



General Terms and Conditions:

1. Only members between the age of 18 and 74 both inclusive may participate in the scheme – the maximum entry age is 74.
2. All members are to complete the Online Membership Application Form providing all required information including beneficiary details.
3. Foreign nationals residing in South Africa are to provide the following documentation:
 - a. Valid Passport
 - b. Valid Work Permit
 - c. Proof of Residence
4. On death of a Foreign National, the Department of Home Affairs will issue a hand-written death certificate and a letter stating why a hand-written Death Certificate was issued.
5. A **non-refundable joining fee** of R100.00 is applicable to all our covers. This fee is payable together with the first premium prior commencement of cover.
6. Cover is provided for on a month-to-month basis. In case payment is not received by or on the 7th of each successive month, Uviwe Funeral Services reserves the right to reject or authorize any claim submitted during such period. Premiums are payable lifelong and there are no surrender values when cover ceases.
7. Premiums are payable monthly in advance on or before the 7th of each month.
8. A member's membership/cover will cease after non-payment of **2 consecutive months**. In case membership/cover ceases, the Policyholder will be granted an opportunity to re-instate/re-join the policy. Re-joined/re-instated policies are subject to waiting periods as stipulated in **Clause 9**.
9. Premiums are in no way guaranteed and can be adjusted by Uviwe Funeral Services at any stage by giving at least one calendar month notice in writing to the member. Premium changes are influenced by an increase in underwriter fees.
10. Membership can only commence on the 1st of a month following receipt of the application form and 1st premium by Uviwe Funeral Services.
11. **Waiting Periods:**
 - a. **6 calendar months** for death arising from **NATURAL CAUSES** for person under this policy. The client must have paid **6 CONSECUTIVE PREMIUMS**.
 - b. **No waiting period** for death arising from **UNNATURAL CAUSES** (e.g., an accidental death). The first premium must have been received for the claim to be approved.
 - c. **12 calendar months** for death arising from **SUICIDE/ATTEMPTED SUICIDE**. Twelve consecutive premiums must have been received for the claim to be approved.
 - d. In the event the insured increases benefit cover, an additional **6 calendar months** waiting period will apply to the additional cover.
12. **Claims:**
 - a. An administration fee of R250.00 will be applicable to all Cash Claims.
 - b. Claims will only be considered once Uviwe Funeral Services is in receipt of all the necessary supporting documents substantiating the claim.
 - c. No claim will be approved/paid if premiums are outstanding or in arrears.
 - d. Only claims submitted within 90 days (3 months) of the date of death will be considered for further processing.
13. The following claim documentation must be submitted when reporting a claim:
 - a. Fully completed Claim Notification Form
 - b. Fully completed SAPS Report Form in case of **UNNATURAL CAUSE** of death
 - c. Proof of Death (Original or Certified Copy):
 - i. Abridged Death Certificate (DHA-5)
 - ii. BI-12
 - iii. BI-20
 - iv. Medical Certificate in respect of Stillbirth.
 - d. Copy of DHA-1663
 - e. Certified copy of Policyholder's Identity Document
 - f. Certified copy of Beneficiary's Identity Document in case the Policyholder is deceased.
 - g. Copy of the deceased Identity Document or Birth Certificate in case of a minor dependent.
14. The Long-Term Insurance Act 52 of 1998 prescribes that the **Funeral Benefits** are to be structured as follows: Main Member and Dependents over age of 13 (**100%**), Maximum of R10000.00 for Children up to age 5 and a maximum of R30000.00 for Children between age 6 and 13, both age inclusive.
15. **Declaration by Policyholder**
 - a. The information that I have given is true and complete, even if it is not in my handwriting.
 - b. The Sales Agent provided me with the facts about the policy and did not persuade me in any possible way to take up the cover that I have signed up for.
 - c. I decided to apply for this policy out of my own free will.
 - d. I have insurable interest in the insured people, and I will have financial loss if an insured person dies.