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SECTION E: EXTENDED FAMILY DEPENDANTS

Name & Surname	Identity No / Date Of Birth	Relationship to Main Member	Premium Rate
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SECTION F: BURIAL SOCIETY ASSIST PACKAGES

PRIME SELECT							AGE BAND			
	Main Member	Spouse	Child (14-21)	Child (6-13)	Child (1-5)	Child (0-11 Month)	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	75.00	0.00	0.00	0.00	0.00	0.00	75.00	155.00	192.00	267.00
G-Green Prime Benefit Voucher	4500.00	4500.00	2750.00	1850.00	950.00	450.00	4500.00	4500.00	4500.00	4500.00
Society Cash Assist	5500.00	5500.00	3000.00	2000.00	1000.00	500.00	5500.00	5500.00	5500.00	5500.00
Waiting Period (Months)	6	6	6	6	6	6	6	6	12	12
Joining Fee (Once-Off)	120.00	0.00	0.00	0.00	0.00	0.00	120.00	180.00	220.00	220.00
PRIME PLUS							AGE BAND			
	Main Member	Spouse	Child (14-21)	Child (6-13)	Child (1-5)	Child (0-11 Month)	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	85.00	0.00	0.00	0.00	0.00	0.00	85.00	189.00	264.00	348.00



G-Green Prime Benefit Voucher	6500.00	6500.00	3250.00	2000.00	1000.00	450.00	6500.00	6500.00	6500.00	6500.00
Society Cash Assist	8500.00	8500.00	4500.00	2500.00	1250.00	500.00	8500.00	8500.00	8500.00	8500.00
Waiting Period (Months)	6	6	6	6	6	6	6	6	12	12
Joining Fee (Once-Off)	150.00	0.00	0.00	0.00	0.00	0.00	150.00	220.00	280.00	280.00
PRIME ZIMELE							AGE BAND			
	Main Member	Spouse	Child (14-21)	Child (6-13)	Child (1-5)	Child (0-11 Month)	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	115.00	0.00	0.00	0.00	0.00	0.00	115.00	198.00	277.00	398.00
G-Green Prime Benefit Voucher	7500.00	7500.00	3250.00	2000.00	1000.00	450.00	7500.00	7500.00	7500.00	7500.00
Society Cash Assist	10000.00	10000.00	4500.00	2500.00	1250.00	500.00	10000.00	10000.00	10000.00	10000.00
Waiting Period (Months)	6	6	6	6	6	6	6	6	12	12
Joining Fee (Once-Off)	180.00	0.00	0.00	0.00	0.00	0.00	180.00	250.00	315.00	315.00
PRIME EXECUTIVE							AGE BAND			
	Main Member	Spouse	Child (14-21)	Child (6-13)	Child (1-5)	Child (0-11 Month)	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	135.00	0.00	0.00	0.00	0.00	0.00	135.00	287.00	381.00	493.00
G-Green Prime Benefit Voucher	9000.00	9000.00	4500.00	3000.00	1750.00	850.00	9000.00	9000.00	9000.00	9000.00
Society Cash Assist	13500.00	13500.00	8000.00	4000.00	2000.00	1000.00	13500.00	13500.00	13500.00	13500.00
Waiting Period (Months)	6	6	6	6	6	6	6	6	12	12
Joining Fee (Once-Off)	240.00	0.00	0.00	0.00	0.00	0.00	240.00	315.00	350.00	350.00
PRIME ALTIMA (SOCIETY CASH ASSIST ONLY)							AGE BAND			
	Main Member	Spouse	Child (14-21)	Child (6-13)	Child (1-5)	Child (0-11 Month)	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	195.00	0.00	0.00	0.00	0.00	0.00	195.00	495.00	673.00	893.00
G-Green Prime Benefit Voucher	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Society Cash Assist	20000.00	20000.00	11000.00	6000.00	3000.00	2000.00	20000.00	20000.00	20000.00	20000.00



Waiting Period (Months)	6	6	6	6	6	6	6	6	12	12
Joining Fee (Once-Off)	280.00	0.00	0.00	0.00	0.00	0.00	280.00	315.00	350.00	350.00

ADDITIONAL EXTENDED DEPENDANT (PREMIUM PER PERSON)

PACKAGE DETAILS	AGE BAND			
	Rate (Below 65)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	49.00	158.00	214.00	269.00
G-Green Prime Benefit Voucher	4500.00	4500.00	4500.00	4500.00
Society Cash Assist	5000.00	5000.00	5000.00	5000.00
Waiting Period (Months)	6	6	12	12

TOMBSTONE BENEFIT (CASH-ONLY)

