

Schedule – R30 000.00 Death Benefit

This Schedule must be read together with all the terms of Your Connect Membership

1. For information about Claims processes, Complaints, Processes and Exclusions applicable to this Policy Schedule please also read Your Connect Membership Agreement.
2. The terms and conditions for this Policy are set out below BUT must be read with the terms and conditions for Your Membership to Your Connect Product and the full terms and conditions applicable to Your Membership with Us.
3. Should there be any conflict between the provisions of this Schedule and the terms of Your Membership, the provisions of this Schedule shall prevail.
4. If we change your Benefits we will send you a new Schedule regarding the changed benefits. We will not send you new membership documents. You may request copies of your Product documents from Us.
5. If you have any questions please contact us on 087 357 7777 (Customer Care and Compliance).

Section 1: General Terms and Conditions applicable to this Schedule

1. You became part of The Unlimited Loyalty Program, This Program offers you access to services and benefits. We may change or add services and benefits. We will give you 30 days' notice of changes.
2. This Schedule sets out additional benefits You have accepted and requested as part of The Unlimited Loyalty Program you have with Us.
3. You will receive Airtime awards as well as access to The Unlimited cellular network.
4. For information on how your additional benefits and services work please refer to the sections below. Section 2, Airtime Benefits and Section 3, Insurance Benefits.
5. Your Unlimited Loyalty Membership Fee for the additional services and benefits will be an amount of R29.99 (this is inclusive of the VAT amount of R2.22). For this You receive:
 - a. R30 000.00 (Thirty Thousand Rand) Death Benefit to cover You, the main member. We collect the membership fee and pay the Premium of R14.10 to the Insurer.
 - b. Your Connect Airtime awards in the amount of R30.00
 - c. For each time You purchase airtime from the same network provider we give you double the amount. For example, You purchase R20.00 Airtime, We match that and load another R20.00 worth of Airtime. That gives You R40.00 of Airtime for the price of R20.00.
6. If you add Your Spouse, Your Unlimited Loyalty membership Fee for the additional services and benefits will be an amount of R39.99 (this is inclusive of the VAT amount of R2.28). For this You receive:
 - a. R30 000.00 (Thirty Thousand Rand) Death Benefit to cover You, the main member and Your Spouse. We collect the membership fee and pay the Premium of R23.70 to the Insurer.
 - b. Your Connect Airtime awards becomes R40.00
7. You must give us the names and date of birth of Your Spouse or they will not be covered.
8. Any questions? You can always call Us, The Unlimited on 087 357 7777.
9. Your Connect Membership documents contain important information and must be read as part of this agreement.

Section 2: The Airtime Benefits. In return for your monthly membership Fee we give back airtime awards. In this section we describe your non – insurance benefits and services that are made available by Us or Our service providers and that form part of Your Agreement and Your Connect membership that are provided by our non-insurance partners. The benefits below are not underwritten by the Insurer. These terms must also be read with the Membership documents You received with Your Connect membership.

A. Definitions (what the words mean that apply to these benefits – please read with the Master Agreement definitions where applicable)

1. **“Airtime”** shall mean the amount of time available to You on The Unlimited network through Your The Unlimited Sim Card (Sim Card) which is equivalent to a rand value. Airtime allows you to make calls, send sms, mms and use data (should your mobile device allow these functions) up to a rand value.
2. **“Bonus Airtime”** means the Airtime that You will receive each month that We successfully collect a debit from you and each time you recharge Your Sim Card with a Cell C voucher (Purchased Airtime). The Bonus Airtime will always be an amount of Airtime equivalent to the Rand value of the monthly Fee or the Purchased Airtime.
3. **“Connect Airtime Benefit”** means the Bonus Airtime You will receive each month that we successfully collect Your monthly membership Fee.
4. **“2 For 1 Airtime Benefit”** means the Bonus Airtime benefit which you receive each time You load Purchased Airtime onto Your Sim Card
5. **“Mobile Device”** means the device (Your cellular phone or tablet) which You use with Your Sim Card.
6. **“Unlimited Sim Card”** means the Sim Card and number associated with Your membership and onto which Bonus Airtime will be loaded.

