



smartcall

INSURANCE ADMINISTRATORS

Smartcall Insurance Administrators (PTY) Ltd
is an authorised Financial Services Provider (FSP No. 32 590)

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TRAINING DOCUMENT

IMPORTANT TERMS AND CONDITIONS:

Types of policies:

1. *Individual* – Only that individual is covered
2. *Family* – One spouse and unlimited own children are covered

If the client wants other members added that are not above then they can add:

Extended family members (a child can be added as an extended family member on an individual policy)

Limitations:

Main member must be between the ages of 18 and 65 (not yet 66) years old.

Extended Family members can be over or under 65 (any age).

The system needs a valid South African ID number.

No individual may be covered, in any capacity, by more than 2 policies held with SIA at one time.

Definitions and further changes:

Spouse: the legal or common law husband/wife of a **Principal Insured** or such person residing with the **Principal Insured**, and who is normally regarded by the community as the **Principal Insured's** husband/wife; a party to a customary union according to tribal law; a union recognised as a marriage under Asiatic religion or a person living with you in a manner of a spouse, living in a relationship of mutual dependence with you, and running and sharing a common household with you, which would be considered by a court to be a common law spouse.

What happens if the main member (policyholder) dies but the spouse survives?

If the policy is a Family Policy and there is a surviving **Spouse** on the policy, the surviving **Spouse** will automatically be converted to the new **Principal Insured**. From this point, if further monthly premiums are received after the death of the **Principal Insured**, then the policy will continue, if no further premiums are received within a period of 2 months of the previously paid premium, the policy will lapse.

Children (Child):

the **Principal Insured's** unmarried minor child who has not yet attained the age of 21 and shall include natural children, legally adopted children, legally fostered children and stepchildren who are financially dependant on the Principal Insured.

This age may, at the discretion of the **Insured**, be extended to 25, in respect of an unmarried child who is a full time student at a registered educational institution

There will be no age restriction for children who are either mentally or physically incapacitated from maintaining themselves, provided that the children are wholly dependent on the **Principal Insured** for support and maintenance, and have been so dependent since at least their 21st birthday.

What happens when a child reaches 21 years old?

Upon the **Child** no longer meeting the criteria of being a **Child** as defined in terms of this Policy, the **Child** will automatically be converted to an extended family member on the same policy with the highest cover. The **Principal Insured** may then cancel the extended family member and the **Child** may apply for his/her own policy if they wish, or the **Principal Insured** may change the cover value, if the conversion is not acceptable to either party. For the **Child** to remain on the Family Policy due to the **Child** being a full time student (as per the definition of a **Child** above), a request in writing containing proof from the students registered educational institution, must be received and accepted by SIA. No additional waiting periods will be applicable upon conversion.

Extended Family Member:

shall include the natural parents, natural brothers, natural sisters, natural grandparents, natural cousins, natural aunts, natural uncles, children (as per the above definition) of the **Principal Insured** and/or **Spouse**, and whose name(s) are stated in the Schedule to this policy. Extended Family may be added to an Individual or Family policy but are not considered to be a "core" policy by SIA.

What is the limit on extended family members?

In total a policy can have 8 extended family members as follows:

- For parents and parents-in-law, a total of four **Insureds**;
- 2For any other extended family as per the definition (of either the **Principal Insured** or the **Spouse**), a total of four **Insureds**.

ALTERATIONS TO EXISTING POLICIES:

All alterations that need to be made to any policy, such as a change of members on a policy, or the change of cover, or the change of beneficiary needs to be requested on a **SIA change request form**, and the change needs to be either:

- Signed as agreed by the main member (policyholder) of the policy; OR
- Agreed verbally by the call centre and the voice recording sent with the change request form to SIA.

If a cover value is changed to a higher amount (eg. R 10 000 to R 15 000), the increase (R 5 000) will be subject to the standard waiting periods.

ADDING MEMBERS TO THE POLICY:

The **Principal Insured** may add a **Spouse, Child** and/or an **Extended Family Member** under the following conditions:

1. A **Spouse** may be added within 6 months of marriage or within 6 months of the **Principal Insured's** first premium being processed on the SIA system. The **Spouse** added will replace the insurance cover for the **Spouse**, if any, named on the **Application Form**. Waiting periods will apply;
2. **Children** may be added within 6 months after birth, legal adoption, legal fostering or, in the case of stepchildren, marriage or within 6 months of the **Principal Insured's** first premium being processed on the SIA system. Natural children may be added at any stage of the policy. Waiting periods will apply;
3. An **Extended Family Member** of the new spouse may be added at the same time as the new **Spouse** per 1 above but limited to the natural relations as mentioned in the extended family definition above, or within 6 months of the **Principal Insured's** first premium being processed on the SIA system. Waiting periods will apply;

WAITING PERIODS FOR BENEFITS

The benefits provided under this policy shall commence as follows:

9.1 Accidental Death:

Upon accidental death of the **Insured**, benefits will be payable from the Commencement date of the policy (date that first premium was paid to SIA – not the date that the policy was captured on the system), with no waiting period applicable.

This shall be defined as an unforeseen event, which could not reasonable have been expected to occur. The event must result in death caused directly and independently of all other causes by some external and visible means arising from this event, and excludes death by natural causes.

