



TD Administrative Services (Pty) Ltd  
Reg No 2014/090534/07  
An authorised financial service provider FSP7379  
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Unit 1, Coram Park  
86 Ferero Avenue, Randpark Ridge, 2169  
[www.tdas.co.za](http://www.tdas.co.za)

## FUNERAL SURE / FUNERAL PLUS – SUMMARY OF COVER

This document gives more information regarding the extent of the policy cover, monetary obligations on the part of the policyholder and consequences of nonpayment of premiums and claims notification procedures. A full copy of the master policy is available on request.

### Terms and Conditions

This addendum to the policy schedule sets out the benefits and conditions of your contract in detail. The completed application form with all the declarations and information provided by the insured will form the basis of the contract between the Insured and the Underwriter. Any incorrect statements made in good faith will not cancel any of the benefits applied for, unless such declaration and information would have materially affected the assessment of the risk at the time of the application.

All references to age mean the actual age attained. If there is a difference between the information supplied in the original application or subsequent additions to the application, and the particular applicant was too old to qualify for benefit at the time of application, the Underwriter's only obligation shall be to return any premiums that it received for the particular insured's life. The policyholder is required to supply proof of his or her identity.

No medical underwriting requirements will apply to any applicant under the policy, but the Underwriter has the right to accept or decline an application. No waiver of any of the terms and conditions of this contract will be binding for any purpose unless expressed in writing and signed by the relevant party. Any such waiver will be effective only in the specific instance and for the purpose given. No failure or delay by either party exercising any right, power or privilege will operate as a waiver, nor will any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof.

### Protection of Personal Information Act, 2013 (POPIA)

The Company or its authorised representatives shall process, disclose or transferring personal information only for the intended purpose of administering this contract or for any statutory purposes.

An Insured Person has the right to -

- object to the processing of their personal information on reasonable grounds, unless legislation allows for such processing, in the manner prescribed by POPIA;
- request from the Company details of personal information the Company or its authorised representatives holds, and details of how personal information is processed. Requests should be addressed to –

The Information Officer  
TD Administrative Services (Pty) Ltd  
Unit 1, Coram Park  
86 Ferero Avenue  
Randpark Ridge, 2169

Tel: 086 111 2348  
Email: [enquiries@tdas.co.za](mailto:enquiries@tdas.co.za)

- lodge a complaint with the Information Regulator, as per the contact details provided below.

Chief Executive Officer  
Mr Marks Thibela  
P.O Box 31533  
Braamfontein  
2017

Tel: 010 023 5200  
Email: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)

The Company shall use its best endeavors to ensure personal information is reliable. The Principal Insured Person shall be responsible for advising the Company of any changes to the personal information of an Insured Person in a timely manner and such information is complete, correct and up to date.

You have the right to cancel this policy within 30 days of the original inception date, providing that a claim has not been submitted. Should you choose to cancel this plan you may do so by contacting TD Administrative Services, in writing and any premiums already paid will be refunded, providing that a claim has not been submitted or paid under this policy.

The policyholder must be under 65 at the time of applying for the cover, and additional adult dependants must be under the maximum age as specified in the application form at the time that they are added. The benefit and premium payable in respect of parents / parents in law / adult dependants is calculated from the age at which they are added.

Details on the options available, monthly premium and benefit amounts are as per the application form / policy schedule.

#### **NOMINATED BENEFICIARY**

The policyholder may nominate a beneficiary to receive the proceeds of the policy after their death. This must be a natural person and may be withdrawn by the policyholder at any time. The change or withdrawal of the nomination shall not be binding on the Underwriter unless the policyholder informed the Underwriter in writing, allowing enough time for the Underwriter to record the nomination. The nomination of the beneficiary shall not allow the beneficiary to claim benefits under the policy during the lifetime of the policy.

The nomination of a beneficiary shall be terminated automatically by the death of the beneficiary during the lifetime of the policyholder or the legal disqualification of the beneficiary. If the policyholder dies without a nominated beneficiary the benefits payable in terms of the policy will be paid at the discretion of the Underwriter, to the claimant who submits the required claim documents. If the nominated beneficiary cannot be located within a reasonable period of time, at the discretion of the Underwriter, the claimant who submits the required documents will be paid. Other nominations or provisions in a will or other testamentary instrument that the policyholder agrees to, shall not affect or invalidate any existing beneficiary nomination that the Underwriter has recorded.