B. HOW YOUR BONUS BENEFITS WORK

1. Your Connect Airtime Benefit

- a. Each time we successfully collect a monthly membership Fee from You, Your Sim Card will be automatically loaded with the equivalent Bonus Airtime awards.
- b. Bonus Airtime will be activated from the successful collection of Your monthly membership Fee and available for a period of 30 days, after which it expires (if You do not use it in this time You will lose it).
- c. Should Your monthly membership Fee be disputed or for whatever reason reversed, Your Bonus Airtime will also be reversed.

2. 2 For 1 Benefit

Each time You Purchase Airtime (this must be a Cell C recharge voucher) and load this Airtime on Your Sim Card (this must be The Unlimited Sim Card associated with Your membership) You will receive the Bonus Airtime awards equivalent to the amount of Purchased Airtime loaded onto the Sim Card.

3. Bonus Airtime General Terms

- a. You may use this Bonus Airtime, depending on your devices functionality and personal settings, to make calls, surf the Internet, send SMSes and send MMSes, This Bonus Airtime cannot be exchanged or converted into data bundles.
- b. This Bonus Airtime must be used on Your The Unlimited Sim Card and cannot be used on other sim cards associated with other network providers or device numbers.
- c. Airtime will be first from Your Bonus Airtime before Your Purchased Airtime. This excludes data bundles loaded on Your mobile device from Purchased Airtime.
- d. For as long as You have a positive balance of Airtime You will be able to use it, We cannot guarantee network coverage in the area in which You use Your mobile device.

4. Information

- a. For information about your rates You can go to <http://m.theunlimited.co.ca/dtt>
- b. To check Your Balance dial *101# from Your device when Your Sim Card is inserted or You can dial *147# and You will access the self-service menu.
- c. Should You need assistance, You can dial 140 from Your device when Your Sim Card is inserted or **087 357 7777** and We will assist You. This call is free on Your Sim Card.
- d. To report a lost or stolen card Sim Card dial **087 357 7777** from any telephone and We will assist You (when this number is dialled using a phone in which Your Sim Card is not being utilised You will be charged at normal rates)
- e. You must inform Us within 3 days after loss or theft of the SIM Card to deactivate the MSISDN number relating to the SIM card.
- f. **If You have not yet done the RICA process on The Unlimited SIM card that You got with Your membership.** It is a legal requirement that You fulfil the RICA requirements before Your Unlimited Sim Card can be activated and used. We will assist you with this but we need You to make available to Us:
 - i. Your Identity Book
 - ii. Your Proof of Residence (Your signed Application form for this Product will be sufficient)
 - iii. If You don't have these documents available at time of taking this Product We will arrange for our couriers to contact You and make an appointment to RICA You. **YOU CANNOT RECEIVE BONUS AIRTIME WHEN YOU ARE NOT RICA'd.**

Section 3: Insurance Benefits. These are Policy Benefits of the insurance that form part of your Connect Membership. They are underwritten by the Insurer. We will work with the Insurer and negotiate favourable terms for Your Insured Benefits and We are mandated by the insurer to collect the premium on your behalf and pay it to the Insurer. These terms must also be read with the Master Agreement.

A. DEFINITIONS (this explains the words we use for this Policy and should be read with Your membership documents.)

1. **"Accidental Death"** means the death of Yourself or Your Spouse (if you have chosen to cover her under this benefit) as a direct result of an Accident. In cases of Accidental Death a post mortem and an inquest are held.
2. **"Acquired Immune Deficiency Syndrome"/"AIDS"** shall have the meanings assigned to them by the World Health Organisation and includes, without limitation, Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus ("HIV"), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a sero-positive test for HIV.
3. **"Beneficiary"** means:
 - a. You in the event of:
 - i. the Death of Your Spouse (if you have chosen to cover her and paid the additional amount)
 - b. Your Spouse in the event of Your death, and Your Spouse survives You;
 - c. the Executor of Your estate:
 - i. in the event of the death of both You and Your Spouse; or
 - ii. should You die in circumstances where You are not survived by a Spouse.
 The Executor will be required to provide Us with proof of his/her appointment.
4. **"Insured Event"** means Your or Your Spouse's (if selected) death
5. **"Insurer"** means Santam Structured Life Limited being the insurer and the entity that will pay the Policy Benefits subject to the terms and conditions of the Policy being met.
6. **"Natural Death"** means the death, from any cause not excluded, of You or Your Spouse as a direct result of a medical condition (e.g. cancer, stroke or heart attack) or illness. In cases of Natural Death an inquest is not held.
7. **"Policy Benefit"** means:
 - a. **"Death Benefit"** means, subject to the terms and conditions of this membership, the benefits payable by the Insurer to a Beneficiary as a result of Accidental or Natural Death (any cause not excluded under the membership), and as set out in the Table of Benefits below.

