



APPLICATION FORM

FOR OFFICE USE ONLY											
REP CODE:				POLICY NO.:							
AGE AT ENTRY:		POLICY START DATE:									
PLAN SELECTED Family Single parent Member and spouse Single member											
BENEFIT SELECTED Basic Basic + Bronze Silver Gold Comprehensive Platinum Premium R											
ADDITIONAL COVERS SELECTED										TOTAL PREMIUM	
Wider children				R		Extended family members				R	
METHOD OF PAYMENT SELECTED											
Cash				Debit order							

1. PRINCIPAL MEMBERS DETAILS

Surname:				First names:							
Date of birth:				Identity no.:				Gender:		Marital status:	
Y Y C C M M D D								M F		S M D W	
Postal address:						Residential address:					
Code:						Code:					
Cell phone no.:						Telephone no.:					
						TM					
Email address:											

2. SPOUSE/S DETAILS

Surname and names						Date of birth/I.D. no.					
1.											
2.											

3. CHILDREN'S DETAILS

Surname and names						Date of birth/I.D. no.						Sex
1.												
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												
10.												

4. Wider children's cover

Surname and names						Date of birth/I.D. no.						Relationship
1.												
2.												
3.												
4.												



5. Extended family cover

Surname and names	Date of birth/I.D. no.	Relationship
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

6. BENEFICIARY TO BE PAID THE BENEFIT IN THE EVENT OF THE PRINCIPAL MEMBERS' DEATH

Name of person nominated	
I.D. no.:	
Relationship to principal member	
Contact no.:	

I nominate the above mentioned person to be the recipient of the benefit under my Policy in case of death.

I consent that should I not nominate anyone as my beneficiary AFI will have discretion to either;

- Pay the benefit to any of my dependants who can prove that they rely on me for funeral and other related expenses, or
- Pay the benefit as per the direction under my last will and testament (copy to be provided), or
- Pay the benefit as per an instruction from the Master of the High court (copy to be provided).

I understand that AFI shall process my personal information for purposes of underwriting and administration of my policy. AFI shall ensure that all processing of my personal information is done in a responsible manner and in compliance with all regulatory requirements. I understand that if I do not give such consent AFI cannot accept my application.

I understand that AFI can process my personal information for purposes of possible marketing of its products to me. I understand that I do not have to consent to the processing of my personal information for these purposes.

Please tick the appropriate box:

- I do consent for AFI processing my personal information for underwriting and administration of my policy.
- I do not consent to AFI processing my personal information for purposes of possible marketing of its products to me.

DECLARATION:

I declare to the best of my knowledge and belief that the information given above is true and correct. I understand and agree that any unlawful misrepresentation in this application form will invalidate any benefit under this policy. I declare that I have read and understood the terms and conditions attached to this policy, and understand their meaning and effect, and undertake to abide and to be bound by the terms and conditions of the policy. Affordable Funeral Investments (Pty) Ltd shall not be held liable for any amount until it has accepted this application and this policy is in force. If any person is over the age limit when joining, the claim will be repudiated and premiums refunded.

Principal member's signature: _____

Date:

Y	Y	C	C	M	M	D	D
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Kwembe ro hiwa a ri na murhu

Representative's name

Date:

Y	Y	C	C	M	M	D	D
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Signature



TERMS AND CONDITIONS

FUNERAL BENEFITS:

The funeral plan provides for a cash payment of a death claim of a Principal Member, who can cover him/herself, up to two (2) spouses and children (stillborn to 21 years). There is also additional cover which covers up to four (4) wider children and ten (10) extended family members.

INSURED PERSONS DEFINITIONS:

Principal Member: any individual who is 18 years and not older than 94 years upon entry, who is allowed to participate in the policy.

Spouse: a person married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, including a Common Law Spouse (a person who is deemed by AFI, at its sole discretion, to be a spouse, considering the circumstances of each case, and shall include, where applicable, customary marriages, or a relationship between two people of the same gender, or a relationship between two people who have lived together for at least six consecutive months prior to the date of death of the Spouse) of the Principal Member. A Spouse may not be older than the maximum entry age of 99 years depending on the age band of the Principal Member. Only a maximum of two Spouses may be covered.

