

Terms and Conditions

PARTIES

- **Wisani Administrators cc**

Registration number 2009/026912/23

An authorised Financial Services Provider: FSP 51133; and

Binder holder of the Insurer

Earns a binder fee of 9% for performing binder functions

(Hereinafter referred to as **“Wisani Administrators”**)

- **Wisani Burial Society cc**

Registration number: 2001/075639/23

A juristic representative of Wisani Administrators cc

Earns commission of 22.5% for the sale of this policy.

Wisani Burial Society provides value-added funeral services

(Hereinafter referred to as **“Wisani”**)

- **King Price Life Insurance Limited**

Registration Number: 1948/029011/06

An authorised Financial Services Provider: FSP 47235

A licensed insurer in terms of the Insurance Act, 2017

(Hereinafter referred to as **“the Insurer”** or **“King Price Life”**)

PRODUCT DESCRIPTION

Both products include two elements:

- Funeral cover of R3,300, underwritten by King Price Life and administered by Wisani Administrators, that will be paid out in the event of the death of a Policy Member (“the Insured Benefit”), and optional
 - Cash Top-up Add on benefit; and/or
 - Tombstone Add on benefit.
- Embedded non-underwritten Value-Added Funeral Products and Services (“VAPS”) provided by Wisani, that may be selected by the claimant at the same time.

The Cover Benefit Beneficiary will always be entitled to the Insured Benefit in case of a valid claim. Only if the claimant also chooses to utilise the VAPS, will they be eligible to receive the funeral service and associated benefits.

TERMS AND CONDITIONS (INSURED BENEFIT)

DEFINITIONS

- **Accidental Death** means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of a Policy Member.
- **Applicant** means You, the individual natural person who qualifies for cover in respect of this Policy, and who elects to take this cover and agrees to pay the Premium for this cover. You are also the principal life insured, the Main Member and the Policyholder.
- **Application** means the form, whether in physical- or electronic format, used by Wisani to onboard new Main Members and Policy Members to the Scheme, which details the applicable cover types and -amounts and plan options and Premiums.
- **Child/ren** means, if applicable, a child by birth to the Main Member or his/her Spouse, or a stepchild, or a legally adopted child, including a stillborn child (after 28 (twenty-eight) weeks of pregnancy and not as a result of any abortion of the mother's choice. Members are encouraged to advise Wisani of a pregnancy as soon as possible.
- **Cover / Insured Benefit Beneficiary/ies** means a person aged 18 years and above nominated by the Main Member to receive the Insured Benefit due under this Policy in the event of a valid claim upon the occurrence of an Insured Event in respect of the Main Member. If no Cover Benefit Beneficiary is nominated or the Cover Benefit Beneficiary is deceased or cannot be located, the Insurer will apply its discretion.

- **Cover / Insured Benefit** means a lump sum benefit(s) payable to the Cover Benefit Beneficiary(ies) in the event of valid claim upon the occurrence of an Insured Event.
- **Cover Start Date / Inception Date** is the date that Premiums are received by the Insurer in respect of the Main Member for the first time. This is the date from which Waiting Periods commence and when Accidental Death is covered.
- **Extended members** means beneficiaries of the Main Member who are dependent on the Main Member for financial assistance towards the costs of a funeral. **Insured event** means the death of a Policy Member. Also referred to as **Beneficiaries**.
- **Membership Book** is this document that details the terms and conditions applicable to Cover as also detailed on Wisani's website.
- **Policy Certificate** means the document that details the Main Member and Policy Members covered in terms of the policy.
- **Policy Member/s** means You, the Main Member and all the other lives assured on this Policy, also referred to as beneficiary.
- **Premium** means the total monthly amount payable for the Cover, including all commission and administration costs.
- **Scheme** means the collectively underwritten individual policies onboarded to the Insurer via Wisani.
- **Spouse** means one person to whom the Main Member is married in terms of law, including a customary marriage in accordance with the applicable indigenous law or the doctrines of any recognised religion or tradition; or a common law spouse or life partner, provided that the Main Member provides satisfactory proof of the permanency of his/her relationship with his/her life partner and provides proof that they have lived together for at least 12 (twelve) months before the Cover Start Date.
- **Waiting Period** is the number of days during which no Policy Benefits are payable as specified in this Policy, but during which Premiums remain payable.