B. TABLE OF POLICY BENEFITS

DEATH BENEFIT

(The Premium for cover of the Main Member under this benefit is: R14.10)

(The Premium for cover of the Main Member and Spouse under this benefit is: R23.70)

(The Premium for Your cover will be paid by Us on Your Behalf to the Insurer)

Subject to the acceptance by You of the terms and conditions set out in Your membership and read with this Section B, the Insurer will provide the following Policy Benefit:

Table of Policy Benefits

Benefit	Who is covered	How the benefit works
R 30,000.00 Death Benefit		You are covered for Accidental Death from the payment of Your first Premium.
		A 6 (six) month waiting period (6 consecutive successful Premiums collected by Us) applies to Natural Death excluding HIV/AIDS related death.
		A 12 (twelve) month waiting period (12 successful Premiums collected by Us in a row) applies to Natural Death which is caused, directly or indirectly, by HIV/AIDS related illnesses. Please refer to the Specific Conditions below.
	Your Death	R 30,000.00 (Thirty thousand Rand) in the event of Your Death (any cause not excluded in the Agreement)
	The death of Your Spouse, e.g. legal or common law spouse. The Insurer will only provide this Death Benefit in the event of the death of Your Spouse whose name and date of birth You have given Us. You will need to pay the applicable Premium to cover Your Spouse	R 30,000.00 (Thirty thousand Rand) in the event of Your Death (any cause not excluded in the Agreement)

IMPORTANT NOTICE

This Long-term Insurance Policy is underwritten by Santam Structured Life Limited (Reg. No. 2002/013263/06). Santam Structured Life Limited agrees to provide the cover under this Policy during any period of insurance for which You have paid a Premium as part of the total Membership Fee and subject to the terms and conditions of this Policy being met. We will accept any proposal or declaration that You have made to Us as true, and Santam Structured Life Limited will use that information as the basis for the cover provided under this Policy and need not pay a claim if the information is incomplete or untrue. If Santam Structured Life Limited makes any changes to Your Policy those changes will then form part of the Policy. **THIS IS NOT A FUNERAL POLICY. Any changes will be notified to you in writing on 30 days' notice.**

C. TERMS AND CONDITIONS APPLICABLE TO THE POLICY (these terms and conditions must be read with the Master Agreement terms and conditions)

