

POLICYHOLDER

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	<input type="radio"/> South African Citizen <input type="radio"/> Legal Immigrant
First names		Surname
Identity number		Passport number
Date of birth		Marital status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widowed
Employer		Plan selected <input type="radio"/> Prestige + (R89 pm) <input type="radio"/> Prestige (R77 pm)

CONTACT DETAILS

Cell phone		Home phone	
Work phone		Email	

PHYSICAL ADDRESS

Address		Suburb	
City		Code	
Province		Country	

POSTAL ADDRESS

Address		Suburb	
City		Code	
Province		Country	

SPOUSE (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	

NOMINATED BENEFICIARY

In the event of the death of your spouse or child, you are the beneficiary. In the event of your death, the person who will receive the funeral benefit amount will be your nominated beneficiary. It is recommended that you nominate a person over the age of 18 (eighteen) years, to ensure that the benefit is paid directly to him/her. If your nominated beneficiary is under 18 (eighteen) years, the benefit will be paid to the nominated beneficiary's legal guardian (whose status will need to be proven). You may change your nominated beneficiary at any time by informing us in writing or telephonically. In the absence of a nominated beneficiary, your spouse may receive the funeral benefit. If you do not have a spouse or children, the benefit may be paid in accordance with the Administration of Estate Act and or the Intestates Succession Act

BENEFICIARY DETAILS

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to policyholder			

I confirm that the information provided by me is both true and correct and further confirm that I have understood the disclosures made herein.

Date _____

Signature _____



SALES DISCLOSURES FUNERAL PLANS

IMPORTANT DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS)

- 1 Welcome to Solace, a division of Legal&Tax Services, a financial service provider with license number 28566, authorised by the Insurer, Centriq Life Insurance Company Limited, a licensed life insurer with license number 7370, to market and administer funeral insurance plans as a non-mandated intermediary. We strive to provide highly affordable products, and to ensure that our services are easy to use and deliver excellence every time you call on us.
- 2 The insurance benefit is underwritten by Centriq Life, the Insurer. You can contact their compliance and complaints department by calling [+27 \(11\) 268 6490](tel:+27112686490) or visit www.centriq.co.za.
- 3 By taking out a Solace policy, you consent to the use and sharing of your personal information to carry out the services of your chosen funeral plan. If at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the POPI (Protection of Personal Information) Act have been violated in any way, you may send a complaint through to our Information Officer by emailing popi@solacebenefits.co.za. You can access our [POPI and Privacy policy](#) on our website www.solacebenefits.co.za.
- 4 There are terms and conditions you must read and understand in your [Policy Document](#) and Schedule which are important, and govern the relationship between you and us. All our calls are recorded for quality and security purposes which is available to you upon request.
- 5 Upon completing the application form for this plan, your employer will notify Solace of your consent to accept this insurance product. Your cover will be activated from the first day of the month in which you incur a salary/wage deduction for this plan, subject to the terms and conditions of the policy document.
- 6 Your Policy Document will be sent within 31 days of your policy being activated by our authorised representative, and cover will be subject to waiting periods. Your policy wording explains how to use and enjoy cover and all other benefits on offer. If you do not receive your policy document within 31 days, please contact our Customer Service Department on [0860 765 223](tel:0860765223) or send a WhatsApp message to [+27 \(76\) 412 9990](tel:+27764129990). The Policy Document is written in English. As your companion we can provide clarity on, or a translation of any terms.
- 7 The policy comes with a 31-day cooling off period. Should you not be entirely satisfied with your plan, you may cancel and request a refund within the first 31 days of receiving your Policy Document.
- 8 The policy can be cancelled any other time by giving us 31 days' notice by calling [0860 765 223](tel:0860765223) or emailing info@solacebenefits.co.za. This is a month-to-month policy, and any premiums paid after the cooling-off period is not automatically refunded.
- 9 The policy covers you as the policyholder and, if you have elected to take the family, plan your spouse and children. You must all be South African permanent residents or be in possession of a valid permit, which allows you to legally work and reside in South Africa. The policy recognises a spouse in accordance with the applicable South African laws or a nominated life partner you've resided with for 6 months or more. You can register up to 5 unmarried children under 18 years of age under a family plan.
- 10 To submit a claim, please call our Customer Service Department on [0860 765 223](tel:0860765223) or send an email to info@solacebenefits.co.za. Our claims procedure is detailed in the "How to report claims" clause of your policy document.
- 11 Solace has an internal Complaints officer and our [Complaints Resolution policy](#) can be accessed on our website solacebenefits.co.za. If you have a complaint, please submit it to us in writing to Complaints@solacebenefits.co.za. Complaints may also be lodged directly with the Insurer to complaints@centriq.co.za. If you have any queries or complaints relating to this policy that remain unresolved, as per the [Disclosure notice](#) you can also contact:
 - 11.1 The FAIS Ombud on [0860 663 247](tel:0860663247) or visit www.faisombud.co.za or;
 - 11.2 The National Financial Ombud Scheme on [0860 800 900](tel:0860800900) or visit www.nfosa.co.za or;
 - 11.3 The Financial Sector Conduct Authority on [+27 \(12\) 428 8000](tel:+27124288000) or visit www.fsca.co.za.
- 12 **TAKE NOTE**
 - 12.1 Legal&Tax is authorised to provide advice and non-mandated intermediary services on funeral products and it holds both Fidelity Insurance and Professional Indemnity Cover.
 - 12.2 Our authorised representative is [Darren Cohen](#).



- 12.3 Commission payable on this policy is 22.80 % of the insurance premium and our binder fee is 9%.
- 12.4 We hold preference shares in Centriq Life and may receive a dividend.
- 12.5 Your total monthly Premium is confirmed in your policy Schedule.
- 12.6 The Premium and cover amount may escalate by a commensurate percentage of no more than 10% per year.
- 12.7 You have authorised your employer to make a deduction on your salary and pay same over to Solace, a division of Legal&Tax.
- 12.8 The insurance cover of this policy has no surrender/cancellation/maturity values.
- 12.9 If Solace does not receive your premium from your employer, you will have a 20-day grace period to pay the outstanding premium. If the premium is not paid within the grace period, your policy may be cancelled, and you will receive written notice of cancellation.
- 12.10 If you wish reinstate your policy, you may do so within 2 months of it being cancelled but you may be subject to new waiting periods if not previously satisfied.
- 12.11 There is no waiting period in the event of death as a result of an accident. However, there is a waiting period of 6 months for death due to natural causes and a waiting period of 12 months if due to suicide. Claims must be lodged within 3 months of a death.
- 12.12 Take note that there are exclusions and limitations applicable to your Plan which are set out in detail, in your policy document. The following major (BUT NOT LIMITED) matters are not covered:
 - 12.12.1 Participation in mass action or protest, exposure to atomic energy, substance abuse, any criminal or prohibited act, reckless or unlawful endangerment, claims based on fraudulent and false information.
- 13 If you have any questions regarding your policy and chosen plan, you may contact our Customer Services Department on [0860 765 223](tel:0860765223) or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527) or email info@solacebenefits.co.za.
- 14 To ensure that customers are treated fairly, you may send any query or complaint through to info@solacebenefits.co.za. Our [TCF](#) and [Conflict-of-Interest](#) policies can be accessed on our website solacebenefits.co.za. We have considered the conflict-of-interest provisions in terms of the FAIS Act 37 of 2002, the General Code of Conduct and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority.

Thank you, and welcome to Solace – We look forward to being your companion.