



# AOGM Funeral Policy Terms and Conditions

## 1. Funeral Benefits

This basic funeral plan provides for a cash benefit to be paid in settlement of a death claim of a Member, his/her spouse and /or children. The maximum entry age to the fund is 84 years. Premiums are paid up to death of the Principal Member .

## 2. Principal Member

A permanent, genuine and active member of AOGM (Assemblies of God Movement) or the policyholder who is allowed to elect participation in the Policy, in accordance with the eligibility conditions as stated in the policy schedule, and who has not reached retirement age.

## 3. Spouse

A person who is married to the Principal Member by law or tribal custom or under the tenets of any Asian religion, which shall include a common law Spouse of the Principal Member.

## 4. Common Law Spouse

A person who is deemed by Safrican, at its sole discretion to be the common law spouse of the Principal Member having regard to the particular circumstances of each case, and shall include, where applicable Customary Marriages or relationship between two people of the same gender.

## 5. Child

An unmarried child of the Principal Member including a posthumous child, stepchild, child of common law spouse of the Principal Member, illegitimate or legally adopted child, provided that proof of any child is submitted to Safrican and acceptance acknowledged by Safrican. A child who is a stillborn shall be covered for funeral benefit if the death occurs after the 26th week of pregnancy. Only 2 stillbirth claims will be accepted per family during the term of the policy. Unmarried children are covered to below age 22 years, and to below 26 years if a fulltime student. Unmarried children who are mentally retarded or totally and permanently disabled prior to age 22, who are unable to care for themselves are covered to death, cessation age of the Principal member or withdrawal. In both instances, proof satisfactorily to Safrican of the condition of disablement or confirmation of full-time study must be submitted at claim stage. This does not include part-time and correspondence students.

## 6. Waiting Period

- There is a 6 (six) month waiting period for members below 74 and 12 (twelve) months for members above 74 on claims due to natural causes. Only claims due to accidental death will be paid immediately.
- Suicide will not be covered during the first two (2) years of membership.
- Where premiums are missed then resumed, the applicable waiting period will apply from the date the payment of premiums is resumed.

## 7. Surrender Values

There are no surrender values attached to this Policy. Benefits under the Policy may not be ceded or pledged in any way. No loans will be granted against this policy.

## 8. Premiums

Premiums are paid monthly in advance and are due and payable by no later than the 7<sup>th</sup> of the month in which they are due. Premiums are renewable annually.

## 9. Grace Period

After the entire first Premium has been received by Safrican, a Grace Period of 1 (One) calendar month will be allowed for the payment of each subsequent Premium.

## 10. The policy will remain in force for the Grace Period.

If any Premium is not paid by the end of the Grace Period, the Policy shall lapse with effect from the end of the last period for which a full Premium was received, and automatically be of no further force and effect. The Principal Member (where applicable) shall be liable for the reimbursement to Safrican of all claims paid by Safrican in good faith whilst Premiums were outstanding.

## 11. Cancellation of Policy (Cooling off Period)

There is a cooling off period of 30 days after receiving the participation certificate, during which time the policy may be cancelled by calling Safrican's Client Services. Any premiums that may have been paid will be refunded, provided that no benefit has been claimed and the events against which this policy provides cover, have not yet happened.

## 12. Policy Wording

A full policy document is available on request at Safrican Offices, or at the Church.

## 13. Claims Procedure

In the event of death, a claim Notification Form may be requested from any AOGM DCC office or Safrican's offices and must be submitted together with the relevant supporting documents within twelve (12) months from the date of death. Failure to do so within the twelve months period from the date of death could result in the benefit being forfeited.

## 14. Documents to be submitted for a claim

Full claims procedure is available on request.

## 15. Complaints Procedure

You may contact the Compliance Officer on the details below if you are dissatisfied with the manner in which the product was sold to you.

### Compliance Officer

Fax: 011-332-0675

E-mail: [compliance@safrican.co.za](mailto:compliance@safrican.co.za)

Safrican Insurance Company

P. O. Box 616, Johannesburg 2000

If you are not satisfied with our Compliance Officer's response, you may contact either the FAIS Ombudsman or the Long-Term Insurance Ombudsman whose details are set out below.

### FAIS Ombudsman, Financial Services Board

P. O. Box 35655, Menlo Park 0102

Tel: 021-428 8000

Fax: 021-347 0221

### The Ombudsman for Long-Term Insurance Industry

The Hon Justice

P M Nienaber

Private bag X45, Claremont 7735

Tel: 021-674-0330

Fax: 021-674-0951

Safrican Help Lines • 011-332-0700/0500

[AOGM@safrican.co.za](mailto:AOGM@safrican.co.za)  
Please fax completed application forms  
to the following number: **011-332-0789**  
Claims Fax Number 0866 773 224

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This product is underwritten by

