

## MORENTHO ASSIST FUNERAL PLAN AND ASSISTANCE COVER

Agent : Morentho Capital.

**MAIN MEMBER ENTRY AGE: 18 – 64**

**MEMBER SURNAME:	FIRST NAMES:	EMAIL ADDRESS:
POSTAL ADDRESS:	IDENTITY NUMBER:	OCCUPATION:
	TELEPHONE NUMBER:	CELL PHONE NUMBER:

\*\* Applicant is the policy owner.

**SPOUSE DEPENDENTS - ENTRY AGE: 18 – 64  
CHILD DEPENDENTS – ENTRY AGE 0-21**

Surname:	First Names:	Identity Number:	Date of Birth:	Relationship to Member:
				Spouse
				Child 1
				Child 2
				Child 3
				Child 4

### BENEFICIARY

Surname:	First Names:	Contact details	Address	Relationship to Member:
				Spouse

**Inception date of policy:** Cover to commence on the 1<sup>st</sup> day of new month: 01/\_\_\_\_\_/20\_\_\_\_

### PLEASE CIRCLE THE SELECTED PREMIUM OPTION

Option	FAM - A	FAM - B	FAM - C	FAM - D	FAM - E	FAM - F
Principal Member	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000
Spouse	R5 000	R10 000	R10 000	R10 000	R15 000	R20 000
Child 14 – 21 yrs	R5 000	R10 000	R10 000	R10 000	R15 000	R20 000
Child 6 – 13 yrs	R2 500	R5 000	R5 000	R5 000	R7 500	R7 500
Child 1 – 5 yrs	R1 250	R2 500	R2 500	R2 500	R3 750	R3 750
Child 0 – 11 months	R750	R1 500	R1 500	R1 500	R2 250	R2 250

Premium	R41.00	R55.00	R69.00	R75.00	R82.00	R99.00
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I hereby authorise \_\_\_\_\_ to collect the premium for this policy in order to pay on the monthly basis for the applicable cover selected. I understand that the collection will be done on the date selected. If for any reason the premium is not honoured, two attempts to collect will be made. In the event of this second run being dishonoured, the policy will lapse. I understand it is required that this signed document reaches your service provider within 10 working days prior to the selected deduction date, if not, the deduction will only qualify for the following calendar month's deductions.

I declare to the best of my knowledge and belief that the particulars given are true and correct \* I am satisfied that the plan chosen by me best suits my needs \* I am able to afford the monthly premium of the plan chosen by me \* I have read and understood the Policy Terms and Condition. \* I am/am not replacing an existing Funeral Plan with this Policy.

**Beneficiary:**

I hereby authorise Guardrisk Life Ltd to pay the proceeds of this Funeral Plan directly to the policy owner / beneficiary of the policy owner.

Signature of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

# FUNERAL POLICY CERTIFICATE

THANK YOU FOR CHOOSING A FUNERAL POLICY THROUGH  
MORENTHO CAPITAL (PTY) LTD THIS IS LINKED TO MORENTHO ASSIST

## Definitions

### Age limitations

The Principal Member must be between the ages of 18 and 65 at the time of application. Dependents must be between the ages of 0 and 65 at the time of application.

### Child:

Up to 4 (four) nominated unmarried, financially dependent and legal children of the Principal Member who are under 22 years of age.

### Insured/You

The Principal Member and family dependents as specified on the application form that have been accepted by the Insurer.

### Insurer/We

Guardrisk Life Ltd, an authorised financial services provider, nr 76.

### General terms and conditions

The Principal Member may not cede the benefit and any cession shall be null and void. Each Principal Member must complete an application form and nominate his/her Beneficiary. Benefits cease upon the death of the Principal Member or his/her written instruction to terminate the contribution and benefits or in case of non-payment for the benefits. Where a beneficiary nomination is not received, the benefit will become payable to the estate of the deceased.

### Principal Member

Any person who has completed an application form and has been admitted to membership of the Scheme and is allowed to elect participation in the Policy, in accordance with the eligibility conditions as stated in the policy schedule, and who has not yet reached the age of 65 years

### Spouse

Only 1 legal or common law husband/wife of the Principal Member. Cover ceases upon divorce or permanent separation. Spouse shall include persons of the same gender.

### Waiting periods

There is a 1 (one) month waiting period in respect of natural causes for Principal Members and dependents.

### Premiums

All premiums are payable monthly in advance. The period of grace allowed for payment of the premiums is one calendar month commencing on the first day of the month in which the premium is due. If the premiums are not paid within the period of grace, the policy will lapse.