On the death of any insured, other than the policyholder, the sum insured will be paid to the policyholder.

#### **TERRITORIAL LIMITS**

Cover is limited to the insureds residing in the SADC Region – comprising Angola, Botswana, Democratic Republic of Congo, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe.

#### **CURRENCY AND LAW**

The policy shall be subject to the laws of the Republic of South Africa. Any money payable under the policy, whether this consists of premiums payable to the Underwriter or benefits payable to the policyholder, shall be in the currency of the Republic of South Africa.

#### **POLICY VALUES**

The policy has no loan, cash or paid-up value and cannot be ceded or assigned.

#### **PREMIUM REVISION**

The actuary of the Underwriter may revise the premium rate to bring the rates in line with the actual number of claims received. The Underwriter will give the policyholder at least 1 (one) month written notice of any changes in the benefits or the premium rate.

#### **LAPSED POLICIES**

If a premium is not paid monthly in advance it will lapse. No premiums paid will be refunded to the policyholder in such an event.

#### **WAITING PERIOD**

A waiting period of 3 (three) calendar months will apply to the policy for all insured persons (and any additional insured persons added to the policy), and 9 (9) months in respect of parents / parents in law / additional adult dependants after the starting or re-starting date of the policy, unless death is due to an accident. The Underwriter will not pay any death benefit claim if the first premium has not been received.

Any additional insured persons added to the policy will be subject to applicable underwriting requirements, conditions of the policy and the waiting period will be imposed from date of acceptance. No waiting period applies if death is caused by an accident, providing the first month's premium has been received by the Underwriter.

## EXCLUSIONS

The Underwriter is not liable under this benefit should death be wholly or partially, directly or indirectly, caused by or traceable to:

- Suicide, attempted suicide or self-inflicted injury.
- Any violation of criminal law, including but not restricted to the abuse of alcohol or drugs.
- A full list of exclusions is listed in the master policy wording – copy available on request.

## OVERPAYMENTS

Should any erroneous overpayment of benefits occur under this policy, for whatever reason, such overpaid amounts will be payable to the underwriter.

## CLAIM PROCEDURE

A claim must be reported within three (3) months of the date of death, and all documents requested must be submitted within nine (9) months of the date of death, failing which the claim will not be paid. Please note that, in the event of a claim, the sum insured will not earn any interest during the claims process. The insured amount, in accordance with the policy schedule, is payable in the event of a claim that is supported by the following documents (all copies of documentation must be original certified copies):

1. Claim form.
2. Identity document or birth certificate of the deceased.
3. Identity document or birth certificate of the claimant.
4. Notification of Stillbirth/Death (form BI-1663)
5. Death certificate (form B1-5) – issued by Home Affairs when the deceased had a registered identity number **or**
6. Abridged death certificate (form B1-20) issued by Home Affairs when the deceased had no identity number.
7. In the event of death by unnatural causes – the police statement, completed by the investigating officer.
8. Proof of banking details.

The underwriter can request other documentation to substantiate the claim if necessary

## COMPLIANCE AND COMPLAINTS

Please submit any complaint you may have, in writing, to:

The Compliance Officer, c/o [roxanne@tdas.co.za](mailto:roxanne@tdas.co.za) or posted/ delivered to Unit 1, Coram Park, 86 Ferero Avenue, Randpark Ridge

Should your complaint not be resolved to your satisfaction you may, within 6 months, refer the matter in writing, attaching supporting documentation thereto to:

The Office of the Ombudsman for Long Term Insurance  
Private Bag X45  
CLAREMONT 7735

TD Administrative Services (Pty) Ltd (Reg. No 2014/090534/07) is an authorized Financial Services Provider (FSP 7379), and is acting as a non-mandated intermediary on behalf of Hollard Group Risk a division of the Hollard Life Assurance Company Limited (Registration Number 1993/001405/06), a Licensed Life Insurer and an Authorized Financial Services Provider (FSP No 17697) the Insurer of this policy, in terms of an agreement between the parties entered into as required in terms of section 49 A of the Long Term Insurance Act No 52 of 1998. TD Administrative Services performs binder and administrative functions. Fees charged for these functions in respect of this policy are 10.05% of gross premium to perform admin functions and 17.86% of gross premium to perform binder functions.