



# MEMBERSHIP CERTIFICATE

This is your application form for funeral cover on the Master Policy held by Everest Funerals North West. Please fill in all the relevant sections truthfully and in full using a black pen and make sure your answers are clear and readable. You must provide Everest Funerals North West with your identity document or driver's licence and those of all the dependants you would like to add to your membership when you apply for cover. Please initial every page (at the bottom of the page)

<b>Membership number</b>	E	F	B	B							
<b>Everest Funerals branch name</b>				<b>Start date</b>							
<b>Everest Funerals Plan</b>				<b>Application date</b>							

■ **Rustenburg**

50 Napoleon Street  
Rustenburg North  
Tel: 014 538 0210  
Cell: 082 335 0236  
Fax: 014 538 1596

■ **Rustenburg 2**

Shop no 56  
Nelson Mandela Drive  
Rustenburg  
Tel: 014 592 7128  
Cell: 082 335 0236

■ **Klerksdorp**

Shop no 80  
Cnr Enock Sontonga  
& Naser Street  
Tel: 018 462 0013  
Cell: 082 335 0236

■ **Moruleng**

3002 Raserpapa Section  
(Opposite tribal office)  
Tel: 014 555 2119  
Cell: 082 335 0236

■ **Thabazimbi**

Extension 3, Shop no 1-3  
Tel: 014 772 2294  
Cell: 082 335 0236

■ **Northam**

Shop no 17, Ruby Road,  
Northam Square  
Tel: 014 784 4419  
Cell: 082 335 0236

■ **Swartruggens**

Shop no 2, Erf 20  
Tel: 014 544 0042  
Cell: 082 335 0236

■ **In case of emergency**

Cell: 079 654 1992  
082 335 0236  
082 634 5297

■ **Lephalale**

Office no 5 and 6  
3 Henrik Street  
Ngatia Trading  
Tel: 014 763 1482  
Fax: 014 763 2022

■ **Mafikeng**

16 Robinson Street, Shop no 2  
Mafikeng (next to FNB)  
Tel: 018 381 8466  
Cell: 082 335 0236

■ **Zeerust**

Chamand Building, Shop 2  
Coetzee Street  
Tel: 018 642 2243  
Cell: 082 335 0236

