



This is not a policy certificate or contract, acceptance of your policy will be confirmed by Sanlam Developing Markets.

Policy number									Inception date				D	D	M	M	Y	Y	Y	Y
Cover amount	R								Monthly premium				R							
First name(s)																				
Surname																				
ID number											Date of Birth		D	D	M	M	Y	Y	Y	Y
Country of birth									Country of residence											
Address																				
													Postal code							

Telephone number		Work number	
Cellphone number		Email address	

Name	Surname	ID Number – No date of birth accepted	Relationship	Additional premium

[illegible]

Name	Surname	ID Number													Relationship	Benefit
SILVAN	PILLAY	7	5	0	3	0	4	5	0	6	0	8	0	UNDERTAKER	100%	

## PAYMENT METHOD

[illegible]

Name						Surname									
ID Number													Work number		
Cellphone number						Email address									

Signature policyholder	Name and Surname	Date

**WAIVER OF WAITING PERIODS QUESTIONNAIRE – Documented proof must be submitted with your application for underwriting.**

**Questions**

1. Are you requesting cover for this policy to replace a funeral policy that was cancelled within 31 days before taking this new one?

**If you answered yes, proceed with the following questions and provide written proof for each answer. Note that a policy without proof of a previous insurer will not be considered. Funeral parlour books or receipts are not accepted.**

2. Name of the Insurer who was responsible for your funeral policy

3. Cover start date with the previous insurer.

4. Cancellation date / lapse date with previous insurer

5. Do you have proof of previous cover and confirmation of cancellation with the previous insurer? Attach proof to this application.

6. Are you covering the same life / lives that were covered on your previous funeral policy (by the same policyholder)? Attach proof of previous membership application form / certificate.

**If your answer to any questions is No full waiting period may be applied by SDM.**

**Answers**

Yes		No	
D	D	M	M
D	D	M	M
Yes		No	
Yes		No	

**DETAILS OF PREVIOUSLY INSURED PERSON(S) – Proof are required from previous insurer (Application form / participation certificate).**

Name	Surname	ID Number	Cover amount
			R
			R
			R
			R
			R
			R
			R

**Waiver of waiting periods (full / partial).**

Type	Sanlam waiting period	Months(s) waiting period already served from previous Insurer	Applicable waiting periods (Sanlam less previous insurer, if policy was less than 6 months with previous insurer.
Natural Causes of death	6 Months		
Unnatural / Accidental death	0 Months		
Suicide	12 Months		

**REPLACEMENTS DECLARATION**

- I confirm that I have not been advised to do a replacement.
- If I am replacing this policy, I know that I must insist on an explanation of the potential negative consequences and cost to me for doing so, before requesting to replace an existing policy.
- I understand that if I fail to provide the necessary proof of previous underwriting or if I provide incorrect information about previous underwriting that my application for replacement cover may be rejected or my claim may not be paid for a death within the first six months.
- SDM will not impose a waiting period on a funeral policy if the policyholder confirms and proof that they have taken out this policy to replace a previous policy where the waiting period has been completed and provided that the policy has been cancelled with the previous Insurer within 31 days from taking this policy. This applies to waiting periods served on the policies with the same or different insurer.
- A policy can only be replaced on the same lives, waiting period will apply to any new family members covered on your policy.
- Waiting period will be applied to any increase in cover of the requested benefit.
- The waiting period will be reduced in portion to the part of the waiting period on the previous or similar policy.
- The previous policy must have been with a registered Insurer with the Financial Sector Conduct Authority. A transfer request from a funeral parlour without the relevant proof of cover by a registered Insurer will not be considered.

