



Policy terms and Conditions

Enhanced Lasting Dignity Cash Back Plan Master Contract Number 0086 - 4

Clientèle Life Assurance Company Limited (The Company) will provide the stated Benefits in terms of this Policy, subject to the general conditions below:

BENEFITS:

Sum Assured

The Company will pay the Sum Assured as stated in the Schedule, less any outstanding Premiums and applicable administration charges, to the person who is entitled to receive it on proof of the death of a Life Assured as a result of an Accident or Illness, provided that such death occurs during the Currency of this Policy. For the first 6 (six) months from the Commencement or Reinstatement Date of this Policy (whichever occurred last), cover will be restricted to death as a result of an Accident only. After this period, death due to Illness will also be covered provided that The Company has previously given written confirmation that it has received an acceptable application or reinstatement form signed by the Policy Owner. Should death in the first 6 (six) months after Commencement or Reinstatement of this Policy (whichever occurred last) be as a result of illness or natural causes, then all Premiums paid since the Commencement or Reinstatement Date (whichever occurred last) will be refunded together with 6% interest per annum.

Cancer Benefit

The Company will pay a Benefit Amount of R10 000, less any outstanding Premiums and applicable Administration fee if, during the Currency of this Policy, the Main Life Assured of the Policy (not applicable to spouse and children) is diagnosed with Cancer, provided that death does not occur within the Survival Period. If the Insured Main Member dies within the Survival Period, the Benefit will cease and will not be paid.

Entry ages for the Cancer Benefit are between 18 (eighteen) and 60 (sixty) years, age next birthday (ANB). This Benefit will cease on the Anniversary of the Life Assured's 60th (sixtieth) birthday.

A waiting period of 6 (six) months will apply from the receipt of the first Premium.

Cancer – a disease including breast cancer in situ manifested by the presence of a malignant tumour positively diagnosed with histological confirmation characterised by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The following are specifically excluded:

- a) All skin cancers other than malignant melanoma where the thickness of the melanoma is greater than 1.5mm or there is evidence of the melanoma having metastasized;
- b) Stage 1 Hodgkin's Disease;
- c) Any other cancer-in-situ, as well as pre-cancerous conditions CIN 1, CIN 2 and CIN 3 of the cervix;
- d) Tumours of the Prostate unless histologically classified as giving a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0m0;
- e) Any Pre-Existing cancers prior to the Commencement or Reinstatement Date (whichever occurred last) of this Benefit.

Free Accident Cover

For the period from the Application Date to the Commencement Date, The Company will pay the Sum Assured stated in the Schedule should the death of the Life Assured be as a direct result of an Accident. This free accident cover is limited to 45 (forty five) days from the Application Date.

Cooling Off Period

The Policy Owner will have a 30 (thirty) day cooling off period from the date of receipt of the Policy Document in order to read over the Policy conditions and to cancel the Policy if unsatisfied. Any Premium deducted in this period will be refunded in full should the Policy be cancelled during this period.

Occupation and Travel

Unless otherwise stated, this Policy is free from all restrictions as to the occupation or travel of a Life Assured.

Family Protection

Where the Spouse and/or Child/Children is/are also insured under this Policy, cover will continue after the death of the first person dying, provided that Premiums continue to be paid on time. A Spouse's Benefit will be the same as the Life Assured's.

Where applicable, the following table defines the percentage of the Sum Assured payable for each Child covered under this Policy.

Age Attained	Percentage of Sum Assured*
14 Years or older	100%
6 - 13	40%
2 - 5	20%
0 - 2	0%

*Subject to any restriction imposed by present or future legislation.

Terminal Illness Benefit

Once Premiums have been received by The Company for a continuous period of 24 (twenty-four) months, the Policy Owner may request an immediate payment of 75% of the Sum Assured stated in the Schedule less applicable administration charges if a Life Assured is diagnosed as suffering from a Terminal Illness. The payment of an amount under this Benefit will reduce the Sum Assured stated in the Schedule by the amount so paid and this reduced amount will be paid to the person entitled to receive it on the subsequent death of the Life Assured, after the deduction of any outstanding Premiums and applicable administration charges. A Terminal Illness is defined as a disease or Illness which in the opinion of The Company, will result in the death of a Life Assured within a period of 1 (one) year following the date of payment of the Benefit under this option.

Cash Back Benefit

Provided that 60 (sixty) Premiums have been paid, the Policy Owner shall qualify for the Cash Back Benefit, as calculated below:

Premiums Paid	Benefit Payable
60	First 6 months Main Policy Premiums paid.
120	Aggregate Main Policy Premiums paid in the 6 (six) months starting from 6 ^{1st} premium.
180	Aggregate Main Policy Premiums paid in the 6 (six) months starting from the 121 st premium.

