



Miss Rachel Koketso Maphopha  
657 Block K  
Soshanguve  
0152

02-10-2017

Dear Miss Rachel Koketso Maphopha

**Your new policy schedule for funeral policy 112693992, through 1Life**

Please find enclosed your new policy schedule with all the requested changes. This document replaces all previous schedules from the date that your changes became effective.

Kindly read through your schedule carefully and check if all your personal and cover information is correct.

One of our friendly consultants is always here to assist if you have any questions or need an explanation regarding your funeral policy. Simply call us on 0860 10 51 94, any time between 8am and 6pm on weekdays.

Please click on the link below to access your policy book

[Policy Book](#)

Kind regards,

The 1Life Team



## POLICY SCHEDULE

The policy schedule specifies details of your funeral policy through 1Life. All information included in this schedule refers to the detailed general terms and conditions contained in the master policy, which is available upon request. Please check that we've recorded your personal and cover details accurately. Corrections or changes may affect your premium, the acceptability of your policy, and claims. Kindly contact us should there be any changes. This document replaces all previous policy schedules sent to you.

Policy Number:	112693992	Commencement Date:	01-04-2015
Effective Date of Amendment	02-10-2017	Policy Anniversary:	APRIL

### Principal Member details

Full Name:	MISS RACHEL KOKETSO MAPHOPHA	ID Number:	911025*****
Home Telephone:	(021) 6504126	Fax Number:	NONE
Work Telephone:	NONE	Cell Phone:	0712141581
E-mail Address:	koketso.maphopha@gmail.com		
Physical Address:	657 BLOCK K SOSHANGUVE 0152		

### Additional members

The following additional members have been added to this policy. Please note that at claim stage, should your product supplier not be in possession of a valid South African ID number for the additional members, they may not be able to pay out the claim. You can call client services on 0860 10 51 94 to update or change your additional members.

Title:	MR	Initial(s):	TT
Surname:	MAPHOPHA	First Name(s):	TUMELO TIMOTHY
ID Number:	NONE	Date of Birth:	17-04-2017
Gender:	MALE	Relationship:	CHILD - OWN CHILDREN
Contact Number:	0000	Sum Assured:	R10,000.00

Title:	MRS	Initial(s):	PS
Surname:	MAPHOPHA	First Name(s):	PATRICIA SONTU
ID Number:	NONE	Date of Birth:	25-04-1976
Gender:	FEMALE	Relationship:	MOTHER
Contact Number:	0000000000	Sum Assured:	R20,000.00

Title:	MISS	Initial(s):	T
Surname:	MAPHOPHA	First Name(s):	TSHEPISO
ID Number:	NONE	Date of Birth:	15-06-2002
Gender:	FEMALE	Relationship:	SISTER
Contact Number:	0000000000	Sum Assured:	R15,000.00

Title:	MR	Initial(s):	K
Surname:	MAPHOPHA	First Name(s):	KARABO
ID Number:	NONE	Date of Birth:	28-07-2010
Gender:	MALE	Relationship:	BROTHER
Contact Number:	0000000000	Sum Assured:	R10,000.00

Title:	MR	Initial(s):	PK
Surname:	MAPHOPHA	First Name(s):	PHILEMON KGOMOT
ID Number:	NONE	Date of Birth:	20-04-1973
Gender:	MALE	Relationship:	FATHER
Contact Number:	0000000000	Sum Assured:	R20,000.00

## Payment details

Premiums are payable monthly in advance by debit order and are payable:

1. for as long as the premium paying term stipulates, as stated in the premium details table below; or
2. until the death of the life assured (whole of life).

If cover ceases or the full sum assured has been paid out for a certain benefit, no further premiums will be payable for that benefit.

From 10/2017, a deduction of R256.13 will be made on the 25<sup>th</sup> day of every month. Should this date fall on a Sunday or a public holiday, your premium will be deducted either on the day prior to or the first day after the Sunday or public holiday.

If a payment is not received within 30 days of the normal deduction date, your cover will be suspended immediately, while we endeavour to keep you covered by attempting to collect arrear premium/s. We will inform you in writing and via SMS should your premium go as unpaid as well as inform you of the process to recover your outstanding premium/s

We will endeavour to collect arrear premium/s during this 30 (thirty) day period through a variable deduction date premium recovery process which processes your outstanding month's premium/s in the month following non-payment as soon as you have the funds available in your account

Should your product supplier fail to receive payment, all benefits and/or cover will be cancelled and. Premiums already paid to date will not be refunded

The payment will be collected by I.S Services on the deduction dates, on behalf of your insurer.

