



eKasi Community Funeral Plan

Underwritten by LionLife. FSP 15283.

Membership Certificate

FOR OUR COMMUNITY
BY OUR COMMUNITY

**This policy is underwritten by Lion of Africa Life Assurance Company
Ltd, a licensed insurer and authorized financial services provider.
FSP 15283**





Welcome to eKasi!

Thank you for joining the eKasi Community Funeral Plan,
proudly underwritten by Lion of Africa Life Assurance
Company Ltd.

At eKasi, we believe in community first – a funeral cover
built for our community, by our community. Our plan
ensures fast and reliable cash payouts when families
need it most, while also empowering local communities.
Through our trusted system, we keep money circulating
where it matters, creating financial opportunities and
supporting local development.

With affordable premiums, no complicated processes,
and quick payouts, you can have peace of mind
knowing your loved ones are protected.

Welcome to a community that stands together.

eKasi – Supporting You, Strengthening Communities!

EKASI COMMUNITY TERMS AND CONDITIONS

GENERAL:

1. Words importing the singular shall include the plural and vice versa; words importing a gender shall include the other gender.
2. If any provision in the definitions below is a substantive provision conferring rights or imposing obligations on any party to a Policy, notwithstanding that such provision is only contained in this clause, effect shall be given thereto as if such provision were a substantive provision in the body of a Policy.
3. Headings are for convenience only and shall not be considered for interpretation of these terms.

WHO ARE THE DIFFERENT ROLE PLAYERS WHO FORM PART OF YOUR POLICY?

4. The words and expressions below shall have the following meaning attached to them:
 - 4.1 The **"Insurer"** means Lion of Africa Life Assurance Company Ltd.
 - 4.2 The **"Policyholder"** is the owner of the Policy who holds and exercises the rights in the Policy. The Policyholder must be 18 years or older.
 - 4.3 The **"Premium Payer"** is the person responsible for paying the premiums of the Policy. The Policyholder must also be the premium payer.
 - 4.4 The **"Beneficiary"** is the person nominated by the Policyholder to receive the Policy benefits after the death of a life assured. The Policyholder may select a maximum of four beneficiaries and indicate the percentage split of the benefit.
 - 4.5 The **"Life Assured"** is the person on whose life the Policyholder takes out insurance.
 - 4.6 **"Child"** means the Principal Insured's natural children, legally adopted children and stepchildren. A still born Child is included under this definition provided that there are at least 26 (twenty-six) weeks of existence in the uterus and that the foetus showed no life after complete birth. Stillborn shall exclude the intentional termination of the life of the Child.
 - 4.7 **"Claim"** means, unless the context indicates otherwise, a demand for benefits under a Policy by a Claimant.
 - 4.8 **"Exclusions"** means losses or risk events not covered under this Policy.
 - 4.9 **"Main Family"** refers to a Policyholder or main member and his dependants, excluding extended family members.
 - 4.10 **"Personal Information"** means personal information as defined in the Protection of Personal Information Act 4 of 2013.
 - 4.11 **"Spouse"** means the person with whom the main member is joined in marriage, including civil, customary or same-sex marriages.
 - 4.12 **"Waiting Period"** means the initial period of membership for which no sum assured is payable by Lion of Africa Life Assurance Company Ltd in respect of a claim. The respective waiting periods are set out herein below.

INSURABLE INTEREST:

5. You can take out insurance on your own life. You can also take out insurance on the lives of others, but you can do that only if you have an interest in the other person that our law recognises as worthy of insurance protection, referred to as insurable interest. Family members who may be covered are those who are dependent on the Policyholder for financial assistance towards funeral cost. Family members that can be covered on this Policy includes your spouse and 6 (six) children.

PREMIUMS ARE PAID MONTHLY:

6. The premiums of your Policy are payable monthly in advance, before the end of every month. Policy will commence on your commencement date provided first premium received by the insurer. Should a life assured on the Policy die and it results in a change of the family category, the premium will be reduced accordingly.

REVIEW OF PREMIUM:

7. Lion of Africa Life Assurance Company Ltd reserves the right to review your premium annually on the anniversary date (i.e. 12 (twelve) months from the commencement date) to ensure that the monthly premium is sufficient to maintain the Policy benefits.
8. When reviewing your premium, the following circumstances will be considered:
 - 8.1 Claims experience (the premium will change to bring the rates in line with actual claims experienced).
 - 8.2 Increase in benefits.
 - 8.3 Inflation.
 - 8.4 Loss ratios worse than anticipated; and
 - 8.5 Any new Regulatory Requirements that directly affect this Policy.
9. We will provide you 1 (one) calendar month written notice prior to the annual increase. If you are unhappy with the increase, 1 (one) month cancellation notice may be given to the insurer, failing which the increase will automatically come into effect.

