

Signature Main Member

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	Jiicatioi	n Form REF:TAN	
Principal Member			
Full Name:		Passport/	ID Number
Visa/ Permit Available: YES	NO [	Phone Nu	mber:
Email:		Date Of	Birth
Address: Unit Number:		Complex Name	:
Street Number:		•	
Suburb:			
Postal Code:			
Funeral Cover Plan			
Cover Amount: R10 000 R15	000	R20 000 R25 0	00 R30 000
Premium R			
Members Insured			
Full Name	Date of B	irth_	Relation
I declare to the best of my knowledge that the in	rance premi	ium. I have read and understeral Policy with this policy.	and the summary of the Terms and Conditions of
my needs. I can afford the monthly funeral insut the reverse side hereof. I am not replacing an e	rance premi xisting Fune ceeds of thi	ium. I have read and understeral Policy with this policy. s Funeral plan directly to my l	•

Agent

Date

# **Terms and Conditions**

The funeral plan provides for a cash payment or repatriation services to Zimbabwe.

#### The Client

Any person (policyholder) who requires funeral insurance for his/her family, The policyholders legal or common law spouse, biological children and direct or extended family members.

# **Waiting periods**

A waiting period is the initial period of an insurance policy during which the insured person is not provided with cover, but the insurance premium remains payable.

- 1. 6 months waiting period for natural causes of death
- 2. 1 month for accidental death
- 3. 9 Months waiting period for natural causes of R15 000-R30 000 benefit
- 4. 24 Month waiting period for suicide.

#### **Premiums**

All premiums are payable monthly in advance. Premiums are payable lifelong until cancellation of the policy.

Premiums can be adjusted upon giving you 30 days' notice.

# **EXCLUSIONS:**

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

- Terrorism, war or illegal activities (whether declared or not).
- Radioactive contamination, whether directly or indirectly.
- Suicide will not be covered during the first two years of membership for any insured person.

# Right to cancel:

The member may, at any time, cancel the policy subject to there being no refund of premiums in respect of risk cover already enjoyed and subject to the payment of premiums still due and payable at the time of cancellation in terms of the Policy provisions. All paid premiums for cover not yet enjoyed will be refunded

• The policyholder has a 30 (thirty) day cooling off period from day of first payment. All premiums paid will be refunded if you cancel before 30 days.

#### **POLICY CONTINUATION**

If you relocate back to Zimbabwe, you may choose a new service provider. You will remain covered by Tanaka Life until you complete your waiting periods with the new service provider. The policy continuation is available to members who have been covered by Tanaka Life for at least 12 months. Tanaka Life requires 1 months' notice before the member relocates. Tanaka Life may require proof of cover from your new service provider before paying out any claim.

# **SURRENDER VALUES / CESSION / 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

# **COVER CEASATION**

Cover for the member and their dependents ceases on:

- The main member's death unless the spouse is prepared to continue paying the monthly premium in which case, we must be notified within 15 days of the date of death.
- On non-payment of one premium.

#### **CLAIMS**

- Only claims submitted within six {6} months of the date of death, will be considered for payment
- No claims will be considered if premiums are in arrears or short paid, and under no circumstances may claims be used for premium,
- Claims will not be considered for payment if false information has been supplied on an application form.

Claims may take up to 72 hours to process.

The following documents are required for claims:

- Certified copy of valid passport /ID
- Certified copy of Home Affairs handwritten death certificate if member died in South Africa
- Certified copy of death certificate of the member's country of origin or letter from the consulate or embassy confirming the death
- Copy of BI1663 if member died in South Africa.
- Any other document as may be requested by the insurer

# **Third Parties**

Tanaka Life may use third parties in order to provide a comprehensive service to you. Our partners are carefully selected and provide the service to our standards.