

1. Introduction

The application for insurance made by the Main Member in respect of the Assured Life (Lives) named in the Policy Schedule has been accepted by Stangen, subject to the terms and conditions set out herein, which constitutes the policy agreement in respect of the Stangen Funeral Cover ("the Stangen Funeral Policy").

Unless otherwise stated, capitalised words and expressions used in this Stangen Funeral Policy shall have the meaning ascribed to them in this document. In the event of a conflict between the provisions of this Stangen Funeral Policy Terms and Conditions and the Policy Schedule, the provisions of this document will prevail.

2. Definitions

The following terms shall bear the meaning ascribed to them in the corresponding clauses, unless the context indicates a different meaning:

- "Additional Paid-up Premium" - see clause 31;
- "Beneficiary" - see clause 13;
- "Benefits" - see clause 17;
- "Child" - see clause 11;
- "Extended Family Member" - see clause 12;
- "Exclusions" - see clause 21;
- "Grace Period" - see clause 23;
- "Guardian Child" - see clause 12;
- "Inception Date" - see clause 18;
- "Insured Event" - see clause 13;
- "Main Member" - see clause 6;
- "Maximum Ages at Inception of Cover" - see clause 22;
- "Paid-up Benefit" - see clause 30;
- "Partial Premium" - see clause 32;
- "Policy Members" or "Assured Life (Lives)" - see clause 8;
- "Policy Schedule" - see clause 5;
- "Premium" - see clause 14;
- "Premium Payer" - see clause 7;
- "Premium Waiver Benefit" - see clause 17;
- "Premium Waiver Period" - see clause 17;
- "Reinstatement" - see clause 25;
- "Spouse" or "Partner" - see clause 10;
- "Standard Paid-up Age" - see clause 30;
- "Standard Selection Age" - see clause 30;
- "Stangen" or "the Insurer" - see clause 4; and
- "Waiting Periods" - see clause 20.

3. What is the Stangen Funeral Policy?

The Stangen Funeral Policy is a long-term insurance policy that provides cover in respect of the Policy Members stipulated in the Policy Schedule.

The Benefits provided for in terms of this Stangen Funeral Policy will be paid in the event of the death of a Policy Member to assist the Main Member (or the Beneficiary in the event of the death of the Main Member) to cover the costs of the funeral of the deceased Policy Member.

This Stangen Funeral Policy provides whole life cover in respect of the Policy Members.

4. Who is the Insurer of this Stangen Funeral Policy?

The Insurer of this Stangen Funeral Policy is The Standard General Insurance Company Limited Registration Number 1948/029011/06 (Authorised FSP No: 47235), referred to herein as "Stangen" or "the Insurer".

Stangen is a registered long-term insurer in terms of the Long-term Insurance Act, 52 of 1998 ("Long-term Insurance Act") with its registered place of business situated at 1st Floor Grant Thornton Building, Wanderers Office Park, 52 Corlett Drive, Illovo Johannesburg.

5. What is the Policy Schedule?

The Policy Schedule is the document issued by Stangen to the Main Member no later than 30 (thirty) days after conclusion of this Stangen Funeral Policy, which summarises some of the material terms of this Stangen Funeral Policy, as prescribed in terms of section 48 of the Long-term Insurance Act.

The Policy Schedule also contains the Premiums and Benefits payable in terms of this Stangen Funeral Policy, as amended from time to time. The Policy Schedule stipulates, amongst others, the identity of the Policy Members and the Beneficiary, the Benefits and Premiums payable in terms of this Stangen Funeral Policy and the Waiting Periods and Exclusions.

The Policy Schedule may be amended from time to time by Stangen as new Policy Members are added to this Stangen Funeral Policy, or in the event that the Premiums or Benefits or any of the terms of the Stangen Funeral Policy are changed. A new Policy Schedule will be issued to the Main Member in such an event, which will replace the current Policy Schedule with effect from the effective date specified in the new Policy Schedule.

6. Who is the Main Member?

The Main Member is the person who applied for cover in respect of the Policy Members in terms of this Stangen Funeral Policy, and is indicated on the Policy Schedule as such.