CLAIMS FUNERAL BENEFITS:

10. After an event giving rise to a claim, the claim must be lodged and all necessary documentation for the claim must be received by Lion of Africa Life Assurance Company Ltd within 12 (twelve) months after the event giving rise to the claim. Lion of Africa Life Assurance Company Ltd reserves the right to decline the claim if no claim is lodged and or documentation is not received within the 6 (six) months period. Lion of Africa Life Assurance Company Ltd will consider claims according to the product rules and claim procedures, as will be specified by Lion of Africa Life Assurance Company Ltd from time to time.
11. If the claim is instituted by the Policyholder, the benefits will be paid to the Policyholder. Upon the death of the Policyholder, the benefits will be paid to the nominated beneficiaries.
12. Where any decision has been made regarding the repudiation of a claim or the quantum of a claim which is in dispute, the claimant will be notified in writing by the insurer, giving reasons for the decision. The claimant may make representation to the insurer in respect of the decision within a period of 90 (ninety) days after the decision was made.
13. In the event of claimant being notified, by Lion of Africa Life Assurance Company Ltd, in writing of any repudiation or denial of such claim and he/she has not formally served judicial process (commencing legal proceedings) on the insurer enforcing (and claiming payment of) such claim within 6 (six) months of the expiry of the 90 (ninety) day period referred to above then there will be no further entitlement to claim under this Policy and, accordingly, the insurer shall not be liable for any claim in terms of, or in connection with, the Policy.

COOLING OFF PERIOD:

14. After Lion of Africa Life Assurance Company Ltd has accepted the Policyholder's application for insurance cover, the Policyholder may instruct Lion of Africa Life Assurance Company Ltd to cancel cover under the Policy. The Policyholder must submit this instruction in writing to Lion of Africa Life Assurance Company Ltd within 31 (thirty-one) days after receipt of the Policy schedule. The Policyholder may submit such cancellation instruction to Lion of Africa Life Assurance Company Ltd if no benefit has been paid or claimed or the insured event has not yet occurred. Lion of Africa Life Assurance Company Ltd may deduct the cost of any risk cover the Policyholder and/or assured lives enjoyed under the Policy before it was cancelled.

EXCLUSIONS UNDER THIS POLICY:

15. Lion of Africa Life Assurance Company Ltd will not be obliged to make payment in respect of any claim arising from any condition or event directly or indirectly from or traceable to:
 - 15.1 Participation in any riot, strike, commotion or rebellion.
 - 15.2 War, civil commotion or terrorist activity.

- 15.3 Wilful exposure to danger.
- 15.4 Involvement in a criminal activity.
- 15.5 Radioactivity or a nuclear explosion.
- 15.6 Use of a drug, other than prescribed by a registered medical practitioner.
- 15.7 Use of alcohol above the legal limit in force at that time.
- 15.8 Attempted suicide or injuries self-inflicted, wilfully or through gross negligence.

IMPORTANT DATES:

- 16. The acceptance date is the date on which the Policy application is accepted by Lion of Africa Life Assurance Company Ltd.
- 17. The first deduction date is the date on which Lion of Africa Life Assurance Company Ltd will deduct and receive the first premium on your Policy.
- 18. The commencement date is the first deduction date provided that your premium is received. You become eligible for benefits in terms of this Policy subject to Lion of Africa Life Assurance Company Ltd subject to the waiting period and us receiving your first premium.
- 19. The re-instatement date means the date on which a Policy is re-instated after it has lapsed.

CAN THE COMMENCEMENT DATE CHANGE?

- 20. Lion of Africa Life Assurance Company Ltd reserves the right to move the commencement date to the same date of the following month should your premium not be paid on the original first deduction date. Lion of Africa Life Assurance Company Ltd will move the commencement date a maximum of 2 (two) times, after which, if the first premium is still not paid, the Policy will be deemed as "not taken up" and you will not be entitled to any benefits from this Policy.

CAN CHANGES BE MADE TO THE POLICY?

- 21. The Policyholder can make changes to the Policy. The application for changes must be done in writing on an application which Lion of Africa Life Assurance Company Ltd will provide. If Lion of Africa Life Assurance Company Ltd approves the changes, they will apply from the beginning of the month following the month in which it is approved.

WHAT IS DEFINED AS DEATH DUE TO AN ACCIDENT?

- 22. It means an unexpected death caused only by unnatural, external, accidental, violent and visible means.

DO YOU HAVE TO SELECT COVER FOR YOURSELF IN ORDER TO COVER OTHER FAMILY MEMBERS ON THIS POLICY?

- 23. You do not have to cover yourself in order to cover your members.