**TERMS AND CONDITIONS**

**1. General Information**

- You are requesting cover through Sanlam Developing Markets Limited (SDM) who is the underwriter of Centurion Funeral Directors Voluntary Funeral Scheme. SDM is a Licensed Life Insurer and Authorised Financial Service Provider. SDM adheres to Treating Customers Fairly Principles (TCF), as published by the Financial Sector Conduct Authority.
- You will receive a policy schedule from SDM after acceptance of your funeral policy. This application should not be deemed as cover accepted by SDM.
- For your convenience, we have provided you with the following summary of the benefits, conditions, exclusions, and limitations. After acceptance of your policy you need to refer to your policy schedule for the full conditions applicable.
- In the event of a conflict between this application form, the policy schedule and the policy document, the policy document will prevail to the extent of such conflict.
- "You" and "Your" mean the policyholder. "Us", "We" and "SDM" means Sanlam Developing Markets Limited.
- Cover is available to all members of Centurion Funeral Directors Voluntary Funeral Scheme who wish to cover their Immediate Family members and Extended Family members on a voluntary basis.
- The intermediary, Executive Underwriting Managers (Pty) Ltd will receive commission equal to 22% of the monthly premium, VAT inclusive. No allowance has been made in respect of administration fees, premium collection fees, or any other fees payable to third parties. The intermediary has professional indemnity cover in place.
- No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the proposed Policy.

**2. Definitions**

- "Accident"** means an external, violent, unexpected and visible event;
- "Accidental Death"** means death directly caused or resulting from injuries sustained during an Accident;

Initial

- 2.3 **"Aunt"** means the sister of a parent of the Policyholder and **"Uncle"** shall bear the same meaning with respect to the male gender;
- 2.4 **"Application Form"** means a form that has been completed by the Policyholder to apply for cover for the Assured Lives in terms of the requested Policy;
- 2.5 **"the Assured Lives"** means the the Dependents in whose lives the Policyholder has an insurable interest, subject to the age limitations;
- 2.6 **"Benefits"** means benefits in terms of the funeral class of business as defined in the Insurance Act, 18 of 2017, which are applied for by the applicant and to be provided by SDM to the Policyholder in respect of the Assured Lives in terms of the Policy as specified in **Annexure 1** in the event of death of an Assured Life;
- 2.7 **"Brother"** means a male sibling of a Policyholder, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover, and **"sister"** shall bear the same meaning with respect to the female gender;
- 2.8 **"Brother-in-law"** means the brother of a Policyholder's wife or husband, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover, and **"sister-in-law"** shall bear the same meaning in respect of the female gender;
- 2.9 **"Cousin"** means a child of the uncle or aunt of the Policyholder, who is nominated by the Policyholder to enjoy cover under the Extended Family funeral cover;
- 2.10 **"Child"** means an unmarried child of the Policyholder who is resident in the Republic of South Africa and shall include an adopted child, a biological child, a dependent step child, including the child of any Spouse and a Stillborn Child. Children shall have the corresponding meaning;
- 2.11 **"Dependants"** means the Spouse, Child, Extended Family member or Parents of the Policyholder. Cover in respect of a child will terminate reaching the age of 21 years, unless such a child is a full time student at a recognised educational institution in which case cover will terminate on reaching the age of 26 years; or has continuously been dependent on the Policyholder and is mentally or physically disabled and totally and completely dependent on the Policyholder, in which case such a total and permanent disability must have occurred prior to the age of 21 years (evidence to the satisfaction of SDM in respect of such disability must be provided);
- 2.12 **"Extended Family"** means mother, father, mother-in-law, aunt, uncle, brother, sister, brother-in-law, sister-in-law, cousin, niece, nephew, grandparent, grandchild or child over the age of 21 (twenty-one) next birthday, of the Policyholder for which the Policyholder would suffer a financial loss, such as the funeral costs or related burial costs for the nominated life, as a result of the death of the nominated life;
- 2.13 **"Foreign Country"** means with regards to the Policyholder any country other than the Republic of South Africa and with regards to all other Assured Lives any country other than the SADC Countries;
- 2.14 **"Grandchild"** means the child of the Policyholder's or Spouse's Child;
- 2.15 **"Grandparent"** means the natural or adoptive or stepparent(s) of the Policyholder's parent(s) and **"Grandparents-in-law"** shall bear the same meaning with respect to the Spouse of the Policyholder;
- 2.16 **"Immediate Family"** means the Spouse and Children of the Policyholder;
- 2.17 **"Inception Date"** means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;
- 2.18 **"Insured Event"** means the events giving rise to the payment of the Benefits to the Policyholder, which event must, for purposes of the Policy be the death of an Assured Life;
- 2.19 **"Niece"** means the female child of a Brother or Sister of the Policyholder, and **"Nephew"** shall bear the same meaning with respect to the male gender;
- 2.20 **"Nominated Beneficiary"** means the person nominated by the Policyholder to receive the Benefits upon the death of the Policyholder;
- 2.21 **"Parent(s)"** means the biological or legally adoptive parents of the Policyholder nominated for cover by the Policyholder, and **"Parents-in-law"** shall bear the same meaning with respect to the Spouse of the Policyholder;
- 2.22 **"Policyholder"** means the person who applies for cover, Voluntary Funeral Scheme, and who applied for cover for the Assured Lives in terms of the Policy, and any person who satisfies the eligibility requirements on or after the commencement date;
- 2.23 **"Premium"** means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives;
- 2.24 **"SADC Countries"** means the Republic of South Africa, Lesotho, Namibia, Botswana, Swaziland, Zimbabwe, Mozambique;
- 2.25 **"Spouse"** means the spouse of the Policyholder, including a party to a customary marriage concluded in accordance with the applicable indigenous law as well as a union concluded between parties married in accordance with the doctrines of any recognized religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a life partner, provided that the Policyholder provides, upon request, proof to the satisfaction of SDM of the permanency of his/her relationship with his/her life partner. The maximum age at entry for a Spouse is 84 (eighty-four) years;
- 2.26 **"Stillborn"** means the death of a fetus of at least 26 (twenty-six) weeks or longer after conception or immediately prior to or during delivery, limited to a maximum claim of 2 (two) stillbirths where the policyholder was the biological parent; and
- 2.27 **"Waiting Period"** means the waiting period and exclusions applicable to the policy and determined with reference to the Inception Date of the applicable Benefits in relation to the policy.

