



EMASIMINI FINANCIAL SERVICES

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Manor House
Kempton Park

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Authorised Financial Service Provider - FSP 47436
Facilitating Agent of EUM FSP 33564

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 EUM once the insurance cover has been accepted. The full terms and conditions of the policy is 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: Funeral

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

Initial & surname: ID Number: Relation: Benefit:

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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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 and I am not replacing an existing funeral policy with this policy;

This funeral policy suits my financial needs and expectations and I will read the terms and conditions contained on the back hereof.

I nominate the following person to receive the benefit:

Beneficiary	Contact details

Signature Main Member

Date

BrightRock Life Ltd is an authorised financial services provider and registered insurer.
Company registration no: 1996/014618/06, FSP 11643. Terms and conditions apply.
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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 BI1663.

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;
- The death of an unborn child due to the termination of a pregnancy (abortion).

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.

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 will your cover start: Your cover will only start once BrightRock receives your first premium. BrightRock reserves the right to decline your application within 31 days of you applying for cover. If you cancel your policy within 31 days of BrightRock confirming your policy number and policy start date BrightRock will refund your premium (excluding administration fee).

Complaints: We hope never to give you any cause for complaint. But if you're ever unhappy with our service or the advice you've received, please contact us on the following details:

Executive Underwriting Managers cc – FSP 33564	Brightrock Life Limited - FSP 11643
Tel: 012 546 9977 / 7513 Fax: 086 552 0492 Email: vicky@eumanagers.co.za www.eumanagers.com	165 West Street, Sandton, Gauteng, 2146 Tel: 086 1011 1065 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 <i>Postal address</i> PO Box 74571, Lynwood Ridge, 0040 Contact Centre: 0800 20 37 22 Tel: +27 (0) 12 762 5000 +27 (0) 12 470 9080 Email: info@faisombud.co.za.co.	Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 <i>Postal address</i> Private Bag X45, Claremont, Cape Town 7735 Tel: +27 (0) 21 657 5000/ 0860 103 236 Fax: +27 (0) 21 674 0951 Email: info@ombud.co.za www.faisombud.co.za.

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	

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Signature Date Agent