



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

Guardian Assist Funeral Policy

THE BEST Funeral Society (Pty) Ltd (TBFS) is a funeral and related micro insurance UMA in association with Hollard Life Assurance Company Limited (Hollard Life) providing relevant and effective micro insurance benefits.

Comprehensive Packaged Benefits: Important Notes

Policy Holders – The benefits are only available to members of Guardian Assist, who is the policyholder

Application Forms – Members will complete beneficiary nomination forms

Insured People – Main Member and immediate family, subject to accurate information provided

Policy Documents – Members receive a certificate of cover and a policy summary. A copy of the full policy terms and conditions will be made available to the member upon request from TBFS, Hollard Life or Guardian Assist.

Data base – All members and their dependents' details are captured onto a database imported using an electronic bordereau. Only members who have been accepted on risk are entitled to benefits for the month in which the premiums are paid.

Waiting Periods – Main Member / Member and immediate family for Compulsory member take-up. Corporate agreements will not have the funeral policy included unless otherwise agreed upon.

Take-up – for members of Guardian Assist, participation in this package benefit is compulsory

Service Providers - Services are provided by appointed service providers. While every effort is made to ensure service delivery by the appointed service providers, Hollard Life and THE BEST Funeral Society cannot accept any responsibility for services not delivered, or part delivered by a service provider or any cost arising from the non-or part delivery thereof.

Claims - The death of an insured person must be reported in writing to Guardian Assist within 72 (seventy-two) hours from the time of death.

Claims Documents Required - A fully completed **Claim Form with correct payment details;**
A **certified copy** of the **Identity Document** of the **Deceased** Insured Person;
A **certified copy** of the **Identity Document** of the **Claimant;**
A **certified copy** of the **Death Certificate** of the **Deceased** Insured Person and the **Form**
BI1663/DHA1663;
A "Police Report" in the event of death by unnatural/accidental causes.

☎ 010 600 0299

🌐 www.guardianassist.co.za

✉ info@guardianassist.co.za

PO Box 5123, Meyersdal, 1447

Building 3, Woodhill Office Park, Philip Engelbrecht ave, Meyersdal, 1448

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Additional documents may be requested, as would be required for any Value-Added Benefit claims.

Funeral Benefit Summary

Minimum Entry Age – 18 years

Maximum Entry Age – 64 years

Waiting period Member and Immediate Family – None

Waiting Period for Suicide – 24 months

Eligibility – All members of Guardian Assist

Pricing and Benefit Schedules			
Member Only			
Insured People / Entry Ages	Benefit	Benefit Conditions	
Member	R 20 000.00	Min. Entry Age	18yrs
		Max. Entry Age	65yrs
Member and Immediate Family			
Insured People / Entry Ages	Benefit	Benefit Conditions	
Member	R 20 000.00	Min. Entry Age	18yrs
Partner	R 20 000.00	Max. Entry Age	65yrs
Child (14 to 20)	R 20 000.00	Waiting Period	0 Months
Child (6 to 13)	R 10 000.00	Max. Partners	1
Child (1 to 5)	R 5 000.00	Max. Children	4
Child (0 to 11 months)	R 2 500.00	Foetus over 28 weeks	
Stillborn Child	R 2 500.00		

Conditions

- Partner includes a person legally married to the Member, or by tribal custom or under the tenets of any Asian religion and shall include a common-law partner (includes same gender partner). Only one Partner will be covered.
- Children are covered up to but not including their 21st (twenty-first) birthday or up to but not including their 25th (twenty-fifth) birthday, provided the child is enrolled at a registered educational institution. If the child is still schooling, the member must provide satisfactory proof of schooling (enrolment as a full-time student at a registered Educational Institution).
- Unmarried mentally, permanently or totally disabled children are covered under this policy up until the age of 25 or until the Member's policy ceases whichever event occurs first. [*Any benefit payable in respect of a Child is subject to statutory limitations: Children less than 6 (six) years, R5 000.00 (five thousand Rand); Children 6 (six) up to and including 13 (thirteen) years, R10 000.00 (ten thousand Rand)].
- CHILD MEANS: all unmarried biological Children of the Member or a Child of the Member through guardianship in terms of Civil, Common or Customary law. Children are only covered up to but not

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including their 21st birthday unless they are registered as a full-time student at a recognised educational institution, in which case they will be covered until their 25th birthday. Unmarried mentally disabled, permanently and totally disabled Children are included until death or when the Member's policy ceases whichever event occurs first.

- Benefit nomination forms are to be completed in full and submitted to Guardian Assist on or before the commencement of cover.
- All insured people must reside in the Republic of South Africa, unless otherwise stipulated.
- A maximum of two (2) stillbirths will be payable per family.
- Maximum of four (4) children will be covered.
- CLAIM DOCUMENTATION
 - Please phone Guardian Assist on 0861 Guard Assist to request a claim form.
 - On receipt of the claim form, fully complete and sign the claim form. Please attach the following documentation and email to claims@guardianassist.co.za:
 - A certified copy of the Insured deceased's ID document.
 - A certified copy of the death certificate.
 - BI-1663 / DHA-1663 Certificate – Notification / Register of Death.
 - A certified copy of the beneficiary's ID document.
 - In the case of a Partner, a certified copy of the marriage certificate or certified proof of the Common Law or Traditional marriage.
 - In the case of a Child – a certified copy of the birth certificate.
 - In the case of an illegitimate or adopted Child – a certified copy of the birth certificate and/or any official documentary proof, issued by the Department of Child Welfare or any other government department charged with the administration of adoption.
 - In the case where cover has been extended up to but not including a child's 25th (twenty-fifth) birthday, documentary proof from the registered educational institution that the child was enrolled as a student at the time of death. In the event the unmarried Child was mentally, permanently or totally disabled, documentary proof from a registered medical practitioner will be required.

