premiums**, up to the earlier of the death of the principal insured or the benefit cessation age.

Benefit cessation age

This insurance is available up to the earlier of the benefit cessation age and the age of 65 years.

However, should the policy make provision for it, the insurance may continue after the benefit cessation age, until the age of 70 years for principal insureds who remain in the active service of the employer. This provision is subject to the continuation of premium payments.

Please note: This provision is not applicable to disability claimants' insurance that continues with premium payments, which will cease at the maximum age of 65 years.

Medical evidence of good health

No medical evidence of good health is required for this insurance.

Maximum age at entry

The maximum entry age is:

Principal insured:	younger than the benefit cessation age or 65 years
Qualifying spouse:	younger than 75 years

Cessation of benefits

The benefit payment/s will cease when one of the following events occurs:

- ④ the death of the principal insured; or
- ④ the principal insured ceases to be an employee; or
- ④ the principal insured attains the benefit cessation age; or
- ④ a premium is not paid continuously; or
- ④ if the policy is terminated; or
- ④ if the participating employer withdraws; whichever occurs first.



Supplementary benefits

The employer can supplement this insurance with the following additional benefits which will be included in the accompanying **cost document** if chosen by the employer:

01

Funeral Transport insurance

This insurance can contribute towards the cost of arranging transport for the family and friends of the deceased to and from the funeral.

The insurance is a basic additional benefit:

The following additional benefits will be payable at death:

Principal insured	R3 000
Qualifying spouse	R3 000
Qualifying child aged 14 years and older	R3 000
Qualifying child aged 6 years and older but younger than 14 years	R1 500
Qualifying child younger than age 6 years and still-born child	R750

02

Debt Helper Funeral insurance

This insurance can assist the family to pay off some of their debts when the principal insured or his/her spouse passes away.

The insurance pays a lump sum in the event of the death of the principal insured or his/her spouse.

This insurance can be equal to or less than the selected Funeral insurance.

03

Exit cover conversion option

Sanlam allows principal insureds in terms of a group Funeral insurance policy the option, if this benefit was selected by the employer, to take out individual funeral insurance when their employment is terminated at their employer due to retirement, resignation or retrenchment. This exit cover conversion option gives principal insureds the right to take up individual funeral insurance for themselves, their spouses and children at competitive group rates and without being subjected to any waiting period.

The Exit cover conversion option amount is limited to the Funeral insurance amount insured under the policy and is available up to benefit cessation age or the maximum age of 70 years (if the person is still in active service after the normal retirement age). The insurance will be subject to the terms and conditions applicable to Sanlam Developing Market Limited policies. Sanlam Developing Markets (Sanlam SKY) is a registered long-term insurer and licensed Financial Services Provider.



Administrative requirements

- ④ The employer should be able to handle the administration and keep Sanlam informed of any changes.
- ④ The insurance for the principal insured, qualifying spouses and qualifying children are priced as a **package** and paid separately from the contributions to a fund, if any (i.e. not included in the employer contributions). A policy can be implemented to accommodate separate rates, i.e. different rates paid in respect of single and married principal insureds belonging to a policy.
- ④ For a compulsory Funeral insurance policy, a membership list indicating the names and dates of birth of the principal insureds, qualifying spouses and qualifying children must be provided on the **date of commencement**.
- ④ When a claim arises, a claim form and the original official death certificate or an original certified copy of the official death certificate/medical proof of disability must be sent to Sanlam. Sanlam will supply the claim form.
- ④ Full statistics of all principal insureds, qualifying spouses and qualifying children covered under the policy must be sent to Sanlam **monthly**.



Definitions

Marriage

Marriage means

- ④ a marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- ④ a union where two persons are living together as if married, with the commitment of continuing to do so permanently provided that -
 - they have been doing so for at least 6 months; and
 - they applied in writing to the Employer, in the format prescribed by the Employer from time to time, before the death of any one of them, for their union to be registered by the Employer; and
 - one or both of them are not joined in a marriage or union (as set out in the first bullet of the definition) with another person.

Please note: In terms of the above definition of marriage, it is important to note that

- Spouses may also be of the same gender
- Should a policy be implemented to accommodate separate rates, i.e. rates paid in respect of single and married principal insureds on a policy, a waiting period of 6 months will apply to insure a cohabiting spouse that is living together with the principal insured as if married. The waiting period will also apply to the cohabiting spouse's children. The waiting period does not apply to death due to an accident.

Qualifying spouse

Qualifying spouse with regard to a principal insured, is the person with whom he/she is joined in marriage, provided that such a person, at the time of qualifying for the insurance, has already reached the age of 15 years.

If a principal insured is married to more than one person, **qualifying spouse** means:

- ④ only that one of them whom the principal insured nominated in writing during that person's life;
- ④ if the principal insured does not nominate a qualifying spouse the person that he/she married first will be the qualifying spouse.

Once a nomination has been made, it remains in force as long as the principal insured is joined in marriage with the relevant spouse.

Qualifying child

Qualifying child with regard to a principal insured or his/her qualifying spouse means his/her unmarried child and which includes a legally adopted child, a stepchild, a foster child, a still-born child and a posthumous child (i.e. birth of a child after the death of a parent), provided that -

- ④ he/she is under the age of 21 years; or
- ④ he/she is 21 years or older, but under the age of 26 years, and he/she is a full-time student at an educational institution; or
- ④ if he/she is incapacitated by a physical or mental disability which prevents him/her from maintaining himself/herself, and such incapacity commenced when he/she was either under the age of 21 or under the age of 26 years while a full-time student at an educational institution.

Still-born child means a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth.

Please note: regarding the definition of Qualifying children:

- There is no maximum on the number of children covered.

Burial Repatriation (our funeral support service)

The loss of a loved one will always remain one of the most traumatic events in our lives. While no one can make it easier to lose a loved one, Sanlam can assist family members during a time of loss by transporting the deceased back home if the death occurred far from his/her home base.

The Burial Repatriation benefit is a service that allows for the transport of the deceased insured's body back home, to the final funeral home closest to the place of burial in South Africa.

The service applies to –

- ① the principal insured, his/her qualifying spouse and dependent children insured by Sanlam's Funeral insurance policies.

The service includes:

Transport of the deceased	Accompanying the deceased	Access to the benefit
<p>The transport is provided</p> <ul style="list-style-type: none"> • via road or air, • from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22° latitude). 	<p>If death occurs in South Africa, the service also allows for</p> <ul style="list-style-type: none"> • transportation arrangements for a single relative to accompany the mortal remains to the final funeral home; and • overnight accommodation (for a single relative). 	<p>The insured's next of kin can access this benefit, either by themselves or via the principal insured's employer, by calling our specialised call centre on 0860 004 080. Calls can be answered in any one of the official South African languages.</p> <p><i>These services are available 24 hours a day, 7 days a week.</i></p>

Special cultural preference:

We have taken into account that the surviving family may have special cultural preferences regarding the transportation of the deceased and we will ensure that special care is taken to meet these preferences.

Other services available:

Other services which are aimed at simplifying the death/burial for the family, are also available:

- ① Assistance and advice on claims procedures is provided to the surviving family;
- ① If necessary, legal assistance can be arranged to assist with the interpretation of the will and the management of the necessary documentation;
- ① Advice can be provided on matters such as obtaining a death certificate and cross-border documentation;
- ① Referral to a pathologist can be made if an autopsy is necessary;
- ① Referral to reputable funeral parlours and providers of other funeral services such as catering and transport can be made, and clients benefit from our experience and knowledge of suitable providers; and
- ① Assistance can be provided when looking for a tombstone supplier.



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