Should we successfully recover your outstanding premiums on a day different to your selected deduction day, we will change your normal deduction date for future deductions to a more appropriate date for successful premium collection going forward and ensure you remain covered. We will inform you in writing should this change be made.

Consent to this change: No

Financial Institution:	NEDCOR LIMITED	Branch Name and Code:	UNIVERSAL BRANCH (198765)
Account Type:	CURRENT	Account Name:	RACHEL KOKETSO MAPHOPHA
Account Number:	*****8396	Premium Payer:	MISS RACHEL KOKETSO MAPHOPHA

## Sum assured and premium details for members

Member	Sum Assured	Premium
Principal Member	R40,000.00	R128.62
Child (0 to 5 years)	R10,000.00	R8.20
Extended (mother)	R20,000.00	R57.60
Extended (sister)	R15,000.00	R1.88
Extended (brother)	R10,000.00	R3.00
Extended (father)	R20,000.00	R56.83
<b>Total Monthly Premium</b>		<b>R256.13</b>

### Additional premium information

Please refer to your policy document for additional information on the details listed below.

<b>Benefit:</b>	<b>1LifeFuneral Plan</b>
Premium Payment Term:	WHOLE OF LIFE
Policy Anniversary	ONE YEAR FROM THE COMMENCEMENT DATE AND EVERY 12-MONTH PERIOD THEREAFTER, FOR THE DURATION OF THIS POLICY
Annual Premium Escalation:	NONE (LIMITED BY THE PREMIUM GUARANTEE PERIOD)
Premium Guarantee Period:	ONE YEAR FROM THE COMMENCEMENT DATE OF THE POLICY TO THE FIRST POLICY ANNIVERSARY
Monthly Premium	R256.13

### General exclusions

Your product supplier will not pay benefits on any claim where the member's death is directly or indirectly related to, accelerated by, or attributed to:

- suicide or attempted suicide by a member, during the first 24 (twenty-four) months and 24 premiums, from the commencement date or reinstatement of cover irrespective of whether such suicide or attempted suicide is the result of temporary or permanent insanity, mental illness, the influence of drugs or intoxication of the member;
- negligence, recklessness, transgression of the law or intentional exposure to danger;
- a member being under the influence of illegal drugs or habit forming substances; and
- the wilful self-infliction of injuries.

Furthermore, in accordance with the prescribed insurance limitations set out in the Long Term Insurance Act, any life assured under the age of 14 will not receive cover and benefits, in total, exceeding the regulatory maximum. In the event of an assured life turning 14, no additional benefits will be allocated to them without an extension of cover and alteration of premium.

### Waiting period

During the first 6 (six) months and 6 (six) premiums, from the date of commencement of this contract, your product supplier will only pay claims for accidental death. The beneficiary(ies) will not be entitled to claim under this benefit, should the member die from natural causes.

### Beneficiary details

The following beneficiaries have been nominated on this policy. In the event of a claim, they will be contacted however, only one beneficiary will be paid out.

Title:	MISS	Initial(s):	PS
Surname:	MAPHOPHA	First Name(s):	PATRICIA SONTOK
ID Number:	NO ID NUMBER PROVIDED. CALL 0860 10 51 94 TO UPDATE.	Date of Birth:	25-04-1976
Relationship:	MOTHER	Contact Number:	0000000000

## Additional benefits

Please refer to your policy book for additional information on the additional benefits described below.

Benefit	Description	Applicable To
<b>Repatriation Benefit</b>	<ul style="list-style-type: none"> <li>Provides transportation of the deceased from place of death to the final funeral home closest to the place of burial within the borders of South Africa and adhere to cultural requirements in this respect.</li> <li>One family member may accompany the deceased during transport and accommodation of this member is catered for where relevant.</li> <li>Provides assistance with the legal requirements regarding funeral and claim procedures and advice on obtaining a death certificate and associated documents if necessary.</li> <li>This benefit also provides referrals for the following services; however the costs associated will need to be covered by the family: <ul style="list-style-type: none"> <li>Referral to reputable funeral parlours for assistance with funeral or cremation arrangements. Referral to a pathologist or psychologist if required. Referral for special counselling relating to the loss of a child if required.</li> </ul> </li> <li>Any person listed as a life covered under a valid policy qualifies for this benefit.</li> <li>To redeem this benefit, please contact the following number: 011 745 9106.</li> </ul>	All Members Older than 14
<b>Grocery Benefit</b>	R 1,000 once a month, for 6 (six) months after approval of a valid claim	Principal Member
<b>Headstone Benefit</b>	R5,000 paid out 12 (twelve) months after approval of a valid claim	All Members Older than 14
<b>Premium Waiver</b>	Keeps the policy paid in full for 24 (twenty-four) months after approval of a valid claim	Principal Member