Important Information – Read Carefully

Disclosure and Other Legal Requirements

This Notice does not form part of the Insurance Contract

1. ABOUT THE BEST FUNERAL SOCIETY (TBFS)

Registration No. 1997/005812/07

Postal Address Physical Address

P O BOX 62592 1st FLOOR
MARSHALLTOWN 81 MAIN STREET
2107 MARSHALLTOWN

Contact Details

☎ 010 600 0299

🌐 www.guardianassist.co.za

✉ info@guardianassist.co.za

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Tel: (011) 373 8400

Facsimile: (011) 836 8573

E-mail: thebest@tbfs.co.za

Website: www.tbfs.co.za

TBFS as an Underwriting Manager (UMA) is contracted to provide administration services to Hollard Life (Product Supplier/Insurer), but may provide such services to other insurers where required. A copy of the agreement is available on request.

TBFS does not hold FI and IGF cover as all premiums receipt accounts are held directly by the Insurer. TBFS has Professional Indemnity Cover.

TBFS is a registered Financial Service Provider (FSP No 11320) in the following categories:

Long Term Insurance Category A,

Long Term Insurance Category B1,

Short Term Insurance Personal Lines,

Assistance Business.

TBFS accepts liability for all financial advice and or intermediary services provided by its representatives and confirm that services may be rendered whilst under supervision.

The Company has a comprehensive Conflict of Interest Policy in place. There are no actual or potential conflicts in terms of the FAIS act identified at present.

2. TBFS COMPLAINTS PROCEDURES

Any query regarding the validity, interpretation, effect or rights and obligations of any policy administered by TBFS, or any complaint concerning the conduct of TBFS, an Independent Intermediary or Insurer should be addressed as follows:

(1) If relevant, raise the matter with the employee concerned.

(2) In the event of the matter not being resolved, request details of the relevant department manager and raise the matter with them.

(3) Please confirm all details in writing as far as is possible, and in the event of the matter concerning TBFS conduct, please advise the independent intermediary of the matter.

(4) Should the matter not be satisfactorily resolved, please request that it be forwarded to the TBFS Operations Manager, who will respond directly.

(5) Thereafter, please formally and in writing address any complaint to:

The Complaints Department

THE BEST Funeral Society

P O Box 62592

MARSHALLTOWN 2107

Tel: (011) 373 8400 Fax: (011) 836 8573

(6) Should the matter remain unresolved, the matter may be referred to Hollard Life Insurance Company Limited's Complaints Department and as per statutory procedures as provided.

(7) Utilization of this procedure in no way precludes any civil remedy which may be available to the aggrieved party.

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3. PROCEDURES FOR REGISTERING CLAIMS

Procedures for the submission of claims are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider, Underwriting Management Agent (if applicable) or Product Supplier for assistance. Generally, you are required to advise the Product Supplier or Underwriting Management Agent (if applicable) within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim and provide any other details that may be required by the Product Supplier.

If the Policy Owner or Nominated Beneficiary needs to claim against this Policy, they should contact the UMA/Insurer as soon as possible to request a claim form.

The claimant must complete the claim form and return it to the insurer together with any supporting documents that the insurer may reasonably require.

4. TBFS COMPLIANCE OFFICER DETAILS

Associated Compliance
The Compliance Officer
P.O. BOX 9655
DEVON VALLEY Tel: 011 678 2533
JOHANNESBURG Fax: 011 678 7731
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5. IMPORTANT MATTERS

- (a) All material facts must be accurately, fully and properly disclosed by you.
- (b) All information disclosed by you or on your behalf is your responsibility.
- (c) Do not sign any blank or partially completed application forms.
- (d) Keep all documents handed to you.
- (e) Make notes of what is said to you.
- (f) Never be pressurized to buy a product. The TBFS Company Conflict of Interest Policy is available for viewing at the TBFS offices.
- (g) Ensure that the product purchased suits your needs.
- (h) Misrepresentation, incorrect or non-disclosure by you of any facts or circumstances may impact negatively on any claims arising from your insurance contract.
- (i) 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 of the Long-term Insurance act, 1998. The same applies to certain changes you may make to a policy.
- (j) You are entitled to a copy (free of charge) of the policy document, or summary thereof.
- (k) The Insurer must give reasons for rejecting a claim.



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6. ABOUT THE INSURER

This policy is underwritten by Hollard Life Assurance Limited (Registration No. 1993/001405/06, an authorised Financial Services Provider.

Hollard Life's contact details are:

P.O.BOX 87419 22 OXFORD ROAD

HOUGHTON PARKTOWN

2041 JOHANNESBURG 2193

Tel: (011) 351 5000

Email: notices@hollard.co.za For attention: **Hollard Group Legal.**

7. LONG TERM INSURANCE OMBUD DETAILS

Particulars of The Long-term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by your Financial Services Provider and/or the insurer.

Private Bag X45 Tel: (021) 657 5000

Claremont Fax: (021) 674 0951

8. FAIS OMBUD DETAILS

Particulars of The Ombudsman for Financial Service Providers (FAIS Ombud) who is available to advise you on compliance issues of the Financial Service Provider.

P O BOX 74571 Tel: (012) 470 9080

Lynnwood Ridge Fax: (012) 348 3447

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9. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the interest of the public and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also similarly give consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your

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representative may be verified against any legally recognised sources or databases.

By insuring or renewing your insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

10. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- (a) Process your personal information to
 - (i) Communicate information to you that you ask us for.
 - (ii) Provide you with insurance services.
 - (iii) Verify the information you have given us against any source or database.
 - (iv) Compile non-personal statistical information about you.
- (b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- (c) Transmit your personal information to any third-party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

11. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