COVER & PREMIUMS

- The Applicant may cancel the policy within 31 days from date of signature, provided that no benefit has been claimed or an Insured Event has not yet occurred. All premiums paid to date will be refunded subject to cost of any risk cover enjoyed.
- Claim payments in the event of the death of the Main Member are payable to the Cover Benefit Beneficiary(ies) directly or via Wisani for onwards payment to the nominated Cover Benefit Beneficiary. Claim payments in the event of an Insured Event other than the death of the Main Member are payable to the Main Member directly or via Wisani for onwards payment to the Main Member. The Insurer will honour the written request of a claimant to have a claim payment made directly to a Funeral / Burial service provider.
- The nominated Cover Benefit Beneficiary has to be 18 years or older and have a valid South African bank account.
- Cover will cease in respect of all Policy Members on the death of the Main Member. Should a beneficiary wish to continue with the Policy as a new Main Member, a new Application Form must be completed and submitted in order for Cover to continue without new or additional waiting periods being applied in respect of lives covered as at date of death of the Main Member. Cover in respect of all Policy Members is subject to Premiums having been received.
- Premiums are payable for the duration of the Policy and are not refundable.
- Should a premium not be received on the premium due date, such policy will be regarded as in arrears and, in case of a claim, the value of the outstanding premium will be deducted from the claim amount.
- Should a third premium not be received on the subsequent premium due date, such policy will lapse and cover will cease.

- If the Insured Benefit lapses due to non-payment of premiums, the Policyholder may apply directly or via Wisani or Wisani Administrators, as the case may be, for reinstatement of Cover. Reinstatement will be allowed within 2 months from the effective lapse date, without imposing a new waiting period. The remaining period of a waiting period that had not yet passed at the time of lapse, will however still apply and outstanding premiums have to be paid in order for a reinstatement of cover to occur. Reinstatement of cover is not allowed at claim stage. The Insurer reserves the right to either accept or decline reinstatement of the Policyholder or any other Policy Member(s).
- The Insurer reserves the right to adjust Premiums as determined by the Insurer's Head of Actuarial Control Function to the Policy benefits under this policy in the event of any government, provincial, municipal or other such authority imposing any involuntary charges, levies or taxes on the Insurer in respect of this Policy.
- The Insurer reserves the right to review premiums by giving 31 days' notice, but at least annually.
- The Policyholder may cancel the cover in respect of the Policy at any time by giving 31 (thirty-one) days' notice to Wisani, Wisani Administrators or the Insurer. In the event of cancellation, this Cover shall continue in force during the period of notice in respect of all Policy members covered under the Policy for the period of such notice and for which Premiums have been received. The Insurer may similarly cancel the cover in respect of the Policy on reasonable grounds at any time by giving 31 (thirty-one) days' notice, subject to prevailing legislation.

WAITING PERIODS

- No Waiting Period will apply for Accidental Cover, provided the first premium has been received.
- A 90 day Waiting Period will apply in respect of natural deaths, including suicide in respect of any Policy Member.
- If Benefits are added or increased at any stage in respect of a Policy Member, a new Waiting Period will be applicable to the added Benefit or the increase in Benefit amount, as the case may be, in respect of such Policy Member.
- If this Policy replaced an active funeral policy, the Waiting Period served on the replaced policy will be taken into account. This is however only applicable in respect of the Cover amount of the replaced policy; if the selected Cover amount is higher, then there will be a Waiting Period on the increased cover amount. This is also only applicable to Policy Members who were covered on the replaced policy; new Policy Members will serve the full Waiting Periods. The replacement must be proven by providing a notice of cancellation with the previous insurer, and 3 months' payment history with the previous insurer for each replaced policy. Should this not be received when the data is submitted, the member will default to a 90 day waiting period.