## Long Term Insurance Act, 1998

Policyholder Protection Rules under the Long Term Insurance Act, 1998

### Statutory Notice to Long-Term Insurance Policyholders

(This notice does not form part of the Insurance Contract)

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

**1) Your right to know the impact of the decision you elect to make**

- a) The intermediary or insurer dealing with you must inform you of:
  - the premium you may be paying
  - the nature and extent of benefits you may receive.
- b) If the benefits are linked to the performance of certain assets:
  - how much of the premium will go towards the benefit
  - to what portfolio your benefits will be linked.
- c) The possible impact of this purchase on your finances
- d) The possible impact of this purchase on your other policies (affordability)
- e) The possible impact of this purchase on your investment portfolio (affordability)
- f) The flexibility of changes you may make to the proposed contract
- g) The contract terms of the product you intend to purchase.

(It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make a decision.)

**2) Your right when being advised to replace an existing policy**

You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing policy, unless:

- a) the intermediary identifies the policy as a replacement policy
- b) the implications of cancellation of the policy are disclosed to you such as:
  - the influence on your benefits under the old policy
  - the additional costs incurred with the replacement.
- c) the insurer which issued the original policy will contact you and you are advised to discuss the matter with its representative.

**3) Your right to be informed by the insurer**

The insurer will forward you documentation confirming policy details as discussed in paragraph 2 of this notice, which will also include:

- a) the name of the insurer
- b) the product being purchased
- c) the cost in Rands of the transaction and specifically:
  - i) the loadings if any;
  - ii) the initial expense; and
  - iii) the amount of commission and other remuneration being paid to the intermediary.
- d) in the case of policies with an investment element, the ongoing expense and any other fees or charges payable
- e) the summary in terms of section 48 of the Long-term Insurance Act, 1998
- f) the contact number and address of the complaints and compliance officers of the insurer (the insurer may disclose the above information on a generic basis with additional policyholder specific disclosure).

**4) Your right to cancel the transaction**

In most cases, you have a right to cancel a policy in writing within 30 days after receipt of the summary contemplated in section 48 from the insurer. The same applies to certain changes you may make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise this right if you have already claimed under the policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry any investment loss.

**5) Important warning**

- It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.
- It is recommended that you discuss with the intermediary or insurer the possible impact of the proposed transaction on your finances, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.
- Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.
- Remember that you may contact either the Long-term Insurance Ombudsman or the Registrar of Long-term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

**6) 1Life Compliance Department contact details**

Should you have any concerns about the information you have received, please contact our Compliance Department.

Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191

PO Box 11250, Johannesburg, 2000

Tel: 0860 99 99 54

E-mail: [compliance@1Lifefuneral.co.za](mailto:compliance@1Lifefuneral.co.za)

**7) Particulars of the Long-term Insurance Ombudsman**

The Ombudsman of Long-Term Insurance

Private Bag X45, Claremont, Cape Town, 7735

Tel: (021) 657 5000

Fax: (021) 674 0951

E-mail: [info@ombud.co.za](mailto:info@ombud.co.za)

Website: <http://www.ombud.co.za>

**8) Particulars of the Registrar of Long-term Insurance**

Financial Services Board

PO Box 35655, Menlo Park, 0102

Tel: (012) 428 8000

Fax: (012) 347 0221

Email: [info@fsb.co.za](mailto:info@fsb.co.za)

Website: [www.fsb.co.za](http://www.fsb.co.za)

## Disclosures

### About your financial services provider

- a. FSP: 1Life Insurance Limited
- b. FSP Number: 24769
- c. Registration Number: 2005/027193/06
- d. Physical Address: Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
- e. Postal Address: PO Box 11250, Johannesburg, 2000
- f. Website: [www.1Life.co.za](http://www.1Life.co.za)
- g. Telephone: (011) 428 1405
- h. Compliance Officer: PO Box 11250, Johannesburg, 2000  
Tel: 0860 99 99 54  
Fax: (011) 489 4381  
E-mail: [compliance@1Lifefuneral.co.za](mailto:compliance@1Lifefuneral.co.za)
- i. Public Officer: A Van Heerden
- j. 1Life Insurance Limited is an authorised financial services provider, licensed to provide advice and render intermediary services on long term insurance category A and B.
- k. Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under management supervision as provided for in the FAIS Act.
- l. The financial services provider has professional indemnity cover in place.