The Main Member is also the policyholder entitled to the Benefits payable in terms of this Stangen Funeral Policy. The Main Member has the right to nominate the Beneficiary.

7. Who is the Premium Payer?

The Main Member as policyholder shall at all times be responsible for the payment of the Premiums stipulated in the Policy Schedule for cover in respect of the Policy Members as Assured Lives in terms of this Stangen Funeral Policy.

If another person makes the Premium payments on behalf of the Main Member, such person shall not become the policyholder, Main Member, Policy Member, Beneficiary or have any right or entitlement to the Benefits payable in terms of this Stangen Funeral Policy by virtue of such Premium payment on behalf of the Main Member.

8. Who are the Policy Members?

The Policy Members are the Assured Lives in terms of this Stangen Funeral Policy and include and are limited to -

- the Main Member;
- Spouse, Partner, and Children in whose lives the Main Member has an insurable interest and in respect of whom the Main Member applied for cover in terms of this Stangen Funeral Policy and whose application for cover has been accepted by Stangen; and
- Extended Family Members and Guardian Children in whose lives the Main Member has an insurable interest and in respect of whom the Main Member applied for cover in terms of this Stangen Funeral Policy and whose application for cover has been accepted by Stangen.

Only persons listed in the Policy Schedule as Policy Members shall be covered in terms of this Stangen Funeral Policy, from the Inception Date specified in the Policy Schedule, provided the Main Member has paid the Premium in respect of such Policy Members.

The following limitations are applicable in respect of Policy Members in terms of this Stangen Funeral Policy -

- The Main Member as policyholder: Only 1 (one) Main Member may be covered per the Stangen Funeral Policy;
- Spouse or Partner: Not more than 1 (one) Spouse or Partner may be covered per the Stangen Funeral Policy;
- Children: Not more than 8 (eight) Children may be covered per the Stangen Funeral Policy; and
- Extended Family Members: Not more than 8 (eight) Extended Family Members (including Guardian Children) may be covered per the Stangen Funeral Policy.

STANGEN FUNERAL COVER TERMS AND CONDITIONS

The Main Member may apply for insurance cover and the Benefits in respect of Children in excess of the limitation on the number of Children specified above. If the application for cover in respect of such additional persons is accepted by Stangen against payment of additional Premiums, such persons will receive cover as Extended Family Members, subject at all times to the maximum number of Extended Family Members to receive cover in terms of this Stangen Funeral Policy, as stipulated in clause 8.

No Policy Member shall be covered on more than one Stangen Funeral Policy whether as a Main Member, Spouse, Partner, Child, Guardian Child or Extended Family Member.

9. Can Policy Members be added after this Stangen Funeral Policy becomes of full force and effect?

Application for insurance cover by the Main Member in respect of additional persons as Policy Members after the date on which this Stangen Funeral Policy became of full force and effect, may be made by the Main Member.

If such application is accepted by Stangen, the additional Policy Members shall only receive cover in terms of this Stangen Funeral Policy -

- once their names are reflected on an amended Policy Schedule issued by Stangen to the Main Member, in their capacities as Assured Lives;
- from the effective date stipulated in the amended Policy Schedule; provided furthermore that the Main Member has paid the first Premium in respect of such additional Policy Members; and
- subject at all times to the Terms and Conditions of this Stangen Funeral Policy.

10. Who qualifies as a Spouse or Partner?

For purposes of this Stangen Funeral Policy, a Spouse or Partner is -

- married to the Main Member in terms of law, 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 recognised religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 17 of 2006; or
- a common law spouse or life partner, provided that the Main Member provides satisfactory proof of the permanency of his/her relationship with his/her life Partner and provides proof that they have lived together for at least 12 (twelve) months before the Inception Date of cover in respect of such Partner.

Stangen may at all times request proof in such form as required by Stangen from the Main Member indicating that a person qualifies as a Spouse or Partner.