### 3. Insurance Cover

- 3.1 Insurance cover in respect of the policy will be considered by SDM and if approved will commence on the 1st (first) day of the month following the month in which SDM-
- 3.1.1 receives a duly completed Application Form;
- 3.1.2 receives the first premium; and
- 3.1.3 unconditionally approves the application for the Benefits.
- 3.2 Insurance cover in terms of the Policy, in respect of an the policy, must stop if -
- 3.2.1 the Policy is cancelled by SDM or the Policyholder; or
- 3.2.2 the Policyholder dies; or
- 3.3.3 an Assured Life dies;
- 3.3.4 the Policyholder fails to pay the Premiums payable in terms of the Policy in respect of the policy on the due date thereof,
- 3.3.5 an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.

### 4. Payment of Premiums

- 4.1 Premiums will be payable monthly in advance on or before the 1<sup>st</sup> (first) day of the month without deduction or set-off, by way of debit order, pay@ or EFT to the intermediary EUM.
- 4.2 Cover will lapse in the event of non-payment of the Premium on the due date thereof, subject to a 30 (thirty) day period of grace for the payment of the arrear Premiums.
- 4.3 Premiums in terms of the Policy will be renewed annually in March to ensure that the Policy remains actuarially sound.
- 4.4 Notwithstanding the above, SDM reserves the right to change the Premiums at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

Initial

## 5 Benefits

- 5.1 The Benefit, provided that the policy has been accepted by SDM, will be paid to the Policyholder if an Assured Life dies. If the event Policyholder dies, the Benefit will be paid to the Nominated Beneficiary.
- 5.2 Should the Nominated Beneficiary be a minor or should the Policyholder not nominate a Beneficiary, the Benefits shall be paid to -
- 5.2.1 the Spouse of the Policyholder who is covered under this Voluntary Policy; or
- 5.2.2 the Child of the Policyholder who is covered under the Policy; or
- 5.2.3 an Extended Family Member who is covered under this Policy.
- 5.3 If SDM cannot trace the Assured Lives the Benefits shall be paid into the deceased estate.
- 5.4 Benefits in terms of the Policy will be renewed annually in March to ensure that the Policy remains actuarially sound.
- 5.5 Notwithstanding the above, SDM reserves the right to change the Benefits at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