This Benefit will only pay out after every 60 (sixty) monthly Premiums received by the Company and will continue to be paid for the duration of the Policy. If the Policy lapses and is reinstated then the cash back period will recommence again from the reinstatement date.

Funeral Comforter Benefit

The Company will pay an advance of the Sum Assured you have selected (up to a maximum of R10 000 per life assured) on the death of a Life Assured as long as such Life Assured is reflected as having a Funeral Comforter Benefit on the Policy Schedule under the Additional Benefits section, within 48 hours of receipt of the appropriate documentation. This claim must be valid and enforceable in terms of the underlying Policy terms and conditions.

Payment in terms of this Benefit is not an admission by The Company of liability for the balance, if any, of the Sum Assured on the underlying Policy. The Funeral Comforter Benefit is purely an accelerated payment of a part of the Sum Assured as stated in the Policy Schedule. In cases where a minor child is the beneficiary, the Funeral Comforter Benefit will be paid to the guardian.

DEFINITIONS:

Accident means bodily injury caused solely or directly by sudden and unexpected external, violent and visible means.

Administration Fee refers to a percentage deduction from the Sum Assured which covers the claims administration costs. This percentage deduction may change from time-to-time.

Application Date means the date on which the Policy was recorded by Clientèle Life.

Child means an unmarried dependant child, step-child, illegitimate child or adopted child (legally or by custom) of the Life Assured and includes a child who is over 21 (twenty-one) and becomes dependant on the Life Assured by reason of mental or physical incapacity during the currency of the Policy. This definition further includes a grandchild being the child of any of the Life Assured's children where both child's parents are deceased or the child is a dependant of the Life Assured and satisfactory proof of dependency is submitted to the Insurer. A dependant child that has attained the age of 18 years or 21 years, if a full time student, shall no longer be covered under this policy. Proof will be requested at claim stage.

Commencement Date means the first day of the month during which the first Premium is paid.

Currency means the period from the Commencement or Reinstatement Date whilst due Premiums are paid.

Illness means sickness or disease contracted and commencing during the Currency of the Policy.

Life Assured means those person(s) stated as such in the Schedule.

Main Policy means the Policy outlined in this policy document and excludes any rider or supplementary benefits outlined in a separate policy document or schedule.

Policy Owner refers to the person to whom the Policy belongs and shall be the initial payer of Premiums unless The Company is advised otherwise in writing.

Premium means the regular monthly contractual payment made by a policyholder in return for an undertaking by the Company to provide policy benefits as specified in this insurance policy.

Survival Period means a period of 14 (fourteen) days which the Insured Person survives without the use of life support after being diagnosed with Cancer.

Spouse means the person married (by law, customary law or common law) to the main Life Assured and named as such in the Schedule.

GENERAL CONDITIONS:

Additional Lives Assured

Additional Lives Assured are only allowed to be added within 6 (six) months of a life event occurring, i.e. marriage, birth and legal adoption.

Automatic Annual Increase and Premium Guarantee

The Sum Assured as set out in the Policy Schedule will increase by 6% each calendar year commencing 12 (twelve) months from the Commencement Date of this Policy. The monthly Premium will increase by 10% each calendar year. The monthly Premium (excluding the annual increase) will be guaranteed for the first 24 (twenty-four) months. The Company reserves the right to reassess rates after this period. Whilst the Policy is in force, no rate increase will be applied as a result of a change in the physical condition of a Life Assured.

Assignment & Cessions

All notices and communication must be sent directly to the registered office of The Company. The Policy is capable of being ceded. Cessions will only be valid if received in writing by The Company and confirmed in writing to the Policy Owner.

Beneficiary Nominations

The Policy Owner may nominate a beneficiary (ies) or change the nomination shown on the Schedule.

Beneficiary nominations must be submitted to The Company in writing and may be changed or withdrawn by the Policy Owner at any time, prior to the event occurring giving rise to a claim. Nominations will only be valid where duly recorded in the books of The Company. Where a minor child is a beneficiary, payment will be made into a Trust fund and will only be paid out when the minor child attains the age of majority.

Cancellation of Policy

The Policy Owner may cancel this Policy in writing at any time by giving 30 days notice. Any Premium paid within the notice period will not be refunded and Clientèle Life will remain on risk for cover during the notice period.

