

Policy Number EMAS00043
Client Name XG MABASO

Payment Type DO Pay@ Number 11661

Date Enrolled 01/02/2020
Res. Address
Postal Address
Tel. Home
Cellular

Tel. Work
Faximile

BANK / DEBIT ORDER INFORMATION

PLAN USED

Bank Name -
Account number
Branch Name
6 Digit Code
Account Type
Account Holder
Enforce Date 01/02/2020
Deduction Days 1

Insurer **BRIGHTROCK - SOCIETY/TRADITIONAL**
Group **EMASIMINI-SOCIETY**
Plan **Main Member + Nominated**

Beneficiary -

Waiting Period End 01/08/2020

Insurable Clients :

Name & Surname	Birthdate	Identity No.	Inception Date	Relation	Cover	Deceased Cancelled
XG MABASO	25/02/1990	9002251023088	01/02/2020	Principal	10,000.00	//
R RIKHOTSO	01/12/1978	7812015680086	01/02/2020	Nominated	10,000.00	//
K RIKHOTSO	28/07/2013	1307280949080	01/02/2020	Nominated	10,000.00	//
K RIKHOTSO	26/04/2018	180426	01/02/2020	Nominated	10,000.00	//
GE MAKHUBELE	25/12/1951	5112250519087	01/02/2020	Nominated	10,000.00	//
V MABASO	14/04/1997	970414	01/02/2020	Nominated	10,000.00	//
RK RIKHOTSO	03/03/1954	5403030573084	01/02/2020	Nominated	10,000.00	//
MF NGOVENI	12/04/1955	5504124657087	01/02/2020	Nominated	10,000.00	//

Executive Underwriting Managers

Address 113 Van Rensburg Str Parktown Estate Gauteng 0084

Tel. 0861386386 Email. info@eumanagers.co.za
Fax. 0865516943 FSP. 33564

Signature _____ 28/02/2020
Insured Main Member

Summary of the terms and conditions

Your policy is facilitated by the Parlour: The insurance cover is available under the Group Master Policy held by Executive Underwriting Managers (EUM) and underwritten by BrightRock Life Limited, an authorised financial services provider and registered insurer (Registration number 1996/014618/06, FSP Number is 11643).

Duration of your funeral assistance cover: This funeral cover policy is a whole-of-life funeral policy, which means that your cover (and your dependants' cover) will remain in place as long as your policy premiums are paid.

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 members and reinstatement. No waiting periods will apply if the main member or dependants were to pass away in an accident as long as the first premium has been paid. Existing members who were insured by the previous underwriter will 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 or cash. Premiums must be paid by the 10th of each month.

How to claim: You must submit your valid claims to the Parlour within six months from the date of the claim event. 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 you can be paid out under this policy is limited to a maximum rand amount. This will depend on the plan you selected, which may not exceed R30,000.00 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.

Claim Documents to be submitted:

- Fully completed Brightrock claim form;
- Certified ID copy of the main member;
- Certified ID copy of the deceased or certified Birth Certificate if the deceased is a child;
- Certified copy of an electronic death certificate;
- Proof of banking details not older than three (3) months;
- In case of unnatural causes of death, a completed police report; and
- In case of stillborn, a clinic card and B11663.

Cooling-off period: If you change your mind about this policy, you have 31 days from the day you receive BrightRock's SMS confirming your policy number and start date of your policy to cancel it. If you cancel your policy within this period, BrightRock will refund your premium (excluding the administration fee). Please contact Parlour Name for details on how you can cancel your policy.

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.

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

- Suicide or attempted suicide within the first two years 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;
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How to make changes to your policy: Please contact your agent, Parlour Name if you would like to make any changes to your benefit or change your contact information.

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Declaration: I have read through the terms and conditions, I understand the rules and conditions of this policy. I declare to the best of my knowledge and understand that the particulars on the application form are true and correct. I am satisfied that the plan chosen by me, best suits my needs. I am able to afford the monthly funeral insurance premium. I am not replacing an existing Funeral Policy with this policy.

Record of Advice: The funeral benefit that Brightrock Pty Ltd pays will be in Rand value, I nominate the following beneficiary to receive the benefit as a cash lump sum from Brightrock Pty Ltd:

Full name and surname	
ID number	

.....
Signature

.....
Date

.....
Agent

Policy Number EMAS00045 Payment Type DO Pay@ Number 11661
 Client Name HP RIKHOTSO

Date Enrolled 01/02/2020
 Res. Address
 Postal Address
 Tel. Home Tel. Work
 Cellular Faximile

BANK / DEBIT ORDER INFORMATION	PLAN USED
Bank Name - Account number Branch Name 6 Digit Code Account Type Account Holder Enforce Date 01/02/2020 Deduction Days 1	Insurer BRIGHTROCK - SOCIETY/TRADITIONAL Group EMASIMINI-SOCIETY Plan Main Member + Nominated Beneficiary - Waiting Period End 01/08/2020

Insurable Clients : Name & Surname	Birthdate	Identity No.	Inception Date	Relation	Cover	Deceased Cancelled
HP RIKHOTSO	28/10/1985	8510280596081	01/02/2020	Principal	10,000.00	//
MN RIKHOTSO	27/08/1981	8108275413089	01/02/2020	Nominated	10,000.00	//
AE RIKHOTSO	12/08/2013	1308120483082	01/02/2020	Nominated	10,000.00	//
MG VALOYI	03/08/1956	5608030577089	01/02/2020	Nominated	10,000.00	//
KT BALOYI	21/04/1951	5104215365086	01/02/2020	Nominated	10,000.00	//
NG BALOYI	25/09/1974	740925	01/02/2020	Nominated	10,000.00	//
K BALOYI	19/02/1949	490219	01/02/2020	Nominated	10,000.00	//
RK RIKHOTSO	03/03/1954	5403030573084	01/02/2020	Nominated	10,000.00	//
TS MALULEKE	25/06/1952	5206255566083	01/02/2020	Nominated	10,000.00	//
GK MALULEKE	05/02/1962	620205	01/02/2020	Nominated	10,000.00	//

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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).

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- Participation in any terrorist activity, riot, civil commotion, rebellion or war leading to injury of death;
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ID number	

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Signature

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Date

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Agent

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