### About your product supplier

- a. Product Supplier: 1Life Insurance Limited
- b. FSP Number: 24769
- c. Registration Number: 2005/027193/06
- d. Physical Address: Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
- e. Postal Address: PO Box 11250, Johannesburg, 2000
- f. Website: [www.1Life.co.za](http://www.1Life.co.za)
- g. Telephone: (011) 428 1405
- h. Compliance Officer: PO Box 11250, Johannesburg, 2000  
Tel: 0860 99 99 54  
Fax: (011) 489 4381  
E-mail: [compliance@1Lifefuneral.co.za](mailto:compliance@1Lifefuneral.co.za)
- i. Public Officer: A Van Heerden

#### Products provided

The product supplier offers funeral, pure life, disability and dread disease products. These are risk products only and do not contain surrender values.

#### Cooling-off period

You have 30 (thirty) days from the date on which you receive your documents to cancel your policy during the cooling-off period.

#### Staff

Call centre consultants have received specialised product and financial services training allowing them to sell long-term insurance category A and B products. They specialise in direct life insurance products and do not provide wider ranging financial advice. The consultants earn monthly salaries that include incentive for production.

The product supplier has professional indemnity cover in place.

#### Queries and complaints

The product supplier will try to resolve policyholder queries and complaints in an efficient, speedy, and fair manner. We will make printed recordings of any transactions or recordings of telephone discussions (where applicable) available to the client on request.

#### Records of advice

Telephone recordings are kept as a record of the advice provided to you. Recordings of telephonic discussions will be made available on request.

### How we handle your enquiry or complaint

#### STEP 1 – Contact the client services department

Should you have any complaints regarding the following, you may be requested to submit your complaint in writing together with any supporting documentation:

1. The administration of your policy, for example problems with your debit order, incorrect information on your policy schedule or complaints against the consultant that sold you the policy; or
2. Claims on your policy, for example a claim lodged is taking too long or has been repudiated.

##### Client Services Manager

PO Box 11250, Johannesburg, 2000  
Tel: 0860 10 51 94  
Fax: 0860 10 51 97  
Email: [clientservices@1Lifefuneral.co.za](mailto:clientservices@1Lifefuneral.co.za)

#### STEP 2 – Contact the Internal Dispute Resolution or Compliance Department

##### a. Contact the Internal Dispute Resolution Department

If the matter is still not resolved to your satisfaction and it relates to a disputed claim, please contact our internal dispute resolution department, the details are as follows:

##### Internal Dispute Resolution Department

PO Box 11250, Johannesburg, 2000  
Tel: 0860 10 54 31  
Fax: 0860 10 51 97  
Email: [complaints@1Lifefuneral.co.za](mailto:complaints@1Lifefuneral.co.za)

##### b. Contact the Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all FAIS related complaints:

##### Compliance Department

Tel: 0860 99 99 54  
Fax: (011) 489 4381  
Email: [compliance@1Lifefuneral.co.za](mailto:compliance@1Lifefuneral.co.za)

#### STEP 3 - Contact the Long-term Insurance Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Long-term Insurance, whichever applicable.

- a. **The Ombudsman for Long-term Insurance** provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts.

##### Ombudsman for Long-Term Insurance

Private Bag X45, Claremont, Cape Town, 7735  
Tel: (021) 657 5000  
Fax: (021) 674 0951  
E-mail: [info@ombud.co.za](mailto:info@ombud.co.za)  
Website: <http://www.ombud.co.za>

- b. **The FAIS Ombudsman** is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided.

##### FAIS Ombudsman

PO Box 74571 Lynnwood Ridge, 0040  
Tel: (012) 470 9080  
Fax: (012) 348 3447  
Sharecall: 0860 FAISOM (0860 32 47 66)  
E-mail address: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: <http://www.faisombud.co.za>