RESTRICTIONS & EXCLUSIONS

- No Insured Benefits are payable in the event of the occurrence of an Insured Event arising directly or indirectly from, or traceable to war, riots, civil commotion, terrorist activities, wilful exposure to danger, participation in any criminal act; radioactivity or nuclear explosions or intentional self-inflicted injury.
- A Main Member is only allowed one funeral plan policy per insured person.
- Should an Insured Event occur in respect of a Main Member or any other Policy Member outside the borders of South Africa, such claim will be

subject to receipt of the official proof of death from another country, which the Insurer may or may not be in a position to verify.

- Policy Members who are pregnant and require cover for children should move to a product plan that accommodates children as soon as possible, bearing in mind that waiting periods applicable to the Main Member are also applicable to children. The Insurer will however, in good faith, cover newborn children born to the Main Member for the first 3 (three) months from the date of birth.
- This Policy cannot be ceded, nor is it capable of being assigned or pledged as security in any manner.
- If it is proved that the Insured Benefit has been based upon an incorrect statement of age or date of birth of any Policy Member the Insurer may cancel Cover or, at its discretion, adjust either or both the Cover Amounts or Premiums due to what it would have been had it been based upon the real age or date of birth.
- The Insurer reserves the right to amend, revoke, vary or alter any of the terms and conditions of this policy provided that the Insurer gives the Policyholder and / or Wisani at least 31 (thirty-one) days' written notice of its intention to do so.
- The information provided and all declarations made by the Applicant form the basis of this Policy. This Policy and Cover shall be voidable in the event of misrepresentation or non-disclosure by or on behalf of the Applicant of any fact material to the assurance.
- Should a certain number of Extended Members be included in Family Cover as per the Application, Policy Benefits will apply only to the Extended Members as at the Cover Start Date for that Main Member. In the case of the death or removal of an Extended Member, such member may not be replaced by another extended Family Member.
- Should Extended Family Members not be included in Family Cover as per the Application, Cover may be selected, if applicable, at an additional

age-related monthly premium, based on the individual's age at Cover Start Date. These rates appear in the Application and on Wisani's website.

- Should the life of any Policy Member be insured more than once on this Scheme, the total cover amount payable in respect of the death of such Policy Member will be R9 900 which will be paid on a pro-rated basis to the respective Main Members.

CONSENT & DISCLOSURES

- The Applicant accepts that the Insurer can communicate with them telephonically and/or electronically. All records shared with the Insurer may be stored electronically. The Insurer values clients' privacy and personal information. The detailed Privacy Policy can be viewed online on the Insurer's website.
- When the Applicant enters into this policy, they will be providing personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 (POPI). The Insurer will take all reasonable steps to protect such personal information. The Applicant authorises the Insurer to:
 - Process their personal information to communicate information to them that they requested, provide them with insurance services, verify the information they have provided against any source or database, compile non-personal statistical information about them;
 - Transmit their personal information to any affiliate, subsidiary or re-insurer so that the Insurer can provide insurance services, and to enable the Insurer to further its legitimate interests including statistical analysis, re-insurance and credit control.
 - Transmit their personal information to any third-party service provider that the Insurer may appoint to perform functions relating to the policy on its behalf.

- The Applicant acknowledges that this consent clause will remain in force even if the policy is cancelled or lapses.