### YOU ARE NOT COVERED if you or your dependents die:

1. whilst participating in a riot or strike or in any terrorist activity;
2. whilst You and your Spouse are aged under the age of 18 or over 65 years old;
3. whilst participating in any criminal activity;
4. within 6 months of the entry date from an accident that occurred before the scheme entry date;
5. whilst attempting or through a self-inflicted injury within the first 2 years from the scheme entry date;
6. whilst driving a vehicle under the influence of alcohol or drugs, regardless whether such act directly or indirectly resulted in death;
7. whilst participating in any hazardous sports;
8. whilst not following all of the requirements of this policy;
9. if you or your family try to commit fraud in relation to this policy;
10. within the waiting period of 1 month from the entry date.

### Claims procedure

In the event of a claim you or your family member needs to report it immediately to Morentho Client Service Centre by phone 086 106 130, or by email to [admin@siloum.co.za](mailto:admin@siloum.co.za). You must provide a fully completed claim form that can be obtained from [www.siloum.co.za](http://www.siloum.co.za), or contact us and we will email it to you. Please provide the relevant supporting documents including proof of age. The claim form must be submitted to the Client Service Centre within 180 days of the date of event. Failure to do so could result in the benefit being forfeited.

Copies must be clearly certified. The details of the Commissioner of Oath with all of the relevant details must be clear.

Please note that once your claim has been settled, we will have no further liability.

Your policy will be **CANCELLED** and you will have **NO COVER** if:

1. You do not pay your monthly premium;
2. You give **immediate** notice to Morentho Capital to cancel,
3. we give you **30 (THIRTY)** days notice of intent to cancel;
4. The Principal Member has died.

### PLEASE NOTE:

1. This policy follows the Master policy as issued by Guardrisk Life Ltd to Silo Underwriting Managers. Any question of law arising under this scheme shall be decided according to the laws of the Republic of South Africa.
2. This policy does not pay any commission and the premium includes a 10% binder fee.
3. You cannot cede the rights of this policy to anyone else.
4. We are not obliged to accept late premiums and this will be accepted at our sole discretion.
5. There are no Surrender Values, Loan or Paid Up Values in terms of payments and policy benefits.
6. In the event that a claim is repudiated you will have **90** days from that date to make representation to the insurer.

CLIENT SERVICE CENTRE – 0861 106 130

## DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

### 1. Status of Financial Services Provider in terms of the FAIS Act

Morentho Capital is an authorised Financial Services Provider - License number 46518.

### 2. Head office contact details:

111 Junction Hill, Cnr Dekema & Black Reef, Wadeville, Germiston  
Telephone number: 011 070 7840 Email – [info@morentho.com](mailto:info@morentho.com)

### 3. Independent Status of Morentho Capital:

Morentho Capital has an intermediary agreement with Guardrisk Life Limited and is authorised to place business with them through Silo Underwriting Managers (Pty) Ltd. Morentho Capital has no financial interest in this product supplier band but emphasizes the need for the client to have the freedom of choice. Morentho Capital has the necessary Professional Indemnity and Fidelity Guarantee insurance policy in force.

### 4. Authorisation:

Personnel at Morentho Capital are authorised to give you advice on the insurance product, if required please contact the client service centre for advice on the following products: Long-term Category B

### 5. Conflict of interest

Morentho Capital has a comprehensive Conflict of Interest Policy in place. There are no conflicts in terms of the FAIS Act identified at present in any of the following areas of our operations.

- a. Associated Companies
- b. Third Party relationships
- c. Ownership interests within these relationships
- d. Financial Interests or Immaterial Financial Interests paid or received from any of the above entities
- e. Our staff remuneration policies.

### 6. Complaints Procedures

Should you have a complaint, please contact the Complaints Manager at Silo. Please note that in terms of the FAIS Act, all complaints must be addressed in writing and may be hand delivered to our offices.

Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the ombudsmen whose details appear below, but in particular with the FAIS ombud. If you wish to learn more about our complaints policy and procedure, please contact the Complaints Manager.

### 7. Silo Complaints department

Name: Michael Simpson  
Telephone number: 011 782 0105  
Fax number: 086 260 2758  
e-mail: [admin@siloum.co.za](mailto:admin@siloum.co.za)

### 9. Insurance Company Details

Guardrisk Life Limited  
Financial Services Provider No. 76  
3<sup>rd</sup> Floor, Tower 2, 102 Rivonia Road,  
Sandton, Johannesburg  
PO Box 786015, Sandton, 2146  
Telephone no: 011 669 1000  
Facsimile no: 011 699 2740

### 8. Compliance Officer's Details:

Compliance Trust  
Compliance Practice Number 4715  
PO Box 731327, Fairlands, 2036

### 10. Long term Ombudsman details:

Private Bag X45, Claremont, Cape Town 7700  
Telephone no: 021 657 5000  
Facsimile no: 021 674 0951

### 11. FAIS Ombudsman Details:

The Consumer Contact Division  
The FAIS Ombudsman, Eastwood Office Park, Lynwood, Pretoria  
P O Box 74571, Lynnwood Ridge, 0040  
Telephone no: 0860 324 766 E-Mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)

# ASSISTANCE WORDING

## THANK YOU FOR CHOOSING AN ASSISTANCE POLICY THROUGH MORENTHO ASSIST

### ER24 Emergency medical transportation

In the event of an accident resulting in an injury, ER24 will provide Emergency Medical Transportation by road and/or by air ambulance, under appropriate medical supervision, to the nearest recommended medical facility capable of providing adequate care for the nature of the trauma sustained.