11. Who qualifies as a Child?

For purposes of this Stangen Funeral Policy, a Child is -

- a Child born to the Main Member or his/her Spouse and/or Partner who is -
 - under the age of 21 (twenty-one) years, including a stillborn Child (after 28 (twenty-eight) weeks of pregnancy and not as a result of any abortion of the mother's choice), as well as legally adopted Children; or
 - under the age of 25 (twenty-five) years who is a full-time student at any university, technician or tertiary education institution registered in terms of legislation in the Republic of South Africa or such other institution as may be approved in writing by Stangen, and who is unmarried; or
 - under the age of 25 (twenty-five) years and is permanently physically disabled or mentally ill;
- subject to the maximum number of Children to enjoy cover in terms of this Stangen Funeral Policy as stipulated in clause 8.
- Stangen may at all times request proof in such form as required by Stangen from the Main Member indicating that a person qualifies as a Child.

If the Main Member has a Child after the date on which this Stangen Funeral Policy becomes of full force and effect, the Main Member must make an application in the prescribed manner for such a Child to be covered in terms of this Stangen Funeral Policy as such a Child will not be covered automatically. Such a Child will only be covered in terms of this Stangen Funeral Policy if the application for cover has been made by the Main Member and accepted by Stangen, provided the Main Member has paid the first Premium in respect of such a Child. The Child will enjoy cover from the date specified in the amended Policy Schedule, subject to all Waiting Periods and Exclusions provided for herein.

A Child born to the Main Member or his/her Spouse and/or Partner who is -

- aged 21 (twenty-one) years and above; or
- under the age of 25 (twenty-five) years, a full-time student at any university, technician or tertiary education institution registered in terms of legislation in the Republic of South Africa or such other institution as may be approved in writing by Stangen and who is married; or
- over the age of 25 (twenty-five) years and is permanently disabled or mentally ill;
- accordingly, does not qualify as a Child as stipulated above, but may, upon application in the prescribed manner and against payment of an increased Premium, be covered as an Extended Family Member in terms of this Stangen Funeral Policy, provided however, that the Spouse or Partner of such person may not be covered in terms of this Stangen Funeral Policy.

Such an Extended Family Member will receive cover from the date specified in the amended Policy Schedule, provided that no new Waiting Periods and/or Exclusions will be imposed but that the Premium in respect of such Extended Family Member will increase, subject to the terms of this Stangen Funeral Policy.

12. Who qualifies as an Extended Family Member?

Extended Family Members include, Children, Guardian Children, Biological Parents, Parents-in-law of the Main Member only, subject to the maximum number of Extended Family Members to enjoy cover in terms of this Stangen Funeral Policy as stipulated in clause 8.

Extended Family Members will enjoy cover from the date specified in the Policy Schedule, provided the Main Member has paid the first Premium in respect of such Extended Family Members.

Stangen may at all times request proof in such form as required by Stangen from the Main Member as proof of the relationship between such Main Member and the Extended Family Member(s).

For the purposes of this Stangen Funeral Policy, a Guardian Child is -

- a Child, of which the Main Member or his/her Spouse and/or Partner is acting as guardian of that Child, and who is -
 - under the age of 21 (twenty-one) years;
 - under the age of 25 (twenty-five) years who is a full-time student at any university, technician or tertiary education institution registered in terms of legislation in the Republic of South Africa or such other institution as may be approved in writing by Stangen, and who is unmarried; or
 - under the age of 25 (twenty-five) years and is permanently physically disabled or mentally ill.
- Stangen may at all times request proof in such form as required by Stangen from the Main Member indicating that a person qualifies as a Guardian Child.

Stangen may at all times limit the cover and/or differentiate the premium charge per Extended Family Member at application of insurance cover depending on the risk profile of the Extended Family Member.

13. Who is a Beneficiary?

The Beneficiary is a person aged 18 (eighteen) years and above entitled to be paid the Benefits provided for in terms of this Stangen Funeral Policy on the happening of the Insured Event, which is, for purposes of this Stangen Funeral Policy, the death of a Policy Member ("the Insured Event").