1. **INSURING CLAUSE** (means the circumstances under which the Insurer will provide cover under the Policy).
The Insurer will pay the Beneficiary should You or Your Spouse (if You have added this cover for Your Spouse) die of any cause not excluded under the Agreement, **up to the limits of indemnity set out in the table above.**
 2. **Exclusions (It is IMPORTANT that you read the Exclusions in the Membership documents you have received (which the master agreement forms a part of) along with these Exclusions as they are all applicable to Your Claim – Should you require a copy of any of the membership documents (including the master agreement) please contact our Customer Care 087 357 7777.**
In emphasis of the above, You are specifically reminded of the following exclusions; the Insurer will NOT provide any Policy Benefits in the event that the Insured Event is due, directly or indirectly, to:
 - a. Your or Your Spouse's death is caused by a pre-existing medical condition; and / or
 - b. Your or an Your Spouse's death is self-inflicted and or caused by participation in Hazardous Activities and / or unlawful activities.
 3. **Claims (It is IMPORTANT that you read the Claims Clause in Your Master Agreement along with these Terms as it is applicable to Your Claim under this Policy Should you require a copy of Your membership documents (including the Master Agreement) please contact our Customer Care 087 357 7777.**
 - a. You may not cede, transfer or assign any of Your rights in terms of this Policy Benefit.
 - b. **From the Inception Date of this Policy Benefit the following Waiting Periods apply:**
 - i. **6 (six) months in the event of Natural Death from any cause not excluded in the Agreement;**
 - ii. **12 (twelve) months in the event that Natural Death is directly or indirectly caused by venereal disease, acquired immune deficiency syndrome ("AIDS"), HIV or an AIDS related complex and irrespective of how the disease is contracted or is otherwise named (for example tuberculosis, gastro enteritis, multiple organ failure, cerebrovascular accident ("CVA"), hepatitis etc.).**
 - iii. The Waiting Periods only apply in the event of Natural Death.
 - iv. Waiting Periods shall re-apply should this Policy lapse and be re-instated on the successful collection of a Premium.
- NO claim shall be paid if the Natural Death occurs before the waiting periods have been met.**

**STATUTORY DISCLOSURE NOTICE IN TERMS OF THE POLICY PROTECTION RULES (LONG TERM INSURANCE ACT) &
THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (“FAIS”)**

1. DETAILS OF THE INTERMEDIARY, BINDER HOLDER AND THE INSURER

DETAILS	BINDER HOLDER	INTERMEDIARY and FINANCIAL SERVICES PROVIDER (FSP)	INSURER
Name & Company reg. no.	The Unlimited Group (Pty) Ltd (The Unlimited) Reg. Nr. 2002/002773/07	The Unlimited Group (Pty) Ltd (The Unlimited) Reg. Nr. 2002/002773/07 VAT nr 4360161139	Santam Structured Life Limited Reg. Nr. 2002/013263/06
Legal Status	The Unlimited Group (Pty) Limited is an authorized financial services provider (FSP21473). There are no limitations, restrictions or endorsements on the FSP’s licence.	The Unlimited is an authorized financial services provider (FSP 21473). We are licensed to provide intermediary services in respect of category 1.1, 1.2, 1.3, 1.6 and 1.20. We accept responsibility for all intermediary services provided by our agents and representatives and confirm that some services are rendered under supervision.	Santam Structured Life Limited is a registered long term insurer and an authorized financial services provider (FSP1026)
Compliance Department	031 716 9600	031 716 9600	0860 762 745 or 011 685 7600
FAIS Compliance Officer	Moonstone Compliance: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	Moonstone Compliance: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	Compliance: Rouxann le Roux 0860 762 745 or 011 685 7600
Physical address	1 Lucas Drive, Hillcrest, 3650	1 Lucas Drive, Hillcrest,3650	7th Floor, Alice Lane Building 3, Cnr Alice Lane and 5th Street, Sandton, 2196
Postal address	Private Bag X7028, Hillcrest, 3650	Private Bag X7028, Hillcrest, 3650	PO Box 652659, Benmore, 2010
Telephone No.	0861 990 000	0861 990 000	0860 762 745 or 011 685 7600
Facsimile	021 883 8005	086 500 9307	011 784 9858
Email address	cingle@moonstone compliance.co.za	info@theunlimited.co.za	SSL.Compliance@ santam.co.za
Website	www.theunlimited.co.za	www.theunlimited.co.za	www.Santam.co.za