Children: an unmarried child of the Principal Member, aged 21 years and below (when children turn 22 years old they will have to be covered as extended family members or have their own policies unless they are studying full-time (proof is required) in which case they can be covered until the end of their 25th birthday), including a stepchild, posthumous child, an illegitimate child, a legally adopted child or a stillborn child (must be stillborn from the 26th week of pregnancy). Only two (2) stillbirth claims will be accepted during the term of the Policy.

NB: Stillborn benefits are only payable to Principal Members who are the biological parents of the Child.

Wider Child: A child who is 18 years or younger and does not qualify to be a Child but is financially dependent on the Principal Member in the event of their death. Wider children include brothers, sisters, grandchildren, nieces, nephews and children who are under the Principal Member's care. When wider children turn 19 years old they will have to be covered as extended family members or have their own policies. Only a maximum of four (4) wider children may be covered.

Extended family member: Children, grandchildren, parents, parents-in-law, uncles, aunts, brothers, sisters, nephews, nieces and grandparents with a maximum entry age of 94 years. Only a maximum of ten (10) Extended family members may be covered.

TERMS AND CONDITIONS:

- Each Principal Member must complete an application form choosing his/her spouse/s, children, wider children and extended family members at inception.
- Cover starts a month following receipt of a fully completed application form and after receipt of the first premium by Safrican.
- Benefits end upon the death of Principal Member, non-payment of premiums (subject to the Grace Period), or withdrawal from the Plan by the Principal Member, which ever event may occur first.
- Premiums are paid up to death.
- Additions of new members are only allowed if the Principal Member has a life changing event (birth, legal adoption, marriage).

- Spouses may continue with the policy upon the death of the Principal Member and Children above 18 years may have a new policy upon the death of their parents. Wider children above maximum age and Extended family members may take out new policies upon the death of the Principal member
- Claims where the cause of death is suicide in respect of the Principal Member, spouse/s or children will not be subjected to any exclusion and shall be paid provided all other terms and conditions of cover in terms of policy are met.
- These terms and conditions on the application form are non-exhaustive and the policyholder is entitled to be provided, on request, with a copy of the Policy Document.

DUPLICATE COVER:

Participants (Principal Member, Spouse, Children, Wider Children and Extended family members) are allowed to be duplicated on the VFS scheme provided their cover does not exceed R 60 000 aggregate.

GRACE PERIOD:

- A one month grace period is allowed should a premium be missed once the policy is in force. If the missed premium is not paid together with the following months premium the cover will cease without further notice.
- Where any premium payment is missed and thereafter paid, the part of the waiting period not completed at the point when the premium was not paid, will apply from the date the premium is paid.

WAITING PERIODS:

- From the start date of cover and when additional members are added to the policy there is a **six (6) months** waiting period for all persons insured under the policy who are less than age 75 years and a **twelve (12) months** waiting period for all persons insured under the policy who are age 75 years and older for claims due to natural causes.
- There is no waiting period for unnatural causes of death.
- When adding additional amount of cover, the six (6) or twelve (12) months waiting period will only apply to the additional amount of cover taken.
- No waiting period applies for those children who take out a new policy should their parents pass away or children who take out new policies when they are above maximum age, extended family members and wider children who take out a new policy should the Principal member pass away or wider children who take out new policies when they are above the maximum age.

EXCLUSIONS:

No benefit will be paid if death is directly or indirectly caused by or attributable to:

- Terrorism, riots or war (whether declared or not).
- Radioactive contamination.

COOLING OFF PERIOD:

The Principal Member has a 30 day cooling off period from receipt of this document to examine the policy. Provided that no death or claim has taken place in this period, he/she must inform AFI in writing if he/she chooses not to take up the policy. All premiums already paid will be refunded, less the cost of any risk cover.

PREMIUM COLLECTION METHOD:

Cash and debit order payments only. Debit order forms to be completed.

SURRENDER VALUES, CESSION AND LOANS:

This policy has no surrender value and may not be ceded or pledged in any way. No loans will be granted against this policy.

INTERMEDIARY SERVICES:

Refer to Client Advice Record (CAR) for advice and administration fee structure.

Kwembe ro hiwa a ri na murhu

Principal member's signature: _____

Date:

Y	Y	C	C	M	M	D	D
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Representative's name _____ Signature _____

Date:

Y	Y	C	C	M	M	D	D
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Affordable Funeral Investments (Pty) Ltd (Reg. No. 2014/036681/07) is a Licensed Financial Services Provider (FSP No. 45608) and is underwritten by Safrican Insurance Company Ltd (FSP No. 15123).

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