## 6 Reinstatement of lapsed Benefits

- 6.1 Cover in terms of the Policy can be reinstated within 2 (two) months from the date that cover in terms of the Policy lapsed, provided that all outstanding Premiums have been paid in full. Should cover be reinstated, Sanlam will impose a Waiting Period not exceeding the unexpired Waiting Period under the lapsed policy.
- 6.2 After the 2 (two) month period stated above, cover cannot be reinstated. The Policyholder may apply for a new policy, subject to the terms and conditions of the Policy and subject to Sanlam's acceptance of the new policy application.

## 7 Minimum and Maximum Ages of Entry and benefit scales.

Assured Life	Minimum age of entry	Maximum age of entry
Policyholder	18 years	84 years
Spouse	18 years	84 years
Child	0 years	21 years *
Extended family member dependent	0 years	84 years
• Or age 25 (twenty-five) if a full-time student at a tertiary educational institution, official confirmation of registration as a full time student from a registered tertiary institution. All ages refer to age last birthday.		
Assured Life	Benefit scale	Benefit Scale
Policyholder	18 years and above	100% of benefit
Spouse	18 years and above	100% of benefit
Extended family member dependent or child	14 years and above	100% of benefit
Extended family member dependent or child	6 – 13 years	50% of benefit
Extended family member dependent or child	1 – 5 years	25% of benefit
Stillborn claims	0 years	20% of benefit
• Limited to 2 stillborn claims per policy. The policyholder should be the biological parent of the child.		

## 8. Exclusions and Waiting Periods

- 8.1 No insurance cover will be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life:
- 8.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide);
- 8.1.2 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 12 (twelve) months from the Inception Date in respect of each Assured Life;
- 8.1.3 resulting directly or indirectly from consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- 8.1.4 where an Assured Life is resident in a Foreign Country for a continuous period exceeding 3 (three) months.
- 8.2 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:
- 8.2.1 he/she had an active funeral policy with another insurer within 31 (thirty-one) days before applying for cover for the Assured Lives in terms of the Policy with SDM;
- 8.2.2 the benefits under the previous policy were similar to the Benefits provided in terms of the Policy;
- 8.2.3 the Assured Lives covered in terms of the Policy are the same as the previous policy; and
- 8.2.4 the Assured Lives have completed the waiting period(s) under the previous policy.
- 8.3 Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under the Policy.
- 8.3.1 The previous policy had to be insured with a licensed and registered Insurer.
- 8.3.2 Where the previous policy has not been cancelled with the previous insurer the policy will be seen as a new risk policy and normal waiting periods will apply.
- 8.4 The exclusions and limitations as set out above will furthermore also apply in respect of increased Benefits or reinstated Benefits with effect from the Inception Date of the increased Benefits or reinstated Benefits.
- 8.5 The cover per Assured Life in terms of the Policy may not exceed R30 000 (Thirty Thousand Rand) for Assured Lives age of 14 (fourteen) years and above. Should a child be covered in more than one policy, cover for children aged 6 (six) but before attaining the age of 14 (fourteen) years will be limited to a maximum of R22 500 (Twenty Two thousand five hundred Rand) and R9000 (Nine thousand Rand) for children below 6 (six) years, as prescribed in terms of legislation.

The maximum number of Assured Lives that a Policyholder can cover is:

Assured Life	Maximum cover
Policyholder	1
Spouse	1
Child	5
Extended family member dependent	Depending on the benefit option elected by the Policyholder.