9.2 Other Causes (Natural):

For all Extended Family Policy members, as well as any members, who upon joining, as an extended family member, or as a **Spouse** on a Family plan, are over the age of 65, the following will be applicable:

On the death of the life Insured within **six months** of either the commencement date (date that first premium was paid to SIA – not the date that the policy was captured on the system) stated in the schedule, or the reinstatement date in the event of a policy lapsing due to the non-payment of premiums, no benefit will be paid.

For all remaining Core Policies, being all Individual and Family policies (except as mentioned above) the following will be applicable:

On the death of the life Insured within **three months** of either the commencement date (date that first premium was paid to SIA – not the date that the policy was captured on the system) stated in the schedule, or the reinstatement date in the event of a policy lapsing due to the non-payment of premiums, no benefit will be paid.

PLEASE REMEMBER, NO POLICYHOLDER IS COVERED BY SIA UNTIL THEY HAVE MADE THE FIRST PAYMENT FOR THAT SPECIFIC POLICY IS PROCESSED ON THE SIA SYSTEM.

EXCLUSIONS:

No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

1. If the cause of death was suicide within the first two years from the **Commencement Date**, or reinstatement date, or the date any **Insured** was added after the **Commencement Date**;
2. The **Insured** committing any act or deed in violation of criminal law;
3. Active participation in any riot, insurrection, civil commotion, war (declared or not), terrorism, hostility, civil war, rebellion, revolution, usurpation of power, martial law, kidnapping, hijacking or military action;
4. Atomic energy, nuclear fission or reaction, or the release of chemical weapons;
5. Intentional self-inflicted injury;
6. Any material misrepresentation or non-disclosure;
7. If the life insured or anyone acting on his behalf wilfully connives to obtain a claim by fraudulent means or devices, all benefits under this policy in respect of that claim will be forfeited;
8. Participation in speed tests or races, hand-gliding, bungee-jumping, parachute jumping, mountaineering (without ropes), or any other activity Guardrisk Life regards as an excessive exposure to risk;
9. Participation or attempted participation in aviation in any capacity other than as a passenger in a passenger aircraft. This aircraft must have a valid certificate of airworthiness and must be piloted by a duly licensed pilot (and navigator where required by law).

SMARTCALL CLAIMS PROCEDURE

Claims Call Centre: 082 241 4949 (Toll Free), Fax: 086 670 2654 / 011 507 4700

The following is a list of the possible documents needed for the claims procedure:

ESSENTIAL DOCUMENTS:

- 1.1. A fully completed SIA claim form;
 - 1.2. The policyholders application form as follows:
 - 1.2.1. **Funeral Parlour/Other Sign up:**
The original signed application form (by the policyholder) with the signed (or initialled) SIA terms and Conditions attached.
 - 1.2.2. **Call Centre:**
The sound recording from the application of the client verifying the client's acceptance of the SIA terms and conditions along with the printed details of the policy.
 - 1.3. A certified copy of the Identity Document of the deceased Assured Person;
 - 1.4. A certified copy of the Death Certificate of the deceased Assured Person;
 - 1.5. A certified copy of the Identity Document of the Claimant (If not Company);
 - 1.6. A copy of the form BI 1663;
 - 1.7. A copy of the BI 14 – Burial Order;
 - 1.8. If the claim payout is being made to a funeral home in order for them to render funeral services, then an invoice or quotation for these services must be submitted, and this must be equal to or more than the cover value of the policy being paid out. If it is less than the cover value, then the lesser amount will be paid;
- Stillborn Child:**
- 1.9. If a stillborn child, a letter from the doctor confirming the length of pregnancy;
- Accidental Death:**
- 1.10. Every accidental death claim will require a police report;
- Spouse:**
- 1.11. In the case of a Spouse, marriage certificate or an affidavit satisfactory to Insurer;
- Child:**
- 1.12. In the case of a legitimate biological child, a certified copy of the Participant's or Spouses Identity Document and marriage certificate and child's birth certificate;
- Stepchild:**
- 1.13. In the case of a stepchild, a certified copy of the relevant marriage certificate and the Child's birth certificate;
- Adopted Child:**
- 1.14. In the case of an illegitimate or adopted child, a copy of the adoption certificate, and affidavit or any other documentary proof satisfactory to the Insurer;

All copies shall be certified by a Commissioner of Oaths and originally certified copies to be sent to the Insurer.

Incomplete details may cause delays and documents may be requested again later.

All the documentation above will need to be faxed to SIA at **011 507 4700 / 086 670 2654**. A courier service will be sent by SIA to obtain the original documentation from the client only once ALL the faxed documentation has been received and SIA are satisfied that all documentation is adequate.

Approved claims will be paid out within 48 hours of SIA receiving the ORIGINAL documentation from the client via the courier, unless there is a problem with the original documentation. Any delay in payment due to this will be communicated with the client.

Original documents mean the actual signed document from the policyholder and/or the actual document that was commissioned (ie. Signed and stamped by a Commissioner of Oaths).

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 the South African Passport or refugee number appears on the certified death certificate of the deceased. And a certified copy of the South African passport or Refugee document will need to accompany the claim for it to be valid.