

Shoprite Xtra Savings Funeral Benefit

Policyholders cover

The policyholder's Funeral Cover will pay out a R4500 grocery voucher in the event of a valid death claim.

Who can be covered?

This policy covers the Xtra Savings policyholder who:

- ✓ Opted in for the Shoprite Xtra Savings Funeral Benefit;
- ✓ Met the minimum qualifying criteria;
- ✓ Is a South African citizen, residing in South Africa and
- ✓ Aged between 18 and 64 years

The Shoprite Xtra Savings Funeral Benefit does not cover the Xtra Savings policyholder's spouse, children, parents and extended family members.

Minimum Qualifying Criteria

In order to provide the policyholder with one month's cover, the policyholder needs to:

- ✓ Be an active Xtra Savings client
- ✓ Opt in for the Swipe for Funeral Cover Benefit (this only needs to be done once)
- ✓ Swipe Xtra Savings card 4 or more times on different days for at least R100 per shop within the same calendar month
- ✓ Minimum qualifying criteria can change from time to time at the discretion of Shoprite

When is the policyholder covered?

The policyholder is covered for the next calendar month, on condition that the Minimum Qualifying Criteria (as defined above) was met during the previous calendar month. Cover will start on the first calendar day of the month and end on the last calendar day of the month.

Example: The policyholder swipes his/her Xtra Savings card for the following purchases in July at Shoprite. R160 on the 5th, R400 on the 20th, R200 on the 27th and R120 on the 31st. The policyholder has swiped 4 times for an amount over R100 each time .

The policyholder will therefore qualify for R4500 funeral cover from 1st of August to the 31st of August.

When does the cover end?

Cover will end on the last day of the calendar month in which the policyholder enjoyed cover. The policyholder will need to have met the Minimum Qualifying Criteria again in order to have cover for a future month.

*Example: The policyholder swipes his/her Xtra Savings card for the following purchases in July at Shoprite: R160 on the 5th, R400 on the 20th, R80 on the 27th and R120 on the 31st
Since the above only has 3 swipes where the total purchase was more than R100, the policyholder will not have cover in August.*

When is there a valid claim?

A claim will be valid if the policyholder passes away in the month that there was cover. The death needs to be registered at the South African Department of Home Affairs before a claim can be submitted.

Benefit amount

The benefit payable is a R4500 grocery voucher that will be paid directly into the policyholder's nominated beneficiary Money Market Account at Shoprite via the cellphone number provided. The voucher can be used at any Shoprite store countrywide.

The nominated beneficiary may also opt for a cash benefit by contacting the Shoprite Xtra Savings Support Centre (0800 33 33 85)

What is the duration of this benefit?

The Shoprite Xtra Savings Monthly Funeral benefit will be available to Xtra Savings members until 31 October 2021 unless otherwise stipulated.

Claims

All claims must be submitted within 6 months of the date of death. Valid claims will be paid within 48 hours. The grocery voucher will be paid to the nominated beneficiary's cell phone number.

Who can claim?

The nominated beneficiary needs to submit a claim by using the nominated beneficiary's cell phone number.

Submitting a claim

The nominated beneficiary can submit a claim by sending your ID number using any of the following:

- ✓ USSD: *134*569# and follow the prompts
- ✓ Whatsapp: 087 240 5709

When will the policyholder not enjoy cover?

The policyholder will not have cover in the event:

- The death occurred in a month where the policyholder did not meet the Minimum Qualifying Criteria in the preceding month.
- The beneficiary tries to claim after 6 months following the policyholder date of death
- The policyholder's identity number:
 - o Is not reflecting as deceased at Home Affairs
 - o Cannot be found at Home Affairs
 - o Is deemed to be fraudulent

Waiting period

This is a month to month policy provided that the Xtra Savings policyholder who subscribed to the Shoprite Xtra Savings Funeral Benefit has met the Minimum Qualifying Criteria in the previous month. The cover therefore does not have a waiting period.

Premium

As an Xtra Savings member who subscribed to the Shoprite Xtra Savings Funeral Benefit, the policyholder does not pay any monthly premium.

Policy Termination

The policyholder can terminate this benefit at any time by opting out of the Shoprite Xtra Savings Funeral Benefit via WhatsApp, USSD, web or by contacting the Xtra Savings Support Centre at 0800 33 33 85.

Sharing of information

By taking out this policy the policyholder provides us with consent to confirm and disclose personal information including but not limited to claims, insurance and financial history with other insurers, government bodies, credit bureaus, Shoprite Holdings Ltd and OUTsurace Life Insurance Company Ltd (OUTsurace Life) which consent is applicable to anyone covered under this policy.

Disputed claims

In terms of the Policyholder Protection Rules, if the beneficiary disputed the outcome of the policyholder's claim, the beneficiary will have 90 days from the day the beneficiary was first informed of the outcome to notify us about the objection. Immediately following this the beneficiary has a further 6 months within which to serve a summons on us. If the beneficiary does not do so within this period, the beneficiary's right to challenge the decision is forfeited.