admin.ho@everestfunerals.net  
www.everestfunerals.co.za

*Always by your side....*



## STANDARD TERMS AND CONDITIONS

- YOUR POLICY IS ADMINISTERED BY EVEREST FUNERALS NORTH WEST AND BRIGHTROCK LIFE LIMITED.** The insurance cover is available on the Everest Funerals North West and underwritten by BrightRock Life Limited, an authorised financial services provider and registered insurer (Registration number 1996/014618/06, FSP Number is 11643)
- DURATION OF YOUR FUNERAL ASSISTANCE COVER:** This funeral cover policy is a whole-of-life funeral policy, which means that your cover (and your dependants' cover) will remain in place as long as you pay your policy premiums. Everest Funerals North West will not take any responsibility if you fail to pay your premiums.
- YOUR SPOUSE OR YOUR OTHER NOMINATED DEPENDANTS** can keep this cover after your death. If you were to pass away, your surviving spouse or your other nominated dependants can choose to carry on with the policy and become the main member. They must contact Everest Funerals North West, within 30 days of your passing if they want to make this change. A waiting period of six months will apply to the person who takes over the policy.
- MAXIMUM ENTRY AGES:** The maximum entry age for the main member on family and single parent plans is 65 years. There is no maximum entry age for spouses. The maximum entry age for additional extended members is 74 years. Cover for children will end when the child turns 21 if they're not a full time student at a recognized educational institution. You must give Everest Funerals North West proof that the child is a full time student for Everest Funerals North West to confirm their cover.
- NUMBER OF CHILDREN ALLOWED ON YOUR PLAN:** Up to six children are allowed on the contemporary benefits included in your premium as the main member. Additional children can be added to your policy for an extra premium. You must add newborn children within three months from their date of birth.
- WAITING PERIOD:** Your policy has to be in place for a specific period before you or your dependants can claim. The waiting period on this cover is six months for new members, dependants and re-joiners. You can re-join Everest Funerals North West after four or more months of absence, even if you hadn't paid your premiums for those months. A waiting period of three months will apply if you re-instate your policy. You can only re-instate your policy if you haven't paid your premiums for three months. But you'll have to pay those premiums for the three months that you didn't pay. No waiting periods will apply if the main member or dependants were to pass away in an accident, as long as the first premium has been paid. Existing members who were insured by a previous underwriter will have to complete the remainder of the applicable waiting period which was not completed while under the previous underwriter.
- HOW YOU'LL PAY YOUR PREMIUM** to Everest Funerals North West: You can pay your premiums using a debit order, stop order, private stop order or cash. You must pay your premiums by the 7th of each month. It's your responsibility to make sure that your premiums are paid each month. You must receive a receipt from Everest Funerals North West if you make a cash payment. There'll be no premium waiver applicable after you die. This means that your dependants will have to continue paying the premium on this policy should you die if they want to continue the cover.
- HOW TO CLAIM:** You must submit your valid claims to Everest Funerals within six months from the date of the claim event. You must give Everest Funerals all the required documents before BrightRock can process your claim.
- YOU MUST PROVIDE** Everest Funerals North West with accurate information: BrightRock Life Limited will cancel your policy immediately and will not pay any claims if they find out that you intentionally gave false or inaccurate information. Please note that we won't pay any free benefits if you miss one payment in six months.
- MAXIMUM COVER AMOUNTS:** The amount you can be paid out under this policy is limited to a maximum rard amount, this will depend on the plan you've chosen. If Everest Funerals North West doesn't plan the funeral service, they will pay out the funeral fund in cash. Removal of the deceased's remains from the place of death and to the place of burial is free for the first 100km. Everest Funerals North West will charge you an extra fee for every kilometer after that.
- GRACE PREMIUM PERIOD:** Everest Funerals North West will cancel your cover and that of all your dependants if you fail to make two consecutive premium payments.
- CLAIMS PROCESS:** Please contact Everest Funerals North West for assistance in the event of a claim. They'll provide you with all the necessary forms you need to complete. You must supply Everest Funerals North West with the following documents: A fully completed BrightRock claim form
  - A certified copy of the official death certificate issued by the Department of Home Affairs
  - A certified copy of the deceased's ID document
  - A certified copy of the ID document of the person making the claim
  - A fully completed SAPS statement in cases where the death was due to unnatural causes and a certificate of release, if applicable
  - A notification of death form (BI 1663) completed by the doctor who certified the death or an affidavit
  - Where applicable, a letter from the funeral parlour confirming that the deceased's remains are with them (must be on a letterhead)
  - Other supporting documents (such as proof of marriage or proof of relationship to children) if applicable
  - In the case of a stillbirth, you need to give BrightRock a notification of the stillbirth (BI 1663) or a copy of the antenatal card, or a letter from the hospital, or a letter from your traditional leader.
  - Proof of banking details of the beneficiary (the person who will receive the pay-out)
  - Any other information Everest Funerals North West requires from you
- CANCELLING OR REPLACING YOUR POLICY:** You can cancel your policy. You'll lose all of your benefits if you cancel the policy. You must give Everest Funerals North West one month's notice before the effective date of the cancellation.
- GENERAL EXCLUSIONS:** BrightRock Life Limited will not pay your claim in the following circumstances:
  - Suicide or attempted suicide within the first two years of the beginning of the policy or cover, whether the insured life is of sound or unsound mind;
  - Participation in any terrorist activity, riot, civil commotion, rebellion or war leading to injury or death;
  - Wilful and deliberate breaking of any criminal law leading to injury or death;
  - Death as a result of nuclear, biological and chemical terrorism and nuclear accidents;
  - The death of an unborn child due to the termination of a pregnancy (abortion).
- HOW TO MAKE CHANGES TO YOUR POLICY:** Please contact Everest Funerals North West if you would like to make any changes to your contract or change your contact information
- IF YOU'D LIKE TO ADD ADDITIONAL DEPENDANTS:** The number of additional dependants you can add to your policy will depend on the plan that you've chosen. Please contact Everest Funerals North West for assistance with adding additional dependants.
- PREMIUM GUARANTEE PERIOD** BrightRock guarantees that your premiums and benefits will stay the same for the first 12 months. After that, BrightRock reserves the right to review and adjust premium and premium growth patterns at policy anniversary (one year after the day your policy started). Everest Funerals North West will send you written notice of any changes to your policy at least 30 days before any changes are applied.
- Complaints:** We hope never to give you any cause for complaint. But if you're ever unhappy with our service or the advice you've received, please contact us on the following: Everest Funerals North West is your financial services provider, you can contact them at 50 Napoleon Street, Rustenburg North, North West Telephone: 014 538 0210/14 | Cellphone: 082 335 0236/082 634 5297/081 394 6198 | Fax: 014 538 1596 | Email: jmkahini@everestfunerals.net

No. 00001

Representative name: \_\_\_\_\_

Tel: \_\_\_\_\_

- Your administration agent:** Please contact your administration agent, Everest Funerals North West if you want to make any changes to your policy.
- BRIGHTROCK LIFE LIMITED** is an authorised financial services provider and registered insurer FSP 11643. Building D, The Sunnyside Office Park, 2 Carse O'Gowrie Road, Parktown, Johannesburg, 2193 | Telephone: 010 003 2222 | Email: assistance@brightrock.co.za If we're still not able to resolve the problem, you can contact these independent industry bodies for help:

The long-term insurance ombud: The ombudsman's role is to mediate between policyholders and life insurers when they have a dispute that they can't resolve in a way that's fair, independent and objective. The provisions of the Long-term Insurance Act guide the ombudsman's decisions.  
Private Bag x45, Claremont, 7735 | Telephone: 021 667-5003 | 0860 103 236 | Email: info@ombud.co.za  
The FAIS Ombudsman: The FAIS ombuds role is to mediate fairly and independently between clients and financial services providers on matters to do with financial advice. The ombud follows the provisions of the Financial Advice and Intermediaries Services Act (FAIS Act).  
P.O. Box 74571, Lynnwood Ridge, 0240 | Baobab House, Eastwood Office Park, Lynnwood Ridge, Pretoria | Email: info@faisombud.co.za
- WHEN YOUR COVER WILL START:** Your cover will only start once BrightRock Life Limited receives your first premium. BrightRock reserves the right to decline your application within 30 days of you applying for cover. If you cancel your policy within 30 days of BrightRock confirming your policy number and policy start date BrightRock will refund your premium (excluding administration fee).

Application date: \_\_\_\_\_

Membership start date: \_\_\_\_\_

Signature of main member: \_\_\_\_\_

Date: \_\_\_\_\_

Please initial every page.

By signing this form, you confirm that you understand the terms and conditions in this policy document.

### CONTACT: HEAD OFFICE: RUSTENBURG

50 Napoleon Street, Rustenburg North  
Tel: 014-538-0210 / 014-538-0214  
Fax: 014-538-1596

**EMERGENCY NUMBERS:**  
079-654-1992 / 082-335-0236 / 082-634-5297

[www.everestfunerals.co.za](http://www.everestfunerals.co.za)

### NEW Traditional Scheme Plan A (Main Member + 7 dependants)

Age	Premium	Benefit 1	Benefit 2	Benefit 3
Member: 18-74 years	R255	R10 000	Free Sakeng (Everest) Sim Card Free R15 airtime monthly	R20 Free airtime for every R100 airtime topup
Dependants: 1-74 years		R10 000		
Member: 18-70 years	R325	R20 000		
Dependants: 1-70 years		R20 000		
Member: 18-70 years	R430	R30 000		
Dependants: 1-70 years		R30 000		

### NEW Traditional Scheme Plan B (Main Member + 11 dependants)

Age	Premium	Benefit 1	Benefit 2	Benefit 3
Member: 18-74 years	R300	R10 000	Free Sakeng (Everest) Sim Card Free R15 airtime monthly	R20 Free airtime for every R100 airtime topup
Dependants: 1-74 years		R10 000		
Member: 18-70 years	R390	R20 000		
Dependants: 1-70 years		R20 000		
Member: 18-70 years	R535	R30 000		
Dependants: 1-70 years		R30 000		

### NEW Traditional Scheme Plan C1 (Main Member + 15 dependants)

Age	Premium	Benefit 1	Benefit 2	Benefit 3
Member: 18-74 years	R310	R10 000	Free Sakeng (Everest) Sim Card Free R15 airtime monthly	R20 Free airtime for every R100 airtime topup
Dependants: 1-74 years		R10 000		
Member: 18-70 years	R415	R20 000		
Dependants: 1-70 years		R20 000		
Member: 18-70 years	R590	R30 000		
Dependants: 1-70 years		R30 000		

### Traditional Scheme Plan C (Main Member + 9 dependants)

Age	Premium	Benefit 1
Member: 18-64 years	R330	R 7 500
Dependants: 1-64 years		R 7 500

### Traditional Scheme Plan D (Main Member + 9 dependants)

Age	Premium	Benefit 1
Member: 18-64 years	R495	R10 000
Dependants: 1-64 years		R10 000

### Traditional Scheme Plan E (Main Member + 9 dependants)

Age	Premium	Benefit 1
Member: 18-64 years	R715	R15 000
Dependants: 1-64 years		R15 000

### Terms and Conditions

- 1 For the free airtime to be released the policy must be up to date
- 2 The free airtime will commence after the payment of the second premium
- 3 The 20% free airtime will be effected only when loaded from Sakeng Mobile or Everest Funerals.
- 4 Benefit two will only apply to the premium payer or a Principal member

### Tombstone / Cash Individual Plan

Age	Premium	Benefit	Plan
Member: 18-64 years	R44.00	R7000	Nare
	R82.50	R13 000	Tau
	R132.00	R20 000	Tshukudu
	R165.00	R25 000	Tlou
Members: 65-74 years	R108.90	R 7 000	Nare
	R141.90	R13 000	Tau

### Family or Single Parent Plan

Age	Premium	Benefit	Plan
Main Member and spouse: 18-64 years	R66.00	R7000	Nare
	R137.50	R13 000	Tau
	R203.50	R20 000	Tshukudu
	R275.00	R20 000	Tlou
Children: 14-21 years 0-13 years 0 - 5 years Stillborn		R4000	
		R2500	
		R1000	
		R500	

### Tombstone/Cash Extended Family Plan

Age	Premium	Benefit	Benefit
Main Member and spouse: 18-64 years	R38.50	R2500	Pudi
	R55.00	R5000	
Members: 65-74 years	R40.70	R2500	Nku