WHO IS DEFINED AS A SPOUSE?

- 24. The person to whom the Policyholder is married, and which marriage is accepted under the law of South Africa – including civil, customary or same-sex marriages.

WHO ARE FAMILY MEMBERS?

- 25. It is the Policyholder's spouse and the Policyholder's dependent unmarried children, including legally adopted- and stepchildren under the age of 21 (twenty-one) (or 26 (twenty-six), if he/she is a full-time student).
- 26. Physically and mentally disabled children will be covered indefinitely.

WHEN WILL THE COVER OF CHILDREN STOP?

- 27. Children's cover ends on the last day of the month in which the child turns 21 (twenty-one) years old (or 26 (twenty-six) years old if a full-time student), and once the child is no longer covered, the premium will be adjusted accordingly.

CAN A NEWBORN CHILD BE ADDED TO YOUR POLICY?

28. A child born after the waiting period has expired of the policy must be nominated in writing within 6 (six) months of the date of birth, (on condition that the Policy allows an additional member to be added). If not nominated within 6 (six) months from date of birth, a 6 (six) month waiting period will apply for death due to natural causes.

WAITING PERIOD:

29. Means the period(s) within which Lion of Africa Life Assurance Company Ltd will not pay a claim which arises from death due to natural causes or suicide. Waiting periods will start from the commencement date or re-instatement date (if applicable). When a new life assured is added to the Policy, all waiting periods will apply to the new life assured. The waiting periods for this policy are as follows:
- 29.1 **Accidental death:** No waiting period will apply, and the lives assured will have immediate cover.
- 29.2 **Natural death:** A waiting period of 6 (six) months for all lives assured.
- 29.3 **Death due to suicide:** A waiting of 12 (twelve) months will apply.

WHAT IS THE MAXIMUM BENEFIT AMOUNT PER LIFE ASSURED?

30. Lion of Africa Life Assurance Company Ltd imposes a maximum assured limit per life assured on their Policies, where the maximum claim amount, excluding annual benefit escalations, is R100 000.00 (one hundred thousand Rand).

WHEN WILL BENEFITS BE PAID UNDER THIS POLICY?

31. You will only qualify for benefits from the commencement date subject to the waiting periods. Claims are paid within 48 (forty-eight) days hours, excluding Saturdays, Sundays and public holidays, after Lion of Africa Life Assurance Company Ltd received all required information and documentation for a valid claim.
32. Benefits will only be paid if the assured event occurs for lives assured listed in the policy schedule, if the Policy is active and the correct premium is being paid and received by Lion of Africa Life Assurance Company Ltd. The benefit amounts are shown on the Policy schedule.

IS THERE A BENEFIT FOR STILLBORN CHILDREN?

33. If the Policyholder or the Policyholder's spouse, provided that she is a life assured under the Policy, becomes pregnant, she automatically qualifies for cover of R1250.00 (one thousand two hundred and fifty Rand) for a stillborn child. This amount is payable once during the lifetime of the Policy and will only be paid if the pregnancy lasted 26 (twenty-six) weeks or more.

DOES YOUR POLICY HAVE A CASH VALUE?

34. The Policy is a whole of life risk Policy only. No part of the Policy makes provision for investment. The Policy does not have a cash value, and no loan can be made against the Policy.

IS A LIFE ASSURED COVERED OUTSIDE THE BORDERS OF SOUTH AFRICA?

35. The life assured has to inform Lion of Africa Life Assurance Company Ltd if he/she leaves the borders of South Africa for a period of more than 6 (six) months or permanently. In this event the life assureds' benefits will automatically terminate after 6 (six) months out of the country.
36. If the life assured does not inform Lion of Africa Life Assurance Company Ltd of the change, benefits will only be paid at the discretion of Lion of Africa Life Assurance Company Ltd should the risk regarding the life assured not have increased materially.

WHEN DOES THE POLICY COME TO AND END?

37. The Policyholder can give written notice of cancellation. If a cancellation notice reaches Lion of Africa Life Assurance Company Ltd within 30 (thirty) days after the Policyholder received the Policy summary, the Policy will be cancelled, and we will refund any premiums that have been collected to the premium payer less the amount charged for any cover enjoyed and expenses incurred during that time. This is known as a cooling-off cancellation period.
38. If a cancellation notice reaches Lion of Africa Life Assurance Company Ltd after the 30 (thirty) days, the Policy will end at the end of the month in which it is received, and the Policyholder will be bound by the terms and conditions of the Policy.
39. The Policy will come to an end when the insured event occurs, and Lion of Africa Life Assurance Company Ltd has fulfilled all contractual duties under the terms and conditions of the Policy.
40. Lion of Africa Life Assurance Company Ltd reserves the right to terminate the Policy by giving you 31 (thirty-one) days written notice.
41. The Policy will lapse when 3 (three) consecutive premiums have not been collected successfully, or if 6 (six) premiums have not been collected successfully during the lifetime of the Policy.

