

**ENDORSEMENT 1 TO THE 2017 DISCOVERY GROUP RISK LIFE PLAN GUIDE (“the LPG”)
FOR THE FUNERAL COVER BENEFIT PLAN FOR CERTAIN MEMBERS OF KEYCARE (“the Plan”)**

VARIOUS ENDORSEMENT AND CONFIRMATIONS RELATED TO THE COVER

- 1. Reason for Endorsement:** The insurance cover offered in is written under the terms and conditions of the LPG. This endorsement is issued to make certain amendments which override or clarify the provisions of the LPG for the Plan.
- 2. Effective Date of the Endorsement:** 1 June 2017
- 3. As from the Effective date, the following clauses 8.8.to 8.2x are added to section 8 (“Funeral Cover Benefit) of the LPG for the Plan:**

8.8 Eligibility

All members of KeyCare who meet the following criteria are eligible for cover under this policy, and it is compulsory that they participate in the cover:

- They are members of KeyCare through their employment by their employer;
- They are within the R0 (zero rand) to R8 100 (eight thousand one hundred rands) per month income band;
- They are within the minimum and maximum ages when they become eligible for cover;
- They do not exceed the cover cease age.

8.9 Minimum and maximum entry ages

- Minimum entry age: 14*
- Maximum entry age: 65

*The minimum entry age is subject to the employer fulfilling the conditions of the Basic Conditions of Employment Act (Act No.75 of 1997) in order for the member to be covered.

8.10 Cover cease age

The Funeral Cover Benefit expires on the earlier of:

- Reaching age 70 for all eligible employees who reach this age;
- The date when the eligible employee ceases to be an eligible employee in terms of clause 8.8.

Except that cover will continue for the grace period if it ends in terms of this clause.

8.11 No underwriting

The Funeral Benefit Cover is provided free of any underwriting requirements. For the avoidance of doubt this means *inter alia* that no underwriting questions will be asked and no medical (including HIV) tests or existing information on record for a life assured will be used to underwrite the benefit provided.

8.9 No loadings, exclusions or alternate terms

No loadings exclusion or alternate terms apply to any specific individual member covered by this policy. All terms and conditions apply equally to all members.

8.10 Grace periods

If, for reasons other than death, an eligible employee becomes no longer eligible then their cover will continue for a grace period determined as follows:

- 1 month if they have been covered for less than a year
- 2 months if they have been covered for less than two years
- 3 months if they have been covered for less than three years
- 4 months if they have been covered for less than four years
- 5 months if they have been covered for less than 5 years
- 6 months if they have been covered for more than 5 years.

The Policyholder will continue to pay premiums for such members during their grace period.

8.11 Reinstatement

If, for reasons other than death, an eligible employee becomes no longer eligible, then irrespective of the grace periods mentioned in 8.10, if they again become an eligible employee within a period of three months from the date they were no longer eligible, then their cover will be reinstated and accumulation of their grace period will continue as if they had not become ineligible. If the member again become eligible after more than three months from the date they were no longer eligible, they will be reinstated but accumulation of the grace period will begin again as if they were a newly covered eligible employee.

8.12 Claim Payments

Provision is made for lives assured to nominate beneficiaries for payment of the sum assured on their death. If such a nomination is available, on acceptance of a claim the sum assured will be made to the nominated beneficiary. If such nomination is not available then payment will be made to the Policyholder.