



RULES OF THE SCHEME

1. This is a Group Scheme and premiums are payable monthly in advance on or before the 1st of each month.
2. Members who are 14 years or older may participate in the scheme.
3. The insured lives will be limited to those declared on the application form.
4. Members who are not legally married but who are living together as a family can still enjoy family benefits provided that all relevant particulars are declared on the application form.
5. Unmarried children under the age of 21 are covered. Cover is extended up to, but not including age 26 if the child is an unmarried full-time student. Cover for physically or mentally disabled children are subject to the conditions contained in the Master Policy.
6. Immediate cover is granted for accidental death.
7. Cover under the scheme will cease in respect of a particular member when premiums are not paid on time (see point 1. above) and received by SA Life Benefits Specialists.
8. Cover under the scheme is provided for on a month-to-month basis. No reserves are built up under the scheme, therefore premiums are payable lifelong and there are no surrender values when cover ceases.
9. Premiums under the scheme are not guaranteed and can be adjusted by the insurer at any stage.
10. Membership under the scheme can only commence on the 1st day of a month.
11. Membership for new applicants will be restricted to a maximum entry age of 85 years (next birthday) at commencement.
12. Only claims submitted within six (6) months of the date of the death will be considered for payment.
13. No claim will be honored if premiums are in arrears or short paid.
14. No claims in respect of grandchildren or foster children will be considered unless proof of legal adoption has been supplied.

For Office Use Only

RISK APPROVED: **YES** **NO**

NAME: _____ DATE: _____

SIGNATURE: _____

BROKER NAME: _____ CODE: _____