2. The Intermediary and Binder Holder

(a)	Legal status and any interest in the insurer.	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited is not an associate company of the insurer.
(b)	Conflicts of Interest	We have not identified any conflicts of interest as defined in the FAIS act. Our conflict of interest policy is available on our website at www.theunlimited.co.za
(c)	Insurance cover	The Unlimited holds Professional Indemnity insurance and Fidelity cover.
(d)	Rand amount of commission payable	The Unlimited acts as a non-mandated intermediary in terms of a Binder Agreement with the insurer. The Unlimited earns binder fees in respect of the binder functions and incidental activities undertaken on behalf of the insurer. The Unlimited can also earn commission up to, but not exceeding, the regulated commission in terms of the Long-Term Insurance Act.
(e)	Written mandate to act on behalf of insurer	Yes. Please refer to (d) above.
(f)	Consequences of non-payment of premium	You are required to pay the premium as agreed and in accordance with the payment terms reflected in your policy schedule. The consequences of non-payment of the Premium will be that cover will lapse (i.e. you will not be covered).
(g)	Whether more than 10% of the insurer's shares are held or whether more than 30% of the of the total remuneration was received from the insurer.	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited in not an associate company of the insurer.
(h)	Rand amount of monthly premium, of binder fees and of commissions earned.	Please refer to the Insurance Policy for the monthly premium amount. The Financial Services Provider earns the statutory regulated commission. The Financial Services Provider earns a maximum of 50% of the gross written premium payable monthly as a Binder fee.
(i)	Extent of premium obligations you assume as policyholder.	The Premium payable to the Insurer in respect of the Policy: Main Member is R14.10. Main Member and Spouse is R23.70.
(j)	Manner of payment and due date of premiums	See Insurance Policy and Master Agreement. Due Date is as agreed by customer at time of acceptance (on your call log or Application form)

3. Claims Procedures

Should you wish to claim please call us on 0861 990 000. You must notify us within 30 days of your claim arising and provide us with all the documentation and information we ask for so that we can accurately assess your claim. If your claim is not approved you need to make representation to the Insurer within 90 days or lodge a legal process within 180 days. In the event that you are dissatisfied with all these mechanisms please contact the Long-Term Insurance Ombud on the details provided below.

4. Complaints Procedures

If you have a complaint about this policy, you can write to us at info@theunlimited.co.za or call our Customer Care line on 087 357 6530, or fax us on 0865009307.

If the matter is not resolved to your satisfaction please email SSL.Complaints@santam.co.za. Should you still not be satisfied please submit your complaint in writing to the Ombudsman for Long-Term Insurance at:

Private Bag X45, Claremont, 7735

Telephone: 021 657 5000

Fax: 021 674 0951

E-mail: info@ombud.co.za

Website: www.ombud.co.za

5. FAIS Ombud

If you have a problem with the way the product was sold to you or the disclosures that were made to you, please contact The Unlimited for assistance. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at

PO Box 74571, Lynwood Ridge, 0040.

Telephone: 012 470 9080

Fax: 012 348 3447

Email: info@faisombud.co.za.

Website: www.faisombud.co.za

6. In addition to the FAIS Ombud, you may also contact Registrar of Long Term Insurance:

PO Box 35655, Menlo Park, 0102.

Telephone: 012 428 8000

Fax: 012 422 2979

Website: www.fsb.co.za.

7. Important Matters

- You must be informed of any material changes to the information referred to herein. If the information was given orally, it must be confirmed in writing within 30 days.
- If any complaint to the Financial Services Provider or the insurer is not resolved to your satisfaction, you may submit the complaint to the Long- Term insurance Ombudsman or the FAIS Ombud.
- If your premium is paid by means of debit order:
 - o It may only be in favour of one legal entity or person and may not be transferred without your approval; and
 - o The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel cover.
- Your insurer must give reasons for rejection your claim.
- Your insurer may not cancel your insurance merely by informing your Financial Services Provider. There is an obligation to make sure that the notice has been sent to you. You are entitled to a copy of the policy free of charge.
- You are entitled to a copy of the voice log of the sale.
- Polygraphs or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such test.
- Should you have any complaints about the availability or adequacy of information required to be provided herein, please bring this to the attention on 0861 990 000.
- Your policy document contains the name, class and type of policy as well as details of procedures to follow in the event of a claim. Should anything not be clear, please contact The Unlimited on the numbers provided above.

8. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents you receive.
- Make a note of what was said to you.
- Don't be pressurized to buy the product.
- Incorrect or non-disclosure by you of material facts may have a negative impact on the assessment of a claim arising from your contract of insurance.

9. Waiver of Rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

10. Sharing of Information

Insurers share information with each other regarding policies and claims.

This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing you insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.