Should you wish to dispute the outcome of your claim, you may direct your reasons for the dispute to the Xtra Savings Support Centre on 0800 33 33 85 or in writing, to our internal dispute resolution department by email at: dispute@out.co.za or by fax on: 012 673 4890. Upon receipt of your dispute your claim will be re-evaluated based on your reasons provided, and concise feedback will be given to you.

Once you have informed us about your objection and should the outcome not be satisfactory, you may address it with the Long-Term Insurance Ombudsman (www.ombud.co.za). For any compliance/non-compliance matters relating to FAIS or the Policyholder Protection Rules, you may address these with the FAIS Ombud (www.faisombud.co.za).

Disclosure Notice to Policyholders

OUTsurace Life Insurance Company Ltd (OUTsurace Life) is a licenced insurer and Financial Services Provider (FSP), licenced under FSP license number 896. Please note: this disclosure does not form part of the insurance contract.

As a Life insurance Policyholder the policyholder will have the right to the following information:

OUTsurace is licensed to provide financial advice and services on the Personal and Commercial lines, Short-Term insurance products and Long-Term Insurance Category B1 and B1-A.

Although we use a financial service provider to sell our Life Funeral Product, the policyholder's policy or insurance contract is with OUTsurance Life.

Information on OUTsurance Life (Insurer)

1241 Embankment Road
Zwartkop Ext 7
Centurion
0157

PO Box 8443
Centurion
0046

Xtra Savings Support Centre
Switchboard
Fax
Fraud line
Whistle blowing line

0800 33 33 85
0800 01 07 09
+27 12 665 0994
08 601 02 117
08 000 07 397

Website

www.outsurance.co.za

Public officer

Publicofficer@out.co.za

How to lodge a claim

All claims must be lodged by using either of the following:

- ✓ USSD: *134*569# and follow the prompts
- ✓ Whatsapp: 087 240 5709

How to lodge a complaint

If the policyholder or beneficiary has a complaint or dispute the outcome of a claim, the policyholder or beneficiary may address these directly with OUTsurance Life by contacting our call centre or by sending an email to dispute@out.co.za.

Please see our complaints resolution policy

https://www.outsurance.co.za/globalassets/documents/outurance-sa/general/legal/outurance_complaints_resolution_policy.pdf

If the matter is not resolved to you're, the policyholder or beneficiary's satisfaction, the policyholder or beneficiary may address your dispute to:

The Long-term Insurance Ombudsman

Private Bag X45	Telephone	+27 21 657 5000
Claremont	Fax	+27 21 674 0951
Cape Town, 770	Website	www.ombud.co.za

Compliance related queries

For any compliance/non-compliance matters relating to the Financial Advisory and Intermediary Services (FAIS) Act or the Policyholder Protection Rules the policyholder or the beneficiary may contact our Compliance Officer on +27 (12) 688 6800 or via email at compliance@out.co.za.

If the matter is not resolved, queries may be addressed to:

The FAIS Ombud

PO Box 7451	Telephone	0860 324 766
Lynnwood Ridge	Fax	+27 12 348 3447
0040	E-mail	info@faisombud.co.za

Information of the Financial Services Provider

SHOPRITE CHECKERS PROPRIETARY LIMITED is a registered company with Registration number **1929/001817/07**. The company is an approved Financial Services Provider (FSP **7732 SHOPRITE CHECKERS (PTY) LTD**). The provider has Professional Indemnity insurance and accept responsibility for their representatives, acting in the scope and course of their employment. Some of the representatives may work under supervision. Shoprite is licensed to provide intermediary services on Long-Term Insurance Category A products.

Contact details:

Telephone number: 011 456 7000

Email address: insurance@shoprite.co.za
Website: www.shoprite.co.za
Switchboard: 011 453 7000
Registered address: 1 Brickfield Road, Meadowdale, Edenvale,
1610

Compliance department

(External queries):

Compliance practice
eas-e Comply (Pty) Limited

Telephone number

0861226 759

Email address

info@easecomply.com

Please see the service provider's Complaint Resolution and Conflict of Interest policies here: <https://www.shoprite.co.za/policies.html>

Contractual relationship between the Insurer and the financial services provider

OUTsurance Life has an intermediary agreement with the provider to provide intermediary services on our Funeral Insurance product. They are mandated by the provider to sell Funeral Insurance Policies on behalf of OUTsurance Life.

Other matters of importance

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- The policyholder will be informed of any material changes to the information referred above.
 - Please read through all the documents we send to ensure understanding of the contents thereof.
 - The policyholder needs to ensure that they have disclosed all material facts. The accuracy and completeness of all answers, statements or other information provided are the policyholder and beneficiary's responsibility. Failing to provide material, accurate and complete information may result in a claim being rejected and/or the policy voided.
 - We do not accept responsibility if the policyholder and/or beneficiary fails to provide accurate and complete information.
 - If the service provider completes any information on the policyholder's behalf, the policyholder needs to ensure that they are satisfied as to the accuracy and completeness of the details.
 - The policyholder is entitled to a copy of the policy documents.
 - We must give written reason/s for any repudiation of claims.