

BASIC RULES, TERMS AND CONDITIONS OF THE MARTIN'S GOLDEN FUNERAL PLAN

- a) Maximum age at entry will not exceed 100 years for the Policyholder joining.
- b) No maximum age at entry for Extended Family Members. No limit on number of nominations.
- c) Plan covers Policyholder, Spouse and unmarried children under 22 years of age or 25 years (inclusive) if the child is at a recognised educational institution in a full time capacity and is still classified as a Dependant. A maximum of six dependant children may be nominated.
- d) A one month waiting period is effective if a member dies within the standard waiting period as a result of an accident.
- e) Premiums are payable monthly in advance in full, to ensure cover for the month. Cover commences on the 1st of the month following the date of application, and a Membership Certificate will be issued on receipt of the first premium.
- f) Claims will be settled within 48 hours after receipt of all related documentation required.
- g) Failure to submit a claim within 3 months of the date of death may render the claim null and void.
- h) Cover will cease automatically upon the non-payment of premium and the policy will lapse. However, the policy can be re-instated by the Underwriter and the following will apply:
 - (i) The outstanding premium must be paid **within 15 days of the due payment date.**
 - (ii) A three month waiting period will begin again from the date of re-start of payments. It is not the responsibility of Prosperity Life to cover any Member when premium has not been paid. Premiums are payable lifelong, there are no surrender values and a policy may not be ceded.
- i) Mentally impaired and/or permanently and totally disabled children approved by the Underwriter are covered until their death or as long as the Policyholder participates in the Plan.
- j) Stillborn births will only qualify for consideration of payment if the following criteria are met: The foetus must have attained a minimum gestation period of 26 weeks of pregnancy, plus a certificate confirming the pregnancy weeks at termination of stillbirth from the attending doctor or gynaecologist.
- k) Common law as well as civil marriages are recognised by the Underwriter - only one Spouse is allowed as a dependant for the Policyholder.
- l) Application forms must be fully and accurately completed by the Policyholder, reflecting full names, dates of birth and identity document numbers for all persons that are to be covered, assisted by the Agent where necessary.
- m) Premium rates will be reviewed regularly and may be adjusted at any time based on the actual experience of the Plan but, in general, on the Plan anniversary date.
- n) Should it come to the attention of Prosperity Life that any of the information provided in this document is not accurate, membership under the policy may be cancelled and no claim under the Plan will be considered for payment. (See "Declaration" and "Declaration of Health" overleaf).
- o) No HIV/AIDS exclusions and no medical examination required.
- p) Should a claim arise within the first 12 months from date of inception, Prosperity Life reserves the right to request a BI-1663 or a medical certificate. Prosperity Life also reserves the right to request any additional information that may be required to process a claim. The onus is on the beneficiary to obtain and provide to the Underwriter, both pages of the BI 1663 in the event of a claim. A claim may be withheld if not provided.
- q) No Policyholder, Spouse, Child / Children, Dependant/s or Extended Family may be listed on any other (or more than one) Prosperity Application Document relevant to the same individual Policy. (i.e. More than one claim payout for the same individual is not permitted).
- r) The Policyholder has the right to view the Master Policy at the Prosperity Life Office, Centurion.

Outstanding Premium during Waiting Period: Payment of premiums during waiting period must be continuous. (i.e. No payment can be outstanding or paid late). If a payment is outstanding or paid late, the policy will lapse and the applicable waiting period will start again from the date that payments are resumed.

Claims Procedure: In the event of a claim, please contact your Martin's Funeral Branch. Claim forms will be forwarded to you - please complete these forms, and fax back to the claims department at Martin's. The claims department will notify you of the status of your claim. All premium payments must have been paid up to date at the time of a claim arising. Please read the policy documentation for full details. Documents required: Certified copies of I.D. documents of the deceased and beneficiary; Death Certificate (Death Certificates that state "Unnatural Causes" must be accompanied by a certified copy of the police report and case number).

Compliance Department: If you feel that the Agent, or Prosperity Life has in any way not complied with the Policy Protection Rules, please contact the Compliance Office at (012) 685-5000. Complaints that are not resolved to your satisfaction may be referred to:
Ombudsman for long-term Insurance at: P.O. Box 45007, CLAREMONT, 7735, Tel 021 674 0330, Fax 021 674 0951.
Registrar of Long-term Insurance at: P.O. Box 35655, MENLOPARK, 0102, Tel 012 347 0221.

Replacement of Policies: Replacement of any Insurance is generally to the disadvantage of the proposer because it involves duplication of initial costs charged to the policy. The Policyholder should be fully aware of the possible detrimental consequences of the replacement of an insurance policy. If a replacement is applicable, a Replacement Policy Advice Record should have been completed by the advisor of the new business.

Cooling off Period: A Policyholder has the right to cancel a policy within 30 days after receipt of the policy documentation. Please notify the service office in writing of cancellation - any premium that has been paid (less administration fee) will be refunded and your policy will be cancelled.