### Medical casualty benefit

In the event of a Motor vehicle accident resulting in an injury, all medical expenses in a Doctor's surgery and/or hospital casualty unit will be covered, up to a R10 000 limit per incident.

### Repatriation of mortal remains benefit

Should the passing of a loved one occur away from home, ER24 will make all the necessary arrangements for the repatriation of the body where it is more than 100km from their place of residence, within South Africa and neighboring countries e.g. Lesotho, Namibia, Mozambique etc. Thus all the arrangements to transport the mortal remains are handled on behalf of the family, taking into consideration family requests and in particular special care with regard to particular customs and beliefs.

### C5 HIV prevention

In the event of accident exposure to HIV fluid through Trauma or assault, benefits equal to

- 24 hour Telephonic HIV advice and counseling line
- Emergency evacuation to HIV treatment facility (ER24 only)
- Medical consultation
- 3 day starter pack
- 25 day antiretroviral HIV treatment including, sexually transmitted disease therapy
- Blood tests
- R3000 face to face counseling.

### HIV disease management and treatment benefit

In the event that the member is HIV POSITIVE, he or she will receive the following:

- Ongoing antiretroviral therapy at the nearest appropriate medical facility
- Clinical management and follow-up, including advice on correct drug regimens based on your specific pathology results
- Guidance on dietary requirements
- Guidance on drug compliance & patient follow up
- Three doctors consultations
- Three blood tests per annum
- 24 hour-a-day, 365 days-a-year access to the confidential call centre, providing telephonic counseling and advice on HIV/AIDS.

### Legal SOS (Principal member)

We often read in the media about unlawful arrests and sometimes victimization by members of the South African Police Service, Metro Police and other law enforcement agencies.

People arrested are often locked up and left to go to court before bail is even considered, while they are eligible to be released on bail at the police station by officers and/or standby prosecutors there and then. This benefit provides:

- Immediate access to a lawyer,
- Bail payment for the principal member up to R1500.

### Legal advice and assistance benefit

The 24 hour legal assistance helpline is staffed by legal professionals, they will assist, inform and educate its members of their legal rights. The service provides assistance to members who have already experienced legal action taken against them. Our members will be advised on the following:

- legal advice regarding any possible solutions, such as opposing civil action in court if the client has a defense against the case, possible applications for rescission of judgment
- legal advice regarding options available for members with financial problems, such as sequestration and administration
- legal assistance in completing prescribed forms for use in court, for example notice of intention to defend a pending matter.

### Executor management services

Our knowledgeable legal team at Executor Manager will provide guidance and support on the process of winding up an estate following a death in the family.

Features of Executor Manager

- Application to the Master of High Court for appointment of Executorship
- Obtaining the will and checking its validity & establishing beneficiaries
- Understanding of the assets and liabilities of the estate
- Obtain bank account records, title deeds, insurance policy documents
- Pulling of credit reports and notifying all creditors
- Activation of Credit life policies
- Closing of the deceased bank accounts and opening of "Estate Late" account
- Obtaining the release from SARS
- Distribution of the funds.

### Call a Doctor, Call a Nurse

The 24 hour Doctor helpline is staffed by medical professionals. The critical service provides advice and assistance to all members on:

- Medical Advice
- Second opinion
- Confirmation and clarity of medical diagnosis
- Guidance on drug regime
- Guidance to a specialist Doctor
- Guidance and advice on the side effects of prescribed treatment
- Telephonic follow ups after diagnosis and treatment.

### Claims Expert claims management assistance benefit

Claims Expert assist its members with all administration required (including telephonic assistance, initial assessment, legal reports and case management) for the presentation of a "bona fide" claim as determined and arranged by Claims Expert from the following organization and institutions in South Africa:

- Road Accident Fund (RAF)
- Workman Compensation (COID)
- Unemployment Insurance Fund (UIF)
- Administrators for unclaimed Pension, Shares, Insurance Policies and Bank accounts
- Airlines and Airport Authorities
- Product Manufacturers
- Municipalities and Provinces.