For purposes of this Stangen Funeral Policy the Beneficiary shall be either-

- the Main Member in the event of the death of any of the Policy Members other than the Main Member, or
- the Beneficiary nominated by the Main Member and listed in the Policy Schedule in the event of the death of the Main Member.

It is the responsibility of the Main Member to nominate the Beneficiary and to keep the details of the Beneficiary up to date. The Main Member must notify Stangen of any changes to the Beneficiary in order to avoid any disputes in the event of payment of a claim for Benefits.

If no Beneficiary is nominated by the Main Member or if the Beneficiary is deceased upon the occurrence of the Insured Event or cannot be located within a reasonable period of time, Stangen shall in its sole discretion be entitled to pay the Benefits to the following Policy Members in the order listed below -

- The Spouse and/or Partner;
- If the Spouse and/or Partner is deceased or no longer qualifies as a Spouse and/or Partner, any Extended Family Members in equal proportions;
- If the Extended Family Members are deceased or no longer qualify as Extended Family Members, the eldest of the Children, provided such Child is over the age of 18 (eighteen) years and is financially responsible for the maintenance of the remaining Policy Members; or
- Such other person as Stangen may in its sole discretion determine.

The Main Member has the right to change the Beneficiary at any time by way of notice to Stangen. The change to the Beneficiary will only become effective from the date specified on the amended Policy Schedule, reflecting this change.

14. What Premiums are payable in terms of this Stangen Funeral Policy?

The Premiums reflected in the Policy Schedule shall be payable by the Main Member or Premium Payer on behalf of the Main Member in respect of the cover for the Policy Members, as amended from time to time and specified in an amended Policy Schedule, with effect from the effective date specified in the amended Policy Schedule.

For the avoidance of doubt, if the Main Member has added any additional Policy Members after the standard selection age 50 (fifty) but before the standard paid-up age 65 (sixty-five), and/or has increased the cover of the sum/s assured of the Main Member and other Policy Members during this period, the increase in Premium resulting from such changes shall be payable by the Main Member from the inception date of such changes for a period of at least 180 (one hundred and eighty) months as set out in clause 30.

Such increase/s in cover shall be payable as part of the Premium until the Stangen Funeral Policy becomes partially paid-up at the standard paid-up age 65 (sixty-five), where after such increase in cover shall remain payable as the Partial Premium, as set out in clause 32, for the remainder of the period of at least 180 (one hundred and eighty) months or until the termination of the Stangen Funeral Policy in accordance with clause 24 hereof.

15. When are the Premiums payable?

The Premium indicated in the Policy Schedule is payable to Stangen (or its duly appointed agent or representative) monthly in advance on or before the first day of each month for which insurance cover is granted, without deduction or set-off, for duration of the Stangen Funeral Policy.

In the event of a claim for Benefits, Stangen shall be entitled to deduct any Premiums not yet received by Stangen from the claims payable by Stangen, provided that the Stangen Funeral Policy is still in force.

16. What is a Premium review and may Premiums be adjusted by Stangen?

The Premiums payable in terms of this Stangen Funeral Policy, will be adjusted in consultation with its Statutory Actuary, at each policy year anniversary in line with inflation, by way of 30 (thirty) day written notice to the Main Member prior to the implementation of such Premium adjustment. Stangen, at its discretion may waive the requirement for such a Premium adjustment occurrence.

Notwithstanding the above, Stangen shall at all times be entitled to review and adjust the Premiums payable in consultation with its Statutory Actuary, by way of 30 (thirty) day notice to the Main Member, in the event of adverse claims experience emerging.

Should the Main Member fail to pay such adjusted Premium, Stangen may adjust the Benefits payable in terms of this Stangen Funeral Policy.

17. What Benefits are payable in terms of this Stangen Funeral Policy?

This Stangen Funeral Policy provides cover in the event of the death of a Policy Member by way of payment of a lump sum Benefit as specified in the Policy Schedule, as well as a ("Premium Waiver Benefit").

The Premium Waiver Benefit provides that in the event of the death of the Main Member, the Premiums payable in terms of this Stangen Funeral Policy shall be waived for a period of 6 (six) months, and the cover shall remain in force during this period in respect of the remaining Policy Members ("Premium Waiver Period").

