



Address: Umzumbe, Port Shepstone, 4642 | Email Address: vicofuneralservices@gmail.com
 Contact Details: **Mobile** (076 985 3209 | 071 362 7649) | **Whatsapp**: (076 985 3209) | **Fax**: 086 585 4599
 Banking Details: **First National Bank (FNB)** | **Acc No**: 62779418451 | **Account Holder**: Vico Funeral Services

MEMBER APPLICATION FORM

Date Application Form Completed and Signed		Branch	
Sales Representative Name & Surname			
Plan Chosen	1+5 Traditional		1+9 Traditional
	Family Plan	Single Plan	Single with Children Plan
TOTAL MONTHLY PREMIUM DUE PER MONTH			R
How will you pay your policy each month	Cash	Debit Order	Stop Order
Pay@		Capitec Pay	

PRINCIPAL MEMBER DETAILS

Surname	Names	
ID No	D.O.B.	Gender M F
Passport No	Nationality	
Mobile No	Email	
Postal Address	Postal Code	

BENEFICIARY DETAILS

Surname	Names
ID No	Mobile
Relationship to Principal Member	

DEPENDANTS / EXTENDED FAMILY MEMBERS (Complete only if the 1+5 or 1+9 Traditional Plan has been selected)

Surname	Name	Relationship	ID Number
1			
2			
3			
4			
5			
6			
7			
8			
9			

ADDITIONAL EXTENDED FAMILY MEMBERS (Complete only if adding additional extended family members to the Family | Single | Single with Children Plans)

SURNAME	NAME	RELATIONSHIP	COVER	ID NUMBER	PREMIUM
			R		R
			R		R
			R		R
			R		R
			R		R

Premium due for all the additional Extended Family members – This premium gets added to the Plan Premium to calculate the TOTAL PREMIUM DUE PER MONTH R

BANK DETAILS (Complete only if paying via Debit Order)

Account Holder	Bank
Branch	Type Cheque Savings Transmission
Account Number	Deduction date

DECLARATION BY PRINCIPAL MEMBER

I herewith apply for cover in terms of the Vico Funeral Services (Pty) Ltd Funeral Policy in accordance with its Terms and Conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare that the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information or misstatement in the application may invalidate any claim or benefit under the policy and I undertake to abide by the Terms and Conditions of the policy. Vico Funeral Services (Pty) Ltd shall not be liable for any amount until it has accepted this application and has received the first premium. I understand that SDM has the right to defer a claim under this policy until all requirements, as specified by SDM, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date, SDM has the right to adjust the date of issue of this policy accordingly. I may cancel the policy at any time by giving 31 (thirty-one) days' written notice to Vico Funeral Services. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

Payment via debit order (If applicable): My signature below authorizes Vico Funeral Services to deduct the agreed premium from my bank account as indicated above and on the date indicated (and monthly thereafter) until such time I cancel such authorization in writing with 30-day's notice to Vico Funeral Services.

Claims: I acknowledge and accept that I have purchased a complete Funeral Service package with Vico Funeral Services which includes a cash portion of R3000 or R5000 depending on the funeral package selected. In the event of a claim, I authorize the underwriter to pay the full benefit to Vico Funeral Services who will then conduct the funeral as selected by me. If I or the nominated beneficiary decides not to do the funeral through Vico Funeral Services I do understand and accept that only the cash portion of the funeral package selected (R3000 or R5000) will be paid out. This was explained to me by the agent before I accepted the policy.

By signing this member application form, I give Vico Funeral Services permission to use my information to check whether it appears on any sanction/crime watch lists, as required by law, and to inform the relevant legal bodies if it does appear on any sanction/watch lists. I understand that, in terms of the law, Vico Funeral Services has the right to cancel this policy or application for benefits immediately if I am on any sanction lists. I further acknowledge that I have read and understood this declaration and accept its content.

Signature of Principal Member	Date
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TERMS AND CONDITIONS - VICO FUNERAL PLAN

This Funeral Policy in terms of Subcategory A, provides coverage in the event of death. It offers financial assistance and support during this difficult time, ensuring peace of mind for you and your loved ones. Vico Funeral Services (Pty) Ltd is an authorised Financial Services Provider (FSP 50753). Groups Are Us (Pty) Ltd t/a Groups R Us, is an authorised financial services provider (FSP 45735). This policy is underwritten by Sanlam Developing Markets Limited, a licensed life insurer and authorised financial services provider (FSP 11230). Groups Are Us is underwritten by and has a contract with Sanlam Developing Markets Limited. Groups Are Us (Pty) Ltd will receive commission equal to 10 % of the monthly premium. The Binder holder, Groups Are Us (Pty) Ltd will receive a binder fee equal to 9% of the monthly premium.

Definitions

"Accident" means an external, violent, unexpected and visible event;

"Accidental Death" means death directly caused or resulting from injuries sustained during an Accident;

"Dependents" means the Spouse, Child, Extended Family member or Parents of the Policyholder.

"Policyholder" means the person who is a member of the Vico Funeral Services (Pty) Ltd Voluntary Funeral Scheme who applied for cover for themselves and/or the Assured Lives in terms of the Policy and any person who satisfies the eligibility requirements on or after the commencement date;

"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 step child, including the child of any Spouse and a Stillborn Child. Children shall have the corresponding meaning;

"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 recognised religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006, a life partner.