A REGISTERED FINANCIAL SERVICES AND CREDIT PROVIDER FSP NO. 1901

PROSPERITY LIFE
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 Centurion 0169
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- Emergency Ambulance Service
- Financial Advice Helpline
- Bereavement line and transportation of the deceased
- Trauma Counselling
- HIV Care Benefit
- Tutor Line

UNDERWRITTEN BY



A REGISTERED FINANCIAL SERVICES AND CREDIT PROVIDER FSP NO. 1901

THE MARTIN'S GOLDEN FUNERAL PLAN

GOLDEN BENEFIT 1		GOLDEN BENEFIT 2		GOLDEN BENEFIT 3		GOLDEN BENEFIT 4	
Policyholder	R 20 000	R5000 Immediate Cash payout		R1000 per month for 12 months after death		R3000 for a Tombstone of choice	
Spouse	R 20 000						
Children: 14 - 21 years	R 10 000						
6 - 13 years	R 5 500						
1 - 5 years	R 4 000						
Stillborn -11 months	R 2 500						
R20 000		PLUS R5000		PLUS R12000		PLUS R3000 = R40 000	

WAITING PERIODS:

12 Months waiting period;

Suicide - 24 Months

MONTHLY PREMIUM: R 250.00

PREMIUM ANALYSIS:

Risk Premium: 70%

Commission: 20%

Admin/Policy fee: 10%

ADDITIONAL GOLDEN BENEFITS

HIV Care Benefit

- 24 hour, 365 days per year communication centre for HIV/AIDS information and counselling.
- Telephonic trauma counselling for HIV and Rape incidents.
- Morning after pill and starter pack containing 3 day course of AZT & 3tc antiretroviral drugs will be provided to rape victims.

PROSPERITY ON-CALL 0801 - 313 - 313

Terms and Conditions:

- Prosperity On-Call benefits are effective immediately and are not subject to a 12 month waiting period as with the insured benefits on the Policy.
- All benefits are service related benefits and therefore the call centre has to be contacted in the first instance for the benefits to be available. 0801 313 313
- The Medical, Legal and Educational service providers appointed by the call centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect service remains with the service provider.

• Telephonic Medical Advice & Information

Prompt life-saving advice and information, given by doctors, intensive care trained nursing sisters or paramedics, is relayed to the caller while the medical team is en-route to the scene of the accident in the event of a medical emergency. In a non-emergency situation, the Prosperity Life Policyholder can obtain medical information on generic medicines, drug abuse, obtain referrals to doctors or dentists in their area, general ailments, or advice on HIV/AIDS and the treatment thereof.

• Emergency Ambulance Service

In the event of an accident, injury or illness, an ambulance will be arranged to transport the patient to the nearest, most appropriate hospital. Guaranteed Hospital Admission up to R5000 per beneficiary per annum - an automatic benefit of the emergency ambulance

service, will guarantee your admission to a medical facility should you be involved in an unforeseen life threatening medical emergency resulting in hospitalisation. If your children are stranded due to your accident or illness, we will transport them to a family member or safe place. The Emergency Ambulance Service excludes self-inflicted injuries.

• Trauma Counselling

Telephonic Trauma counselling in the event of family or domestic abuse, rape, unemployment or retrenchment, hijack, robbery, HIV/AIDS, death, divorce or drug abuse. If telephonic counselling is not sufficient we will arrange for face-to-face counselling with an appropriate Psychologist and pay up to a maximum of R5000 per annum per beneficiary. This benefit is excluded for self-inflicted injuries.

• Bereavement Line & Transportation of the Deceased

In the event of a death of the assured life by any cause i.e an HIV/AIDS related illness, or due to a medical emergency, all costs related to transportation of the deceased will be arranged back to the place of residence within South Africa up to R20 000. This benefit is excluded for self-inflicted injuries. The Bereavement Line will assist you with the following services in the event of Death:

- Funeral or cremation arrangements
- Explanation of your funeral insurance policies
- Referrals to pathologists or recommended undertaker
- Transport of the deceased to the home town in South Africa
- Assistance in obtaining a death certificate following accidental death
- Telephonic counselling with relevant Psychologist or therapist
- Legal assistance regarding the deceased's will and property
- If the funeral is between 50km and 150km away from home, we will make the necessary travel arrangements and pay up to a maximum of R100.00 per person (maximum R400) for up to four immediate family members of the deceased to attend the funeral.
- If the funeral is more that 150km away we will make the necessary travel arrangements and pay up to a maximum of R500 per person (Maximum R2000.00) for four immediate family members of the deceased to attend the funeral.

• Tutor Line

Teachers will help children telephonically with their homework and school projects. Assistance with all Primary and High School major subjects: Maths, Science, English, Geography, Afrikaans, Accounting, Economics, Business Economics and Biology. Teachers can send information to children via fax, email or mail. Tutors are highly qualified, practising Teachers. Tutor line is available from Sunday to Thursday 6pm to 9pm.

• Financial Advice Help line

The Financial Advice Line will help you with information on financial services and gives you advice on how to avoid fraudulent "Money-Making" schemes:

Banking: Comparative interest rates quotes for home loans, car financing, credit cards, etc

Investments: Advice on shares, unit trusts, endowment policies, property and retirement annuities.

Life Assurance Policies: Information and advice on life assurance policies.

Short Term Insurance: Advice on what to look out for when taking out household and vehicle insurance.

Tax: Personal tax - assistance and advice on unfair blacklisting.

THE

GOLDEN
FUNERAL PLAN