CLAIMS & CLAIM PAYMENTS

- In the event of a claim, Wisani should be contacted.
- The occurrence of the Insured Event must be reported in writing within 12 (twelve) months of such occurrence. If for any reason whatsoever notice of claim following the occurrence of the Insured Event under this Policy is not given within the period of 12 (twelve) months, all Policy benefits under this Policy in respect of such claim shall be forfeited and the claim shall not be honoured.
- Claim payments will be made into South African bank accounts only.
- No claim shall be considered, or Insured Benefit paid out under this Policy if the claimant is unable to furnish documentation acceptable to the Insurer, which are positive verification of the Insured Event.
- No claim shall be considered, or Insured Benefit paid out under this Policy if the Policy member does not fall within the definitions or parameters as detailed in this Policy and the Application, with the possible exception of Policy Members from a replaced Scheme. In the event of a claim in respect of such Policy Members, previous terms and conditions will be considered to the extent that such terms and conditions may be more favourable in respect of the deceased Policy Member.
 - If any claim under this Policy is in any respect fraudulent, or if any fraudulent means are used by the Policyholder or anyone acting on their behalf to obtain any Insured Benefit under this Policy, such claims shall not be honoured and the Insurer will have the right to cancel the Policy at its discretion.
- The Insurer shall be entitled to apply set-off against any Benefits payable and any outstanding Premiums or other amounts payable to the Insurer.

- Payment of the Insured Benefits provided for in terms of this Policy shall be a full and effectual discharge of Insurer's liabilities in terms of the Policy.
- The following documentation and requirements need to be provided to Wisani when submitting a claim:
- Completed official claim form;
- Certified copy of Identity Document of the claimant;
- Certified copy of Identity Document of the deceased;
- Notification of death – BI 1663 or BI 1680
- Copy of the Cover Benefit Beneficiary's stamped bank statement;
- A police report in the event of Accidental Death; and
- Any such other documentary proof as may be required by the Insurer at its sole discretion.

SCHEME PARAMETERS

Policy Member Type	Waiting Period	Max Age Restriction	Min Age Restriction	Max Cover Amount
Main Member	months	None	3	00%
Spouse	months	None	3	00%
Child Aged 14 +	months	None	None	00%
Child Aged 6 – 13	months	N/a	None	0%

Child Aged 0 – 5	months	/a	None	5%
Extended Aged 14	months	None	None	00%
Extended Aged 6 – 3	months	/a	None	0%
Extended Aged 0 –	months	/a	None	5%

Plan name and description	Cover Amount	Open / Closed
Plan A Main Member, Spouse, up to 5 children, 2 Parents, 4 / Extended Members*	R3,300	Closed
Plan B	R3,300	Closed

Main Member, Spouse, up to 16 beneficiaries		
Plan C Main Member, Spouse	R3,300	Closed
Plan E Main Member, Spouse, up to 10 beneficiaries	R3,300	Open
Plan F Main Member, Spouse, up to 6 beneficiaries	R3,300	Closed
Plan Uniq Main Member, Spouse, up to 4 beneficiaries, 2 Employees, 2 Extended Members*	R3,300	Closed

PRODUCT DETAILS* *Additional Extended Members may be added at a rate per member per month*

CASH TOP-UP ADD ON (OPTIONAL)

Additional cash benefit as follows:

Main Member & Spouse	R8 600
Beneficiaries / Child Aged 14 +	R5 600
Beneficiaries /Child Aged 2 – 13	R2 800
Beneficiaries / Child Aged 4 months to 1 year	R1 400
Child Aged 0 – 3 months	R0

TOMBSTONE ADD ON (OPTIONAL)

A tombstone as per the details below:

Main Member & Spouse & Beneficiaries / Child Aged 14 +	Complete Society Tombstone valued at R1 600
---	--

Beneficiaries /Child Aged 7 – 13 years	Large Gravemarker valued at R800
Beneficiaries / Child Aged 1 – 6 years	Small Gravemarker valued at R400
Child Aged 0 – 11 months	None

SOCIETY TOMBSTONE includes:

Headstone

Curbs & Chips

Top/Front Polish

Lettering

Transport to the grave

Installation

GRAVEMARKER includes:

