



Sanlam Office Staff
Family Insurance
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introduction

The family insurance scheme offers cover to:

- principal member
- spouse
- qualifying children
- legal parents
- legal parents-in-law
- ex-spouse
- additional spouses

Important:

The employees of Sanlam Sky are members of a different funeral scheme and therefore enjoy different benefits. They must please contact their Human Resources Office for detail on the benefits applicable to them.



membership

All permanent employees have a once-off option at permanent appointment to become a member of this insurance.

Where the principal member and his/her spouse are both Sanlam/Santam employees both may be members of the insurance and therefore both will qualify for the benefits payable at death. If the spouse of a principal member is not a member of the insurance the spouse (if he/she is a Sanlam/Santam employee) has the option to become a member if the principal member's service with Sanlam/Santam terminates. A spouse who wants to make use of this option must notify HR Support Services in writing **before** the termination date of the principal member.

benefits and premiums

	Benefits payable at death and premiums		
Family member on whom benefit is applicable	Option 1 (Current Cover)	Option 2 (Increased Cover)	Additional Parent Cover*
Basic benefit			
Principal member	R35 000	R70 000	
Qualifying spouse	R35 000	R70 000	
Qualifying child aged 14 and over	R35 000	R70 000	
Qualifying child aged 6 and over but younger than 14	R19 250	R38 500	
Qualifying child younger than age 6 and/or still-born child	R10 000	R20 000	
Additional spouses	R35 000	R70 000	
Qualifying parents	R10 000	R20 000	R10 000
Monthly premiums			
Basic benefit	R11.40	R22.75	
Additional spouse	R5.20 per spouse	R10.40 per spouse	
Parent cover	R40.50 per parent	R81.00 per parent	R52.00 per parent

* If a member selected the additional parent cover it will be applicable to all parents and parents-in-law insured by that member. A member cannot elect to increase the cover of certain parents only.

examples of premiums

An employee gets divorced and then gets married to another person.
(Member prefers to keep ex-spouse on insurance)

	Option 1	Option 2
Employee and family (Basic benefit)	R11.40	R 22.75
Ex-spouse	R 5.20	R 5.20
2 Parents (additional parent cover NOT selected)	R81.00	R162.00
Total premium per month	R97.60	R195.15

commencement of Sanlam's liability

The death benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such case the benefit/cover becomes effective when the member is capable of resuming his/her duties.

legal parents and parents-in-law

Legal parents and parents-in-law are the biological mother or father of the member or parents as a result of legal adoption. The spouses of such a legal parent also qualify for parent cover benefits.

Stepparents can only be insured while they are legally married to a parent of the member.

The maximum number of parents and parents-in-law is four. Parents can only be added at inception date or when a member marries, he/she may add his/her parent(s)-in-law to the scheme, within **3 months** of the marriage.

Members who are not legally married, but who cohabit as if married, will be required to apply for registration of their life partner as a de facto spouse. They will have the opportunity to place their life partner's parents as parents-in-law on the insurance within three months of the approval of their de facto spouse registration.

In the event of a divorce or the death of the spouse, the cover of the parent(s)-in-law automatically lapses.

Maximum age

The maximum age at which parents/parents-in-law can join is 79 years. Those who are 80 years and older cannot be added.

Exclusion

In the case of death of a parent as a result of natural causes within 6 months of joining the scheme, no benefit will be payable.

additional spouses

In the case of divorce members have the option, within 3 months of divorce, to retain the cover on the lives of their ex-spouses.

In the case of co-habiting as married with more than one spouse, members can register the relationships as de facto marriages and the spouses will qualify as additional spouses for purpose of the family insurance.

Exclusion

In a case where a second or more spouses are added, no benefit will be payable if one of these spouses should die within 6 months from joining the scheme.

Note:

This stipulation does not apply in case of a divorced person who keeps his/her former spouse on the scheme and remarries.



qualifying children

Qualifying children are the legal unmarried children of the principal member, provided that:

- the child is younger than 21 years: or
- older than 21 years, but younger than 26 years and a full-time student at an educational institution.

Stepchildren will only qualify for cover if they were on the date of death in fact dependants of the principal member.

Foster children will only qualify for cover if they were on the date of death already registered as foster children of the principal member in terms of the statutory requirements.



submission of claims

A death claim must be submitted **within six months** after the date of death to HR Support Services.

Documents to be provided are:

- Certified copy of death certificate
- Notice of Death/Still Birth (DHA-1663A)
- Copy of the Identity Document of deceased

continuation/ conversion option

Should a member retire before age 65 years or being retrenched after 15 years uninterrupted service he/she can continue with the family insurance for a maximum of five years, but not after the member turns 65 years.

The cover levels will be equal to that applicable on date of retirement/retrenchment.

The applicable form to continue with the cover must be submitted to HC Support Service before termination of service.

At termination of employment the cover can be converted to individual life insurance with Sanlam Sky.

The Family Cover is continued during disability for as long as the member receives a disability income. The level of cover will be fixed on the levels applicable as on the date of disability.

burial repatriation benefit

The Burial Repatriation Benefit is a service that allows for the transport of the deceased member's body back home to the final funeral home closest to their place of burial in South Africa, if the death occurred far from his/her home.

Benefit

The service is available at the death of any principal employee (in respect of Group Life insurance or Funeral insurance schemes), and his/her qualifying spouse and child/ren (in respect of Funeral insurance schemes).

What does the service offer you?

The service includes transport of the deceased via road or air, to the funeral home closest to the place of burial in South Africa, transport is available from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22° latitude):

How to arrange for this service

The employee, or his/her next of kin, can access this benefit by calling our 24-hour specialised call centre on **0860 732 548/9** - follow the voice prompts and select:

- option 3 (Reality Access for Sanlam Group Risk); and
- option 2 (Personal Services) thereafter

These services are available 24 hours a day, 7 days a week and calls can be answered in any one of the official South African languages.

The information required to process the claim:

- ID number of the insured employee
- Name and ID number of the deceased
- Place (and time) where death occurred

Disclaimer

This summary does not form part of the official Rules and Policies. In the event of any contradiction between the contents of this summary and the official Rules and/or Policies, the provisions of the Rules and Policies shall prevail. These Rules and Policies are available on request at Alfreda April, Glacier Place, Tel: 021 947 8404.

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