## 9 Claims

- 9.1 The claimant must follow the claims procedure as prescribed in writing by SDM from time to time, in the event of a claim for the Benefits under the policy.
- 9.2 In the event of a claim, the Policyholder must provide SDM with the following legible documents:
- 9.2.1 a completed official claim form as prescribed by SDM from time to time;
- 9.2.2 an official or certified copy of the original death certificate of the Assured Life issued by the Department of Home Affairs;
- 9.2.3 certified ID copies of the deceased and beneficiary. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) party's identity document and a discharge form is required;
- 9.2.4 a fully completed BI/DHA 1663 form;

Initial

- 9.2.5 a fully completed BI/DHA-1680 form (if the deceased died at home);
- 9.2.6 a police/ accident report, if death was due to unnatural causes;
- 9.2.7 proof of bank account into which the claim will be paid (bank statement or bank confirmation letter stamped by the bank and not older than 3 (three) months); and
- 9.2.8 any additional documents that SDM, in its sole discretion, deems necessary.
- 9.3 All claims must be submitted within 12 (twelve) months of death.
- 9.4 Claims will be assessed, and a decision will be made within 2 (two) business days of receipt of all the required documents.
- 9.5 No claims will be allowed after the date of termination of the Policy, or after the date on which insurance cover in respect of an Assured Life ceased, unless the Insured Event giving rise to such claim, occurred prior to such dates.
- 9.6 SDM reserves the right to cancel the insurance cover granted in respect of an Assured Life and declare all Premiums paid by the Policyholder as forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud or misrepresentation by an Assured Life.

## 10 Right to Cancel (Cooling Off Rights)

- 10.1 After SDM has accepted the Policyholder's application for insurance cover, the Policyholder may instruct SDM to cancel cover under the Policy. The Policyholder must submit this instruction in writing to SDM within 31(thirty-one) days after receipt of the policy schedule. The Policyholder may only submit such cancellation instruction to SDM if no Benefit has yet been paid or claimed or the Insured Event has not yet occurred. SDM may deduct the cost of any risk cover the Policyholder and/or Assured Lives enjoyed under the Policy before it was cancelled.
- 10.2 After the completion of the 31 (thirty-one) day period referred to above, the Policyholder will be entitled to cancel cover at any time by giving SDM 31 (thirty-one) days' written notice. The effective date of the cancellation will be the end of the calendar month for which Premiums have been requested prior to the date of the request for cancellation. This may result in 2 (two) Premiums being deducted after the date the cancellation is requested. All Premiums received after the effective date of cancellation will be refunded.

## 11. Complaints Procedure

- 11.1 Contact SDM on (011) 359 3014 or email [gbcomplaints@sanlamsky.co.za](mailto:gbcomplaints@sanlamsky.co.za) and have the following information on hand:
- Policy number;
  - Identity number; and
  - Nature of enquiry.
- 11.2 Complaints which are not resolved to the Policyholder's satisfaction must first be referred to SDM's Legal & Compliance department.
- 11.3 Complaints which are still not resolved can be referred to SDM's Arbitrator.
- 11.4 Complaints which are still not resolved can be referred Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

## 12 Contact details

### Sanlam Developing Markets Limited

Registration Number	1911/003818/06
FSP Number	11230
Telephone	(086) 123 5433
Emails	<a href="mailto:GBGAPServicing@sanlamsky.co.za">GBGAPServicing@sanlamsky.co.za</a>
Physical Address	9 – 13 West Street, Houghton Johannesburg, 2041
Compliance Officer Telephone	011 359 3058
Compliance Officer Email	<a href="mailto:gbcompliance@sanlamskry.co.za">gbcompliance@sanlamskry.co.za</a>
Sanlam Arbitrator Email	<a href="mailto:arbitrator@sanlam.co.za">arbitrator@sanlam.co.za</a>

### Executive Underwriting Managers Pty Ltd

Registration Number	2022/417146/07
FSP Number	33564
Telephone	(012) 546 9977
Emails	<a href="mailto:info@eumanagers.co.za">info@eumanagers.co.za</a>
Physical Address	113 Van Rensburg Street, Parktown Estates, Pretoria, 0084
Compliance Officer Telephone	083 310 2563
Compliance Officer Email	<a href="mailto:lprinsloo@mweb.co.za">lprinsloo@mweb.co.za</a>