Gravemarker

Stand

Top/Front Polish

Lettering

Transport to the grave

Installation

COMPLAINTS & COMPLIANCE

- Any complaints must first be lodged with Wisani Administrators to complaints@wisani.co.za or via Whatsapp: 065 711 2946. Should the resolution not be satisfactory, the Insurer can be contacted on the numbers above or via e-mail Lifecomplaints@kingprice.co.za. Any complaints must be submitted in writing.
- Should there be concerns about the information received, the Insurer's Compliance Department can be contacted on 086 11 22 222 or Lifecompliance@kingprice.co.za. If resolution is still unsatisfactory, complaints may be lodged with the Regulators at the below addresses:

FAIS Ombud P.O Box 74571, Lynnwood Ridge, 0040

Email: info@faisombud.co.za

Website: www.faisombud.co.za

Tel: 012 762 5000 / 012 470 9080

Fax: 012 348 3447 / 086 764 1422

Long-term Insurance Ombud Private Bag X45, Claremont, Cape Town, 7735

Tel: (021) 657 5000 / 086 0103 236

Fax:(021) 657 0951

E-mail: info@ombud.co.za

Website: www.ombud.co.za

Declaration:

By my signature hereto, I, the Policyholder, give permission to Wisani Administrators cc to:

- Arrange for Funeral cover on my behalf.
- Instruct King Price Life to effect changes to or renew the Funeral policy/ies and other benefits on my behalf;
- Collect and receive all premiums payable by me and to pay the premiums over to King Price Life on my behalf;
- Receive and collect all statutory and/or other notices, product documents and communications from King Price Life on my behalf, for the purposes of providing such notices to me;
- Process and validate claims for the benefits in terms of the policy/ies and to assist me and/or my Cover Benefit Beneficiary in lodging claims;

- Collect and receive benefits payable in terms of the policy/ies from King Price Life for my benefit or the benefit of my Cover Benefit Beneficiary;
 - Deal with general administrative queries in respect of my policy/ies and benefits.
 - Should it be in my best interests to do so, terminate my policy/ies with King Price Life for the purposes of assigning me to a new Funeral plan with a new insurer/underwriter.
 - The mandate given above will continue to be in place with the new insurance company in the event of a change of insurer.
-

TERMS AND CONDITIONS (VAPS)

The Death should be reported as soon as possible at any branch of Wisani during normal office hours with the following documents:

- Membership Book
- Identity book of the deceased
- Identity book of the informant
- Cellphone contact number in working order

1. **WISANI** should be notified and consulted **at least 7 days** before a date and time is set for a funeral.
2. The claimant means a person who makes a claim for the VAPS benefits.

3. Waiting periods will be the same as in respect of the Insured Benefit.
4. Wisani reserves the right to amend, revoke, vary or alter any of the terms and conditions of the VAPS benefits provided that Wisani gives the Policyholder at least 31 (thirty-one) days' written notice of its intention to do so.
5. The benefits received in terms of VAPS are subject to the following:
 - The funeral services of **Wisani** are utilised; and
 - All monthly payments are up to date; and
 - The deceased's name and full identity number is registered with Wisani; and
 - Waiting period has been completed;
 - The deceased's age qualifies in terms of the specific plan applicable;
 - The VAPS can only be provided once per claim event; and
 - The VAPS have no cash value or surrender value.

PREMIUMS & PAYMENTS

- The total monthly premiums due appear on the Application and on Wisani's website, wisani.co.za.
- All payments must be made at one of the following places: Wisani vehicle at the pay points; Wisani branch; Debit Order; Pay@ Outlets.
- All payments must be paid to a Wisani employee and the Policy Member must ensure that he or she receives the official Wisani receipt.