Upon expiry of the Premium Waiver Period this Stangen Funeral Policy shall lapse and the Stangen Funeral Policy shall terminate, and no further Benefits shall be payable in terms of this Stangen Funeral Policy in respect of any Policy Member.

The Benefits in terms of this Stangen Funeral Policy shall be payable to the Beneficiary in the event of the death of the Main Member, or to the Main Member in the event of the death of any of the other Policy Members.

Stangen may review Benefits in terms of this Stangen Funeral Policy at each policy year anniversary in consultation with its Statutory Actuary, by way of 30 (thirty) day written notice to the Main Member prior to the implementation of such Benefit adjustment.

18. When does cover in respect of the Policy Members commence?

The cover in respect of the Policy Members will commence on the date as stipulated on the Policy Schedule ("Inception Date"), provided that the application for insurance cover by the Main Member in respect of such Policy Members is unconditionally accepted by Stangen and the first Premium payable in respect of such Policy Members has been received by Stangen.

Cover shall remain in force unless lawfully terminated or cancelled in accordance with this Stangen Funeral Policy.

19. When does this Stangen Funeral Policy become of full force and effect?

This Stangen Funeral Policy will become of full force and effect on the Inception Date of cover in respect of the Main Member.

You may cancel this Stangen Funeral Policy, in the prescribed manner within 30 (thirty) days from Inception. If you cancel your policy during this period, all Premiums paid will be refunded, subject to the deduction of any costs of any cover enjoyed during this period. This right of cancellation may only be exercised if you have not made a claim for Benefits or if any Benefits were paid.

20. What are Waiting Periods and what Waiting Periods are applicable in respect of this Stangen Funeral Policy?

A waiting period is a period of time during which insurance cover commences, but an insurance company will not pay any benefits for the duration of such waiting period specified in the policy, and the premiums remain payable.

The Waiting Periods set out below are applicable to all Policy Members (irrespective of when such Policy Members are included in this Stangen Funeral Policy). The Waiting Period shall commence from the Inception Date in relation to a Policy Member and shall endure for the duration of such Waiting Period.

The following Waiting Periods are applicable in terms of this Stangen Funeral Policy. During these Waiting Periods, no insurance cover shall be granted or Benefits paid in the event of death (other than Accidental Death) and the Premiums shall remain payable:

- a 4 (four) month Waiting Period will apply in respect of the Policy Members whose age at Inception Date is below 65 (sixty-five) years of age, at age next birthday, except for Extended Family Members; and
- a 12 (twelve) month Waiting Period will apply in respect of Policy Members whose age at Inception Date is between 65 (sixty-five) and 75 (seventy-five) years of age, at age next birthday, and
- a 12 (twelve) month Waiting Period will apply in respect of all Extended Family Members, subject at all times to the Maximum Ages of Inception of Cover as specified below.

No Waiting Periods shall be applicable in the event of an Accidental Death of a Policy Member. Accidental Death for purposes of this Stangen Funeral Policy means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of a Policy Member.

If the Main Member increases the Benefits at any stage in respect of a Policy Member, a new Waiting Period will become applicable for the increased Benefit amount in respect of such Policy Member, which will be calculated with effect from the date of increase of the Benefits, stipulated in the amended Policy Schedule.

21. What are the Exclusions?

Exclusions are those circumstances under which no cover shall be granted or Benefits paid and the premiums remain payable.

The following Exclusions are applicable to this Stangen Funeral Policy:

- No insurance cover shall be granted or Benefits paid in the event of death of any Policy Member as a result of, directly or indirectly or which is attributable to -
 - intentional self-inflicted injury or sickness, or
 - suicide;

during the first 12 (twelve) months from the Inception Date of cover in respect of a Policy Member.

22. What are the Maximum Ages at Inception of Cover in respect of the Policy Members?

The Maximum Ages for Inception of Cover in respect of the Policy Members in terms of this Stangen Funeral Policy are as follows:

- 65 (sixty-five) years of age, at age next birthday in respect of the Main Member and the Spouse/Partner;
- 21 (twenty-one) years of age, at age next birthday, in respect of Children or Guardian Children; and
- 75 (seventy-five) years of age, at age next birthday in respect of Extended Family Members.