IMPORTANT NOTE

In line with the Financial Intelligence Centre Act (FICA), Sanlam and Groups R Us, as Accountable Institutions, are required to carry out mandatory FICA and screening checks at onboarding stages on clients. Once you become a member of the Vico Funeral Services (Pty) Ltd Voluntary Funeral Scheme, your application will be subjected to these requirements. Thus, your cover will become effective once you have passed the checks. Therefore, it is important to provide accurate and complete information when applying for cover.

DECLARATION OF ACCEPTANCE

(Please read and understand the summary of cover benefits on the terms and conditions).

I herewith apply for cover in terms of the Vico Funeral Services (Pty) Ltd Voluntary Funeral Scheme in accordance with its full Terms and Conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare that the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information or misstatement in the application may invalidate any claim or benefit under the policy and I undertake to abide by the Terms and Conditions of the policy.

Sanlam Developing Markets (SDM) shall not be liable for any amount until it has accepted this application and has received the first premium. I understand that SDM has the right to defer a claim under this policy until all requirements, as specified by SDM, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date, SDM has the right to adjust the date of issue of this policy accordingly.

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 in favor of SDM. 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. Premiums in terms of the Policy will be renewed annually to ensure that the Policy remains actuarially sound.

Notwithstanding the above, Vico Funeral Services (Pty) Ltd Groups R Us and/or 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.

I may cancel the policy at any time by giving 31 (thirty-one) days' written notice to SDM. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

By signing this form; I give Vico Funeral Services (Pty) Ltd, Groups R Us and SDM permission to use my information to check whether it appears on any sanction/crime watch lists, as required by law, and to inform the relevant legal bodies if it does appear on any sanction/watch lists. I understand that, in terms of the law, Vico Funeral Services (Pty) Ltd Groups R Us and SDM has the right to cancel this policy or application for benefits immediately if I am on any sanction lists.

We acknowledge that we have read and understood this declaration.

PROTECTION OF PERSONAL INFORMATION ("POPIA") DECLARATION

Groups R Us will process and protect your personal information as required by all relevant laws including the Protection of Personal Information Act, 4 of 2013 (POPIA). The provision of information required by this application form/agreement is mandatory and Groups R Us 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 bureaux and business units and companies* which are part of the Sanlam Group). Prior to giving Groups R Us a minor child's personal information, I understand that Groups R Us may require additional information to confirm that I am authorised to provide the child's information.

By providing the personal information, I consent to Groups R Us collecting and processing the child's information in my capacity as the child's competent person. You may withdraw your consent to sharing of contact details and any other personal information with Sanlam Groups R

Signature or Thumbprint: Policyholder/Payer	Date

Us at any time by contacting Groups R Us on email on compliance@groupsrus.co.za.

No insurance cover will be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life - within 6 (six) months from the Inception Date, other than by Accidental Death and death due to unnatural causes (excluding suicide); 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; 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 wilful and deliberate breaking of any criminal law leading to injury of death.

The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that 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; the benefits under the previous policy were similar to the Benefits provided in terms of the Policy; the Assured Lives covered in terms of the Policy are the same as the previous policy; and the Assured Lives have completed the waiting period(s) under the previous policy. Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under the Policy. 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.

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, SDM will impose a Waiting Period not exceeding the unexpired Waiting Period under the lapsed policy. After the two (2)-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 SDM's acceptance of the new policy application. The cover per Assured Life in terms of the Policy may not exceed R100 000.00 (one hundred 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 R50 000.00 (fifty thousand rand) and R20 000.00 (twenty thousand 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
Extended Member	5 or 9*

**Depending on the benefit option elected by the Policyholder.*

Assured Life	Age at Entry*	
	Minimum	Maximum
Policyholder	18	100
Spouse	18	84
Child	0	21*
Extended Member	0	84

Minimum and Maximum Ages Entry

**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.*

IMPORTANT CONTACT DETAILS

ENQUIRIES/COMPLAINTS

Vico Funeral Services
073 562 1416
queries@vicofuneralservices.co.za
complains@vicofuneralservices.co.za

Claim process

E-mail: claims@groupsrus.co.za
Number: +27(0) 86 127 3342

Complaints & Compliments Process

Step 1—Internal Complaints
E-mail: complains@groupsrus.co.za
compliance@groupsrus.co.za
Telephone: 086 127 3342

Step 2—Insurer Complaints
Tel: 086 123 5433
Email: gbcompliance@sanlamsky.co.za

Step 3—National Financial Ombud Scheme

Head Office Address: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
CPT Address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708
Tel: 0860-800-900 Whatsapp: +27 (0) 66 473 0157
E-mail: info@nfosa.co.za Web: www.nfosa.co.za

PAYMENT INSTRUCTION MANDATE

I understand that I am providing an opened mandate for payment instruction against my nominated bank account, through AC, EFT or CARD-RAIL payment streams, which will remain in force until the policy is cancelled by myself or the insurer. I further understand that the insurer from time to time may increase the premium I pay on my policy and I understand that my payment instruction may be amended to facilitate such premium increase, provided I have been given 31 days notice of such increase through my nominated communication channel. I further understand that during the course of my relationship with the Insurer, I may fall into arrears with my premium payments, and that I may be contacted to make arrangement to pay these arrears through temporarily increasing my monthly repayments until such time as the arrears has been cleared. I understand that I am providing permission for my payment instruction to be so amended. If I have elected CARD-RAIL Deduction for the payment of my policy premium, I understand this authority will be for a recurring deduction using my provided card details. I understand that the date of the deduction may be changed so as to best reflect the date I receive my grant, income or salary so as to ensure premiums are paid, my policy remains active and I enjoy cover.