### FAIS Ombudsman

Telephone	(012) 762 5000 / (012) 470 9080
Emails	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>

### Long-Term Insurance Ombudsman

Telephone	0860 103 236
Emails	<a href="mailto:info@ombud.co.za">info@ombud.co.za</a>

### Financial Sector Conduct Authority

Telephone	012 428 8000
Emails	<a href="mailto:info@fsca.co.za">info@fsca.co.za</a>
Physical address	Riverwalk Office Park Block B41 Matroosberg Road (Corner of Garsfontein and Matroosberg Road) Ashlea Gardens x 6 Menlopark, Pretoria, 0081 <a href="http://www.fsca.co.za">www.fsca.co.za</a>
Website	

### Information Regulator (South Africa)

Emails	<a href="mailto:enquiries@infoeregulator.org.za">enquiries@infoeregulator.org.za</a>
Physical address	27 Stiemens Street, Braamfontein, Johannesburg, 2017

## DISCLOSURE

Centurion Funeral Director is an agent of Executive Underwriting Managers "EUM" on FSP 33564 who you appoint to act on your behalf. Upon acceptance of cover will the funeral policy be administered by EUM and underwritten by SDM. EUM does not directly or indirectly hold more than 10% of the underwriter's shares and has any equivalent substantial financial interest in the underwriter. The person selling you this product also receives fees or commission. They have not provided you with financial advice, only basic information on how this product works.



**MY DECLARATION**

- I hereby apply for the Funeral plan in accordance with the conditions and exclusions of the plan as set out in this document.
- I understand that this document should not be deemed as acceptance of cover by SDM. Should Sanlam accept my application will they send me a policy certificate in English, and no cover is in place before acceptance have been confirmed by SDM via SMS with my policy certificate.
- I understand the policy summary, chosen benefits and claim procedures.
- I understand that I have a 31-day cooling-off period from inception to cancel my policy.
- I understand that I must pay my premiums monthly in advance, I can cancel my policy at any time by giving 31 days' notice and that there will be no refund on premium already paid.
- I understand that only one life per policy can be insured and the total amount of cover may not exceed R30 000 per life.
- I, the undersigned, hereby declare and warrant that all information supplied herein is true and complete. I am aware, and understand that any non-disclosure or misrepresentation which is material to the determination of the risk, may lead to the policy being declared null and void, in which case premiums paid will be forfeited.
- I understand that a replacement was not recommended and understand the conditions of a replacement and the requirements to comply with should I replace a policy with this policy. I understand if I cannot provide the proof or if the previous insurer cannot be confirmed the waiting periods will not be waived.
- I have not been provided with financial advice nor has my ability to afford the product been assessed. I know that if I need financial advice, I should approach an accredited financial adviser.

**PROTECTION OF PERSONAL INFORMATION ("POPIA") DECLARATION**

Sanlam Developing Markets Limited ("SDM"), a subsidiary of Sanlam Life Insurance Limited ("Sanlam Life") will process and protect your personal information as required by all relevant laws including the Protection of Personal Information Act, 4 of 2013 (POPIA).

Such personal information may include, but not be limited to your finances and other details required by the application form/agreement.

The provision of information required by this application form/agreement is mandatory and Sanlam Life cannot make our products or services available to you without it.

We shall process your personal information (and may share with our service providers, data bureaus and business units and companies\* which are part of the Sanlam Group) to:

- conclude and administer this application, which may include underwriting.
- allow for the collection of payments.
- assess and process claims, and to do any mandatory checks.
- comply with all legal and regulatory requirements, including industry codes of conduct.
- prevent loss, fraud.
- share with intermediaries appointed as official intermediaries or that have your written approval, so that they can provide you with financial advice and/or intermediary services.
- administer your membership to a loyalty/rewards/wellness or benefit programme and share with external benefit providers which are not part of the Sanlam Group to provide you with benefits which stem from your membership to a loyalty/rewards/wellness or benefit programme.
- share with bureaus to enhance and enrich our understanding of our customer base
- execute the Sanlam Group's strategic initiatives
- conduct market research from time to time via email, telephone, or other means (for example, invite you to events)
- share your personal information with third parties if there is a legitimate reason to do so
- include further purposes compatible with the above.

