



Centurion Funeral Directors

6 Foot Undertakers t/a Centurion Funeral Directors Voluntary Funeral Scheme Application Form

Tel: 012 656 0486 | Cell: 082 704 7497 | Cell: 084 582 4826
 Hillviews 8, 563 Luderitz Street, PTA West | 98 Golf Road, Centurion
 info@centurionfunerals.co.za | www.centurionfunerals.co.za

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

POLICYHOLDER DETAILS

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|----------------------|-----------------------|---|-----------------|--------------|--------------|---|---|---|---|---|
| Cover amount | R | | Source of Funds | | | | | | | |
| Title: | Gender | M | F | Occupation: | | | | | | |
| First name(s) | | | | | Industry: | | | | | |
| Surname | | | | | Employer: | | | | | |
| ID/ Passport number: | | | | | | | | | | |
| Country of birth: | Country of residence: | | | Nationality: | D | D | M | M | Y | Y |
| Address: | | | | | | | | | | |
| Postal Code | | | | Email: | | | | | | |
| Cellphone: | | | | | Work number: | | | | | |

Policy Beneficiary

| Name | Surname | ID/Passport Number | Relationship | Contact |
|------|---------|--------------------|--------------|---------|
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Immediate Family Details (Spouse and 5 children)

| Name | Surname | ID/Passport Number | Relationship | Cover Plan |
|------|---------|--------------------|--------------|------------|
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Single Parent Funeral Benefit- Maximum of 5 (Five) children may be covered under the single parent plan

| Name | Surname | ID/Passport Number | Relationship | Cover Plan |
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Couple Funeral Benefit – Maximum of 1 (One) partner under the couple benefit

| Name | Surname | ID/Passport Number | Relationship | Cover Plan |
|------|---------|--------------------|--------------|------------|
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Principal Member plus 5 details- Maximum of 5 dependents cover under this funeral benefit

| Name | Surname | ID/Passport Number | Relationship | Cover Plan |
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Principal Member plus 9 details- Maximum of 9 dependents cover under this funeral benefit:

| Name | Surname | ID/Passport Number | Relationship | Cover Plan |
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TERMS AND CONDITIONS

1. General Information

- 1.1 You are requesting cover through Sanlam Developing Markets Limited (SDM) who is the underwriter of 6 Foot Undertakers t/a Centurion Funeral Directors Voluntary Funeral Policy. 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.
- 1.2 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.
- 1.3 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.
- 1.4 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.
- 1.5 "You" and "Your" mean the policyholder. "Us", "We" and "SDM" means Sanlam Developing Markets Limited.
- 1.6 Cover is available to all members of 6 Foot Undertakers t/a Centurion Funeral Directors Voluntary Funeral Scheme who wish to cover their Immediate Family members and Extended Family members on a voluntary basis.
- 1.7 The intermediary, Executive Underwriting Managers (Pty) Ltd will receive commission equal to 0% 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.
- 1.8 SDM shall pay benefits and commission based on the risk premiums received. Any other fees charged by the Funeral Parlour shall be an arrangement between the Funeral Parlour and the policyholder.
- 1.9 No medical examination is required in respect of the Assured Lives for purposes of insurance cover in terms of the proposed Policy.

2. Definitions

- 2.1 **"Accident"** means an external, violent, unexpected and visible event that happens at a place and time that is identifiable on or after the Cover Start Date..
- 2.2 **"Accidental Death"** means death directly caused or resulting from injuries sustained during an Accident.
- 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 Life of 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 stepchild, including the child of any Spouse and a Stillborn Child. Children shall have the corresponding meaning.
- 2.11 **"Dependent"** means the Spouse, Child, Extended Family member or Parents of the Policyholder. Cover in respect of a child will terminate reaching the age of 22 years, unless such a child is a full time student at a recognized 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 22 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, father-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 is a member of 6 Foot Undertakers t/a Centurion Funeral Directors 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 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
- 3.2.3 an Assured Life dies.
- 3.2.4 the Policyholder fails to pay the Premiums payable in terms of the Policy in respect of the policy on the due date thereof,
- 3.2.5 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 1st (first) day of the month without deduction or set-off, by way of debit order, pay@ or EFT to the intermediary Executive Underwriting Managers Pty Ltd.
- 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 October 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