Cash Back Benefit

The Cash Back Benefit on the Main Policy does not apply to premiums paid on any rider or supplementary benefits unless such a rider or supplementary benefit explicitly allows for a cash back benefit.

Claim Payments

All payments in terms of this Policy shall be made in South African currency and any question of law arising shall be decided according to the laws of the Republic of South Africa. Notification of a claim must be made with Clientèle Life within 60 (sixty) days from the event giving rise to a claim.

In cases where the beneficiary cannot be traced, after a deferred period of 2 (two) months from the date the claim has been approved, payment will be made into the estate of the deceased Life Assured.

Fraud

All Benefits under this Policy will be forfeited if a claim is in any respect fraudulent or intentionally exaggerated and this Policy will be cancelled. Any Premium(s) paid will be forfeited.

Maximum Sum Assured

This Policy is issued subject to the special condition that the total Sum Assured (i.e. all Policies) with Clientèle Life for this class of Policy shall not exceed R200 000 (two hundred thousand rand).

Misstatement of Date of Birth

If a date of birth of any Life Assured has been misstated, The Company may amend the Sum Assured stated in the Schedule(s). The amended Sum Assured will be the amount payable in respect of the Premium paid by the Policy Owner taking into account the correct age of the Life Assured.

Payment of Premiums

The Benefits together with the relevant waiting periods commence upon receipt of the first Premium. Clientèle Life reserves the right to submit a debit instruction to your bank at any time during the month. Your authorisation allows Clientèle Life permission to apply any method of Premium Collection and you further agree that tracking (according to the Non-Authenticated Early Debit Order System) may be done against your

bank account. In the event of non-payment of 3 (three) consecutive Premiums, the Policy will automatically lapse.

Policy Values

This Policy acquires no surrender, loan or paid-up values.

Reinstatement

If the Policy lapses, it may be reinstated at The Company's sole discretion upon such terms and conditions as The Company may reasonably choose to impose. If the Policy is reinstated, then the waiting period and the cash back period will recommence again from the Date of Reinstatement.

Variations

No variation to this Policy will be binding on The Company unless made in writing and signed by a Director or Public Officer of The Company and confirmed thereafter by payment by the Policy Owner of the Premium whether varied or not.

This Policy is issued on the basis that the statements and information made and set forth in the application and all declarations made in respect thereof are true and correct and constitute a full disclosure of all facts and circumstances likely to materially affect the assessment of the risk at the time of the issue (or Reinstatement) of the Policy.

Exclusions

The Company will not be liable to make any payment under the Policy if:

- i) within 2 (two) years of the Commencement Date of the Policy or within 2 (two) years of Reinstatement of the Policy (whichever is later), a Life Assured commits or attempts to commit suicide;
- ii) the death of a Life Assured arises directly or indirectly from:
 - any mental or physical condition, disease, illness or infirmity that existed prior to the Commencement or Reinstatement Date of the Policy (whichever is later), including infection from any Human Immuno Deficiency Virus (HIV) or AIDS Related Complex (ARC);
 - participation in a criminal act and/or violation of an act of the law; the result of any riot; terrorism; war or similar event, irrespective of whether the Life Assured was actually participating therein or not.

Exclusions on Cancer Benefit

- i) No payment shall be made under the Cancer Benefit in respect of any claim if the cause of such a claim is directly or indirectly attributable to any Pre-Existing Medical Condition, mental or physical condition, disease, illness or infirmity that existed prior to the Commencement or Reinstatement Date of this Policy (whichever occurred last).
- ii) Cancer as a consequence of the use of nuclear, biological or chemical weapons or any radioactive contamination will not be covered.

COMPLAINTS PROCEDURE

1. Should you wish to lodge a complaint please contact the National Contact Centre on (011) 320 3000, fax (011) 320 3133 or email services@clientele.co.za.
2. In the event that your complaint is not satisfactorily resolved, then you may refer the complaint to the INDEPENDENT ARBITRATOR at complaintsarbitrator@clientele.co.za.
This Independent Arbitrator is a public officer with the authority to overturn the initial findings and will only consider cases having previously gone through the step 1. In the unlikely event that you are still not satisfied with the decision, then the Independent Arbitrator will notify you of the full contact details of both the FAIS Ombudsman (tel. 012-470 9080) and the Voluntary Ombudsman for Long-Term Insurance (tel. 021-657 5000)
3. Clientèle Life has an active Compliance Department who continuously assess that The Company adheres to all regulations and protects the interests of all stakeholders. The Head of Compliance can be contacted on (011) 320 3000.

Clientèle Life is an authorised Financial Services Provider FSP number: 15268.