

Policy Application Forms

For Policies managed by the Smartcall Insurance Administrators (Pty) Ltd ("SIA" system)

As an SIA distributor, please read the following rules carefully and adhere to them at all times. Failure to issue application forms by the rules below can result in claims being declined by SIA. **Only 1 application form needs to be completed per policy.** Once a form is completed and signed, the Distributor may issue receipts from the receipts book, every time the customer pays his policy premium. If the application form is lost/stolen/damaged, or any details have been changed on the policy, a NEW application form needs to be completed and signed by the main member of the policy.

1. The open block on the top section of each application form is for the Distributor's details (name of company, address and contact numbers). They can be written in (in print, by hand, in pen), or stamped on by the distributor.
2. All application forms MUST be signed by the MAIN MEMBER on the policy. Only the main member can sign this document, and no other person. The person paying for the policy may NOT sign on behalf of the main member.
3. An employee from the Distributor must sign the application form as a witness when the main member signs.
4. The application form must be dated on the date that it was signed by the main member.
5. ALL the blank fields on the application form must be completed. If a field is not applicable please draw a line through it.
6. Only 8 children may be added for each family policy. If further children are required to be added, SIA can be contacted directly. Only 8 extended family members may be added for each policy, and 4 of the 8 must be of the following relation: Father/Mother/Father-in-law/Mother-in-law. SIA may investigate the relationship of the spouse, children or extended family members at their discretion – if the information supplied is not true or correct the policy may be voidable.
7. The premium amount as well as the cover value MUST be filled in before the main member signs the document, and they must have sight of these.
8. Once captured onto the SIA system, the SIA policy number must be completed on the application form in the blocks provided.
9. In the case of the main member using a passport or refugee number instead of a South African ID number on the system, the claim will only be paid out if the identical Passport or Refugee number appears on the certified death certificate of the deceased, and a Residence permit for the main member will be requested.
10. The application forms are issued in numerical order. Please do not skip a form. If you make a mistake, please cross the form out and leave it in the book. You may start again on a new form.
11. You cannot backdate a form (the form cannot be dated earlier than the previous completed form). This means forms are being filled in after a completed form cannot be at a date before the date on that completed form.
12. All the information on the application form must be the exact information that is captured on the SIA system. Any differences need to be changed and signed by the customer on the application forms. If there are too many differences a new application form should be issued.
13. For an addition or removal of a member, an increase or decrease in cover value or premium, a change in beneficiary, or any other substantial change on the policy, a new application form or a change request form needs to be completed and SIGNED by the main member on the policy for the change to be valid.
14. The original form needs to remain in the book. The duplicate is to be handed to the customer. The distributors may make copies of the duplicate should it be required for record purposes.
15. If a claim arises before the book is complete, and the original is requested by SIA, the distributor may remove the original from the book and send it to SIA along with the other original documents requested. **In no other circumstances should the original document be removed from the book.**
16. The customer is not covered once the application form is signed, a premium payment needs to be made on the SIA system for that specific policy before it is covered by SIA. All signed application forms need to be captured, and a premium paid within 6 months of the date of the signed application form. If 6 months has passed, and no premium payment has been made on the policy, a new application form will need to be signed.
17. If the client has been issued an application book, this will replace any printed policy document method. When the print screen appears on payment of the policy on the system, this can be used as a double check to the application form and then the window can be closed. Please do not print the information from the system on any type of printer as that will not substitute for the application form.

Procedure for new books:

1. New books can be requested by SIA when the current book is near to completion.
2. SIA will only issue new books when the old book is completed. The old book has to be returned to SIA before or at the same time that the new book is issued.
3. SIA will store the books for claims purposes.
4. All lost/stolen/damaged books need to be reported to the SIA call centre as soon as possible. Failure to report these will lead to a delay in the issue of new books, and SIA will take no responsibility of uncaptured application forms over this period or for the missing signed application forms. SIA advise the distributor to keep copies or keep the book in a safe location until it is returned to SIA. If an application form is lost/stolen or damaged, this must be reported to SIA and a new form must be completed and signed by the main member of the policy. Please do not use tippex when completing the forms, this will nullify the form.
5. All books are pre numbered and cannot be used by any other distributor, or for any other type of policy. Any claim submitted with an application form that was not issued to that specific distributor will be considered invalid, and no claim will be paid.
6. Upon cancellation of contracts with SIA, all books (completed or uncompleted) will be returned to SIA.