For more information about how your personal information is processed, analysed, and stored, visit our privacy notice at [www.sanlam.co.za](http://www.sanlam.co.za).

Further processing and storage may require that we send your personal information to service providers outside of the Republic of South Africa on SDM's behalf. Unless we have a binding agreement with the service provider which ensures that it effectively adheres to the principles for processing of information in accordance with POPIA, we will not send your personal information to a country that does not have substantially similar laws to that of the Republic of South Africa which provide for the protection of personal information.

Prior to giving SDM a minor child's personal information, I understand that SDM may require additional information to confirm that I am authorised to provide the child's information. By providing the personal information, I consent to SDM collecting and processing the child's information in my capacity as the child's competent person.

For information on how to access or request a copy of your personal information processed by us or to ask for an update and/or correction of your personal information, consult our manual published in terms of the Promotion of Access to Information Act, 2002 (PAIA) available on our website ([www.sanlam.co.za](http://www.sanlam.co.za)).

**Opting out of direct marketing:**

Due to you being a client of SDM, we may provide you with information (incl. marketing information) about your financial products and other services, which may include text messages, emails, and similar. Should you not wish to receive marketing or advertising information from us, contact SDM Customer Care Centre at: 0800 00 6838 to Opt-out. Where you choose to exercise your right to opt out of direct marketing, allow up to 21 days for SDM to effect that change.

**Objection from processing your personal information:**

You may withdraw your consent to sharing of contact details and any other personal information with Sanlam Group companies at any time by contacting SDM Customer Care Centre on email on [info@sanlamsky.co.za](mailto:info@sanlamsky.co.za). Should you wish to object/withdraw from SDM processing your personal information, please note that cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy. Once I withdraw my consent, I understand that SDM is still obliged under applicable legislation to keep the information for at least 5 years after termination of the business relationship between SDM and myself.

Signature policyholder	Name and Surname	Date



**Executive Underwriting Managers (Pty) Ltd**  
 Registration 2022/417146/07 an auth FSP 33564  
**Address:** 113 Van Rensburg Street, Parktown Estates,  
 Pretoria 0084  
**Tel:** 012 546 9977 **Email** info@eumanagers.co.za



**Centurion  
Funeral Directors**

Tel: 012 656 0486 | Cell: 082 704 7497 | 084 582 4826  
 127 Charlotte Maxeke Str, PTA West  
 info@centurionfunerals.co.za | www.centurionfunerals.co.za

Sign under the plans chosen by you. The plan irrespective of service agreement between yourself and CENTURION FUNERAL DIRECTORS has a monetary value. Should a claim arise you may instruct SDM to pay the funeral parlour, to enable them to deliver the service to you, or the claim may be paid to the policyholder or nominated beneficiary.

Plan	Client	Cover	Min Age	Max Age	Tick option	Number of family members	Monthly premium
					✓		
Single	X	10000	18	64		1	R140
Single	X	20000	18	64		1	R175
Single	X	30000	18	64		1	R305
Single	X	10000	65	74		1	R190
Single	X	10000	75	84		1	R290
Family	X	10000	18	64		Policyholder, Spouse and up to 5 children (under 21 years)	R165
Family	X	20000	18	64			R205
Family	X	30000	18	64			R255
Family	X	10000	65	74			R245
Family	X	10000	75	84			R405
GROUP COVER							
1 + 5 Members	X	30000	18	64		Main Member + 5	R295
1 + 5 Members	X	15000	18	64		Main Member + 5	R225
1 + 5 Members	X	30000	65	70		Main Member + 5	R415
1 + 5 Members	X	15000	65	70		Main Member + 5	R275
							R

Signature policyholder

Name and Surname

Date

Monthly premium