FRAUDULENT CLAIMS:

42. If any fraudulent claim is made against this Policy, Lion of Africa Life Assurance Company Ltd will be under no obligation whatsoever to pay this claim, and shall, at its own discretion decide to cancel this Policy with immediate effect. In the event of fraudulent claim, no premiums shall be refunded.

CAN A POLICY BE RE-INSTATED?

43. If the Policyholder cancels a Policy, or if it has ended because premiums were not paid, the Policyholder may, within 90 (ninety) days, apply for it to be reinstated, subject to payment of all outstanding premiums and any Policy provisions which Lion of Africa Life Assurance Company Ltd may require.

CONTINUATION OF COVER:

44. On the death of the Policyholder, the Policy can continue as long as there is one or more lives assured on the Policy. Any life assured or beneficiary from the age of 18 (eighteen) can become the new Policyholder and premium payer. The new Policyholder has to notify Lion of Africa Life Assurance Company Ltd within a period of 30 (thirty) days after the occurrence of the insured event.

JURISDICTION AND GOVERNING LAW:

45. The laws of the Republic of South Africa shall govern the validity and interpretation of this Agreement.

PROCESSING AND PROTECTION OF PERSONAL INFORMATION:

46. The Principal Insured acknowledged and consents to Lion of Africa Life Assurance Company Ltd processing his/her Personal Information:
 - 46.1 to enter into the Policy and for purposes of administering this Policy and complying his/her instructions.
 - 46.2 For the purposes of the prevention and detection of fraud and criminal activities, the identification of the proceeds of unlawful activities and the combating of money laundering activities; and
 - 46.3 For any other purpose require by law.
47. The Principal Insured has the right to access his/her Personal Information held by Lion of Africa Life Assurance Company Ltd, during office hours and within a reasonable time after receiving such a written request for access.

DISCLOSURE NOTICE:**YOUR INSURER:**

Business Name: Lion of Africa Life Assurance Company Ltd
Registration Number:
Physical Address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Telephone: +27 21 461 8233
Web: <https://www.lionlife.co.za/>
FAIS Registration: 15283

YOUR ADMINISTRATOR:

Business Name: 360 Administration and Systems (Pty) Ltd
Registration Number: 2014/090645/07
Physical Address: Unit 3, Argyle Square Office Park, Tamarisk Pl, Weltevredenpark, Roodepoort, 1725
Telephone: +27 11 568 1018
Web: <https://pol360.co.za>
FAIS Registration: 46184

PROFESSIONAL INDEMNITY COVER:

Lion of Africa Life Assurance Company Ltd has a Professional Indemnity Cover in place.

COMPLAINTS DETAILS:

Email: complaints@lionlife.co.za

CONFLICT OF INTEREST:

Lion of Africa Life Assurance Company Ltd has a conflict-of-interest management Policy in place and is available to clients on the website.

TREATING CUSTOMERS FAIRLY:

Lion of Africa Life Assurance Company Ltd has a TCF Policy, structured according to the applicable guidelines, to ensure that Lion of Africa Life Assurance Company Ltd consistently delivers fair outcomes to our clients and enhance the service quality to clients. The TCF Policy is available on the website.

POPIA:

Lion of Africa Life Assurance Company Ltd abides by strict principles in relation to processing of Personal Information.

WARNING:

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to you and all documents handed to you. Where applicable, call recordings will be made available to you. Don't be pressurised to buy the product. You have the right to refuse the offer of this Insurance.

COMPLAINTS PROCEDURE:

If you are not satisfied with this policy or the service of the Administrator, you can write to the Lion of Africa Life Assurance Company Ltd compliance officer at the head office address given above. Remember to include all supporting documents. The compliance officer will acknowledge the complaint in writing and provide you with the contact details of the person that is most likely to resolve it.

PARTICULARS OF THE LONG-TERM OMBUDSMAN:

(For claims/service-related matters)

Postal Address: Private Bag X45, Claremont, Cape Town, 7700
Telephone: +27 21 657 5000 / 0860 103 236
Email Address: info@ombud.co.za

PARTICULARS OF THE REGISTRAR OF LONG-TERM INSURANCE:

Postal Address: PO Box 35655, Menlo Park, 0102
Telephone: +27 12 428 8000
Email Address: info@fsca.co.za

PARTICULARS OF FAIS OMBUDSMAN:

Postal Address: PO Box 74571, Lynnwood Ridge, 0040
Telephone: +27 12 470 9080
Email Address: info@faisombud.co.za