

Policy Premium Receipts – Terms and Conditions

Receipts for policies managed by the Smartcall Insurance Administrators (Pty) Ltd (“SIA” system)

As an SIA distributor (a distributor is anyone that is using the SIA system, eg Funeral Home / Undertaker / Broker etc.) please read the following rules carefully and adhere to them at all times. Failure to issue receipts by the rules below can result in claims being declined by SIA.

1. Please issue a receipt to customers when a premium is paid and a receipt is requested, if an application form has already been completed & signed by the customer and you have the original form, then only receipts need to be issued for premium payments, and not a new application form each time.
2. Ensure the correct policy number is entered onto the receipt.
3. Ensure all the details of the person paying (payee) are captured on the receipt and that the payee signs and inserts their ID number.
4. The receipt must be dated on the date that it was paid by the payee.
5. The amount paid must be written in words and numbers in the space provided. Cash or cheque must be selected by crossing the applicable block.
6. The “Received by” is the person’s name, who on behalf of the Distributor, is receiving the premium payment. The “on behalf of” means the Distributors name, eg. ABC Funeral Home.
7. ALL the blank fields on the receipt must be completed. If a field is not applicable please draw a line through it.
8. The receipts are issued in numerical order. Please do not skip a receipt. If you make a mistake, please cross the receipt out and leave it in the book. You may start again on a new receipt.
9. You cannot backdate a receipt (the receipt cannot be dated earlier than the previous completed receipt). This means receipts that are being used after a completed receipt cannot be at a date before the date on that completed receipt.
10. The original receipt needs to remain in the book. The duplicate is to be handed to the customer. The distributors may make copies of the duplicate if they need records for themselves.
11. If a claim arises before the book is complete, and the original is requested by SIA, the distributor may remove the original receipt from the book and send it to SIA along with the other original documents requested. **In no other circumstances should the original receipt be removed from the book.**
12. The customer is not covered once the receipt is signed, a premium payment needs to be made on the SIA system for that specific policy before it is covered by SIA. The Distributor must make a payment for the policy after they have received payment from the payee. If this is not done, and the distributor uses the premium income for other purposes, and the policy lapses due to non payment, SIA on behalf of the policyholder will have no choice but to report the Distributor to the FSB.
13. 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 policy, 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 receipt.

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 receipts over this period. SIA advise the distributor to keep copies or keep the book in a safe location until it is returned to SIA. 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 receipts submitted, that were 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.