23. When does this Stangen Funeral Policy Lapse?

If a Premium is not paid on the due date thereof, or within 30 (thirty) days from the due date thereof ("the Grace Period"), the cover shall cease and no Benefits shall be payable and this Stangen Funeral Policy shall lapse.

24. When does this Stangen Funeral Policy terminate or come to an end?

Prior to this Stangen Funeral Policy becoming fully or partially paid-up at the standard paid-up age 65 (sixty-five), the policy will terminate on, and the cover shall cease, in the event of -

- a failure by the Main Member to pay the Premiums in terms of this Stangen Funeral Policy on the due date thereof and the Main Member fails to remedy such failure within the Grace Period; or
- the Main Member cancelling this Stangen Funeral Policy in accordance with its terms; or
- the death of the Main Member, after expiry of the Premium Waiver Period.

After the Stangen Funeral Policy has become fully or partially paid-up at the standard paid-up age 65 (sixty-five), the policy will terminate on, and the cover shall cease in the event of -

- the Main Member cancelling this Stangen Funeral Policy in accordance with its terms; or
- the death of the Main Member, after the expiry of the Premium Waiver Period, in circumstances where Partial Premiums are being paid in respect of additional Policy Members and/or increased cover of the sum/s assured. However, cover in respect of the Benefits for other Policy Members whose cover, if applicable, became paid-up simultaneously with this Stangen Funeral Policy at the standard paid-up age 65 (sixty-five) shall continue until the death of the last such Policy Member, where after the Stangen Funeral Policy will terminate.

For the avoidance of doubt, regardless of whether the Stangen Funeral Policy has become paid-up or not, the cover in respect of a Child or Guardian Child shall cease if such person no longer qualifies as a Child or Guardian Child in terms of this Stangen Funeral Policy.

25. May a lapsed Stangen Funeral Policy be reinstated?

A reinstatement takes place when the policy has lapsed and the insurer is requested to reinstate the policy, thereby reactivating the policy, subject to certain terms and conditions.

In the event of this Stangen Funeral Policy lapsing, the Main Member may request Stangen, once within 6 (six) months of the Stangen Funeral Policy lapsing, to reinstate the Stangen Funeral Policy.

If such request is approved by Stangen, the Stangen Funeral Policy will be reinstated with effect from the date on which the Premium payments are resumed ("Reinstatement Date"), provided that -

- the Policy Members shall enjoy no cover during the period from the policy lapsing until the Reinstatement Date and no Benefits will be paid during this period; and
- the Main Member shall not be obliged to pay any arrear Premiums due prior to the Reinstatement Date; and
- all terms and conditions set out in this Stangen Funeral Policy will remain applicable.

In the event of reinstatement, a new Waiting Period of 2 (two) months will apply, calculated from the Reinstatement Date, provided that all initial Waiting Periods have expired. If the reinstatement occurs during the course of any existing Waiting Period, the new Waiting Period will be in addition to the previous Waiting Period being completed.

26. How do you claim for Benefits?

Claims must be reported within 6 (six) months after the death of any Policy Member in the manner as prescribed herein.

Stangen shall pay out the Benefits within 24 (twenty-four) hours of approval of a claim for Benefits - except for Extended Family Members - provided all requisite documentation as specified herein is received to the satisfaction of Stangen. Stangen retains the right to investigate claims for Extended Family Members for longer, and will pay such Benefits within a reasonable period after approval of such a claim.

The following documentation has to be provided to Stangen when submitting a claim:

- Completed official claim form available from the Stangen website: www.stangen.co.za or upon request from the Stangen service number: 0861 007 967;
- Certified copy of deceased Policy Member's South African identity document (or birth certificate in the case of Children or Guardian Children);
- Certified copy of the Main Member's South African identity document;
- Certified copy of deceased Policy Member's Death certificate;
- Certified copy of the Beneficiary's South African identity document;
- Copy of the Beneficiary's stamped bank statement;
- Certified copy of the Notification of Death (BI-1663); and

Any such other documentary proof as may be required by Stangen in its sole discretion.