Funeral Benefits

Additional benefits offered by Wisani as follows:

Main Member, Spouse and beneficiaries:

- Airtime
- Transport (*400km radius from Tzaneen*)
- Mortuary Services
- Delivery
- Specified Casket
- Coffin Spray
- Cross Plate
- 100 Programmes
- Grave Tent
- Family Tent and chairs at grave
- Tent and chairs at home
- Funeral service

Age Restrictions on beneficiaries:

- 6 – 13 Years: Transport (*400km radius from Tzaneen*), Mortuary Services, specified Child Casket, Funeral Service, Coffin Spray
- 1 – 5 Years: Transport (*400km radius from Tzaneen*), Mortuary services, specified Baby Casket, Coffin Spray, Small Funeral Service

EMERGENCY PROCEDURE

The information below explains the initial steps to follow should you find yourself in an unexpected emergency.

- ***Contact our 24 Hour Standby on:***

083 513 4988

1. A Wisani driver closest to you will be deployed.
2. When no doctor is present the family will be referred to a doctor once they have visited a Wisani office.
3. The family must complete an official Home Affairs form: The DHA-1663, which must be handed over to our office staff when it is complete.
4. Our driver will notify you about the closest branch for the funeral arrangements.

- ***Visit a Wisani branch as soon as possible***

1. Take the following with you: Membership Book

ID of the deceased ID of the informant

Bank statement with clear bank details

2. Your arrangement officer will go through all the details with you and help you to arrange everything as smoothly as possible.

Please note: Our drivers are instructed to NOT discuss policy status or arrangement details, like the date, with anyone during the collection. This will be done during your first branch visit with your arrangement officer.

ONLINE PAYMENTS

1. Detailed description of goods and/or services

Wisani Burial Society CC is a business in the Financial industry that provides funeral services.

2. Delivery policy

Subject to availability and receipt of payment, requests will be processed within 2 days and delivery confirmed by way of SMS

3. Export restriction

The offering on this website is available to South African clients only.

4. Return and Refunds policy The provision of goods and services by Wisani Burial Society CC is subject to availability. In cases of unavailability, Wisani Burial Society CC will refund the client in full within 30 days.

5. Customer Privacy policy

Wisani Burial Society CC shall take all reasonable steps to protect the personal information of users. For the purpose of this clause, "personal information" shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (PAIA). The PAIA may be accessed on:

<https://www.justice.gov.za/legislation/acts/2000-002.pdf>

6. Payment options accepted

Payment may be made via Visa, MasterCard, Diners or American Express Cards or by bank transfer into the Wisani Burial Society CC bank account, the details of which will be provided on request.

7. Card acquiring and security

Card transactions will be acquired for Wisani Burial Society CC via PayGate (Pty) Ltd who are the approved payment gateway for all South African Acquiring Banks. DPO PayGate uses the strictest form of encryption, namely Secure Socket Layer 3 (SSL3) and no Card details are stored on the website. Users may go to www.paygate.co.za to view their security certificate and security policy.

8. Customer details separate from card details

Customer details will be stored by Wisani Burial Society CC separately from card details which are entered by the client on DPO PayGate's secure site. For more detail on DPO PayGate refer to www.paygate.co.za.

9. Merchant Outlet country and transaction currency

The merchant outlet country at the time of presenting payment options to the cardholder is South Africa. Transaction currency is South African Rand (ZAR).

10. Responsibility

Wisani Burial Society CC takes responsibility for all aspects relating to the transaction including sale of goods and services sold on this website, customer service and support, dispute resolution and delivery of goods.

11. Country of domicile This website is governed by the laws of South Africa and Wisani Burial Society CC chooses as its domicilium citandi et executandi for all purposes under this agreement, whether in respect of court process, notice, or other documents or communication of whatsoever nature 84 Agatha street, Arbor Park, 0850, Tzaneen Limpopo.

12. Variation

Wisani Burial Society CC may, in its sole discretion, change this agreement or any part thereof at any time without notice.

13. Company information

This website is run by Wisani Burial Society CC based in South Africa trading as Wisani Funeral Services and with registration number 2001/075639/23

14. Wisani Burial Society CC contact details

Company Physical Address: 84 Agatha street, Arbor Park, 0850, Tzaneen, Limpopo. Contact Number: 015 307 6503