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 October 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 Assured Life has not completed the waiting period under the previous policy, 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 in 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 R15 000 (Fifteen Thousand Rand) and R7500 (Seven Thousand Five Hundred 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 |
| Member plus 5 benefit | 5 |
| Member plus 9 benefit | 9 |
| Member plus 13 benefit | 13 |

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 A 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.
- 9.2.5 A fully completed BI/DHA 1680 form (if the deceased died at home).
- 9.2.6 A policy / accident report, if the 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 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 to the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

12 Contact details

Sanlam Developing Markets Limited

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|------------------------------|--|
| Registration Number | 1911/003818/06 |
| FSP Number | 11230 |
| Telephone | (086) 123 5433 |
| Emails | GBGAPServicing@sanlamsky.co.za |
| Physical Address | 9 – 13 West Street, Houghton Johannesburg, 2198 |
| Compliance Officer Telephone | 011 359 3058 |
| Compliance Officer Email | gbcompliance@sanlamsky.co.za |
| Sanlam Arbitrator Email | arbitrator@sanlam.co.za |

Centurion Funerals

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| Registration Number | 2007/019340/23 |
| FSP Number | Authorised JR of EUM FSP 33564 |
| Telephone | 012 656 0486 |
| Emails | info@centurionfunerals.co.za |
| Physical Address | 127 Charlotte Maxeke Street Pretoria West 0001 |

National Financial Ombud Scheme

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|-----------|---|
| Telephone | 086 0800 900 |
| Whatsapp | 066 473 0157 |
| Email | info@nfosa.co.za |
| Address | 110 Oxford Road, Houghton Estate Johannesburg, Gauteng, 2198 |

Financial Sector Conduct Authority

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|------------------|--|
| Telephone | 012 428 8000 |
| Emails | info@fsca.co.za |
| Physical address | Riverwalk Office Park Block B41 Matroosberg Road (Corner of Garsfontein and Matroosberg Road) Ashlea Gardens x 6 Menlopark, Pretoria, 0081 |
| Website | www.fsca.co.za |

Information Regulator (South Africa)

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| Emails | enquiries@info regulator.org.za |
| Physical address | 27 Stiemens Street, Braamfontein, Johannesburg, 2017 |

DISCLOSURE

6 Foot Undertakers t/a Centurion Funeral Directors Voluntary Funeral Scheme is a juristic representative under FSB 33564 A Juristic Representative of Executive with Executive Underwriting Managers Pty Ltd "EUM" 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,
- 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
- share with other entities in the Sanlam Group, so that we can market our financial products and services which we deem similar, with the aim of offering you the opportunity to take up some of the financial products to fulfil your needs, provided that you have not objected to receiving such marketing
- 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.

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).

For information on how to:

- access or request a copy of your personal information processed by us.
- ask for an update and/or correction of your personal information,

Please consult our manual published in terms of the Promotion of Access to Information Act, 2002 (PAIA) available on our website (www.sanlam.co.za). By completing and submitting this application form/agreement, you:

- agree that SDM (including its various business divisions) may process your personal information for direct marketing purposes, including by contacting you telephonically to market financial products and services to you with the aim of affording you an opportunity to taking up some of the financial products to fulfil your needs;
- consent to SDM sharing your contact details with other companies which are part of the Sanlam Group for purposes of direct marketing and contacting you telephonically to market financial products and services to you;
- consent to the storing of personal information in line with applicable legislation and internal policies. Records may be retained for periods in excess of prescribed periods for historical, statistical, research purposes. SDM will implement necessary safeguarding measures to protect the integrity and confidentiality of data stored.

Opting-out of direct marketing:

Due to you being a client of SDM, By completing and submitting this application form/agreement, you:

- agree that SDM (including its various business divisions) may process your personal information for direct marketing purposes, including by contacting you telephonically to market financial products and services to you with the aim of affording you an opportunity to taking up some of the financial products to fulfil your needs;
- consent to SDM sharing your contact details with other companies which are part of the Sanlam Group for purposes of direct marketing and contacting you telephonically to market financial products and services to you;
- consent to the storing of personal information in line with applicable legislation and internal policies. Records may be retained for periods in excess of prescribed periods for historical, statistical, research purposes. SDM will implement necessary safeguarding measures to protect the integrity and confidentiality of data stored.

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. 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 |