Stangen will not pay or be liable for a claim unless the Main Member or the Beneficiary -

- complies with requirements for notification and lodgement of a claim for Benefits;
- notifies Stangen of its claim in writing and institutes the claim with Stangen in the prescribed manner within 6 (six) months from the date of the occurrence of the Insured Event and provides the necessary documentation within this 6 (six) months period. In the event that Stangen rejects a claim or disputes the amount of the claim, the Main Member or Beneficiary may make representations to Stangen within a period of 90 (ninety) days after receipt of Stangen's notification of rejection or dispute of the claim; or
- institutes legal action in a court of law or lodges a complaint against Stangen with the Long-term Insurance Ombudsman or commences arbitration proceedings, within 12 (twelve) months of the date of the occurrence of the Insured Event, provided that the 12 (twelve) month period will be suspended by the 90 (ninety) days period mentioned above, and provided further that the Main Member or Beneficiary will at all times have at least 6 (six) months after the expiry of the 90 (ninety) days period to institute legal action in a court of law, lodge a complaint with the Long-term Insurance Ombudsman against Stangen or commence arbitration proceedings with regards to the claim.

Stangen shall be entitled to apply set-off against any Benefits payable and any outstanding Premiums or other amounts payable to Stangen by the Main Member. In the event that Stangen is not able to apply set-off, Stangen shall be entitled to deduct any such amounts outstanding from the Benefits payable.

No claims of whatsoever nature shall be instituted or entertained in terms of this policy after the date of cancellation or termination of this Stangen Funeral Policy, unless the Insured Event giving rise to such claim occurred prior to the date of cancellation or termination.

27. Medical Examinations

No medical examinations will be required in respect of any Policy Member for purposes of this Stangen Funeral Policy.

28. Cession and/or assignment of this Stangen Funeral Policy

This Stangen Funeral Policy and any Benefits payable in terms thereof may not be ceded or assigned by the Main Member without the prior written consent of Stangen.

29. Surrender or cash values and Paid-up Benefit

This Stangen Funeral Policy does not accumulate a cash or surrender value. However, the Stangen Funeral Policy can be made either fully or partially paid-up if the Main Member chooses, in writing, to select the Paid-up Benefit in accordance with the provisions below.

30. What is the Paid-up Benefit

The Paid-up Benefit means that the Stangen Funeral Policy will become either fully or partially paid-up after the Main Member has reached the age of 65 (sixty-five) ("the Standard Paid-up Age"), which will result in the Stangen Funeral Policy being interrupted but not terminated.

Upon the Stangen Funeral Policy becoming fully paid-up, the full Premium and Additional Paid-up Premium will be discontinued, and in the event that the Stangen Funeral Policy becomes partially paid-up, only the Premium and Additional Paid-up Premium will be discontinued, whilst the payment of the Partial Premium will continue in relation to the Paid-up Benefit selected by the Main Member.

After the Stangen Funeral Policy becomes paid-up (either fully or partially) the cover for the Main Member (and other Policy Members, if applicable) will continue in relation to the Paid-up Benefits, as selected by the Main Member, until the Stangen Funeral Policy is terminated in accordance with clause 24 hereof.

To make the Stangen Funeral Policy paid-up, the Main Member must select, in writing, the Paid-up Benefit before he/she reach the age of 50 (fifty) ("the Standard Selection Age"), where after the Main Member must continue to pay the Additional Paid-up Premiums for the Paid-up Benefit until he/she has attained the standard paid-up age. Accordingly, the Main Member must, after selecting the Paid-up Benefit, pay at least 180 (one hundred and eighty) Additional Paid-up Premiums before the Stangen Funeral Policy will become paid-up. If the Main Member fails to pay the Additional Paid-up Premium after selecting the Paid-up Benefit, the Stangen Funeral Policy shall not become paid-up at the Standard Paid-up Age.

When the cover in respect of the sum/s assured for the Main Member and/or other Policy Members has been increased after the Main Member has reached the Standard Selection Age but before the Main Member has reached the Standard Paid-up Age and/or the Main Member has added additional Policy Members during this period, only the cover in respect of such Policy Members and sum/s assured immediately in place before the Standard Selection will be paid out upon the occurrence of an Insured Event after the Main Member has reached the Standard Paid-up Age, unless the Main Member pays the Partial Premium in relation to the additional Policy Members and/or the increased sum/s assured for a full period of at least 180 (one hundred and eighty) months, to be calculated from the inception date of such additional Policy Members and/or increased sum/s assured.

If the Main Member fails to, or chooses not to, pay the Partial Premiums for the additional Policy Members and/or increased cover in respect of the sum/s assured for a full period of at least 180 (hundred and eighty) months from the inception date of such additional Policy Members and/or increased cover, only the sum/s assured immediately in place before the inception date of such additional Policy Members and/or increased cover will be paid out.

Any deletion of Policy Members and/or a decrease in cover in respect of the sum/s assured for the Main Member and/or Policy Member after the Main Member has reached the Standard Selection Age but before he/she reaches the Standard Paid-up Age will result in the lower sum/s assured being paid out upon the occurrence of an Insured Event after the Standard Paid-up Age.

No amendments to the Stangen Funeral Policy (including amendments to the cover in relation to the Benefits) shall be allowed after the Main Member has reached the Standard Paid-up Age.

The Main Member accepts responsibility to keep the personal details of all the Policy Members up to date by informing the Insurer immediately upon any changes to the personal details of the Policy Members.

31. Additional Paid-up Premium

The Additional Paid-up Premium reflected in the Policy Schedule shall be paid by the Main Member, in relation to Paid-up Benefits, with effect from the date upon which the Paid-up Benefit is selected, or the Standard Selection Age until the Standard Paid-up age of the Main Member. The Additional Paid-up Premium shall be paid by the Main Member in addition to the Premium.

32. Partial Premium

The Partial Premium reflected in the Policy Schedule shall be paid by the Main Member in relation to any additional Policy Members who are added after the Standard Selection Age but before the Standard Paid-up Age and/or in relation to the increase in cover of the sum/s assured during that period. The Partial Premium shall become payable with effect from the inception date of the additional Policy Members and/or the increased cover and would run for a period of at least 180 (one hundred and eighty) months or until the Stangen Funeral Policy is terminated in accordance with clause 24 hereof. Prior to the Stangen Funeral Policy becoming partially paid-up at the Standard Paid-up Age, the Partial Premium shall be payable as part of the Premium (see clause 14), where after only the Partial Premium shall remain payable for the remainder of the period of at least 180 (one hundred and eighty) months or until the Stangen Funeral Policy is terminated in accordance with clause 24 hereof.

33. Residency

This Stangen Funeral Policy is only available to South African citizens with a South African identity document and who are permanently resident in South Africa.

All Benefits shall be paid into a South African bank account.

34. Currency and Law

All payments under this Stangen Funeral Policy shall be in South African Rand and any question of law arising shall be decided according to the law of the Republic of South Africa.

35. Compliance with legislative requirements

Stangen shall have the right to do all things which in its opinion are necessary or appropriate to comply with the provisions or requirements of any legislation or any ruling by governmental and/or regulatory authorities.

36. Amendments

All amendments to this Stangen Funeral Policy shall be effected in writing and signed by Stangen.

37. Misrepresentation, non-disclosure and fraud

Certain representations are considered to be material for the purpose of assessing the risks. If any of such representations are incorrect or incomplete, Stangen shall be entitled to cancel this Stangen Funeral Policy and repudiate any liability or claim in terms of the policy.

Notwithstanding the above, Stangen reserves the right to cancel the cover granted to Policy Members and declare all Premiums paid as forfeited, should there be evidence of, or an attempted submission of a fictional claim, fraud or misrepresentation.

38. Whole agreement

This document together with the Policy Schedule constitutes the entire Stangen Funeral Policy as between Stangen and the Main Member.