Must be taken with family plan and applies to main member & spouse ONLY

PACKAGE DETAILS	AGE BAND					
	Main Member	Spouse	Rate (18-64)	Rate (65-74)	Rate (75-84)	Rate (85-94)
Monthly Premium	55.00	0.00	55.00	152.00	197.00	264.00
Tombstone Cash Benefit	10000.00	10000.00	10000.00	10000.00	10000.00	10000.00
Waiting Period (Months)	6	6	6	6	6	6

MEMBER PLUS BURIAL ASSIST PLANS

MEMBER + 9 NOMINATED DEPENDANTS

PACKAGE DETAILS	AGE BAND	
	Rate (0-74)	Rate (0-74)
Monthly Premium	245.00	315.00
G-Green Prime Benefit Voucher	2500.00	4000.00
Society Cash Assist	5000.00	10000.00
Waiting Period (Months)	6	6
Joining Fee (Once-Off)	180.00	220.00

MEMBER + 13 NOMINATED DEPENDANTS

PACKAGE DETAILS	AGE BAND	
	Rate (0-74)	Rate (0-74)
Monthly Premium	335.00	395.00
G-Green Prime Benefit Voucher	2500.00	4000.00
Society Cash Assist	5000.00	10000.00
Waiting Period (Months)	6	6
Joining Fee (Once-Off)	240.00	280.00



SECTION G: BENEFICIARY NOMINATION

Surname	Name	Identity No / Date Of Birth	Relationship to Main Member
			Signature

SECTION H: DEBIT ORDER AUTHORITY

BANK:	NAME OF BANK
ACCOUNT HOLDER:	ACCOUNT HOLDER
ACCOUNT NUMBER:	ACCOUNT NUMBER
BRANCH NAME:	BRANCH NAME

I hereby authorize G-Green Burien Marketplace Proprietary Limited ("G-Green") to commence a debit order withdrawal from my account on the _____ day of the month and monthly thereafter, with a possible percentage increase each year, for the premium applicable for the cover selected. I understand that the debit order will be run on the date selected; if for whatever reason it is not honoured, 2 (two) withdrawal runs will be submitted the next month. In the event of this run being dishonoured, the policy will lapse. **No cash payments are accepted for arrear or any other premiums.**

I understand that this signed document is required by G-Green Burien Marketplace (Pty) Ltd 10 (ten) working days prior to the elected deduction date; if not, the deduction will only qualify for the following calendar month's deductions, and cover will only commence the following month.

SIGNATURE OF ACCOUNT HOLDER

DATE:

SECTION I: DECLARATION

I hereby apply to join the G-Green Burial Society with effect from/...../..... I declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any wilful misrepresentation in this application will invalidate any benefit under this Policy and that I undertake to abide by the terms and conditions of the Policy. G-Green Burien Marketplace Proprietary Limited shall not be liable for any amount until it has accepted this application and first premium. If over the age limit when joining, the claim will be repudiated and premiums refunded.

SIGNED AT _____ ON THIS _____ DAY OF _____ 2021

NAME & SURNAME: _____ SIGNATURE _____

SECTION J: TERMS & CONDITIONS OF G-GREEN BURIAL SOCIETY



1. DEFINITIONS: THE FOLLOWING WORDS HAVE THE FOLLOWING MEANING IN THIS DOCUMENT:

1.1. "Insured persons"

The people insured under this policy include the following, if the policy allows it.

1.2. "Main member"

You, the policy owner whose life is insured and are from the age of 18 years and younger than 64 when the policy starts, with the exception of the cover for the elderly, for which the age must be older than 64 years.

1.3. "Immediate family"

Your spouse and up to five of your children under the age of 21 years.

1.4. "Spouse"

A person married to you under civil, common or customary law or regarded as your life partner with whom you live with and has been residing with for at least two years, in a long term open and acknowledged relationship capable of being registered under the South allowed to be covered. Should you get married after the policy starts, you may add your new spouse within the 12 months from date of marriage and you have not claimed the spouse benefit previously.

1.5. "Child"

Your own natural or adopted child or any other legally dependent child (who you support). Your child must be unmarried and younger than 21. We only cover legally adopted or fostered grandchildren where proof of adoption or foster care is available when required. You may include a new born, adopted or fostered child within 12 months of their birth, adoption or fostering.

1.6. "Extended Family"

Other relatives, including parents and in-laws, you support fully younger than 94 years when the policy starts.

1.7. "Other dependent relatives"

Other dependent relatives you choose for cover under this policy, if they are younger than 95, when the policy starts. The other relatives must be: A dependent child (who this policy would not otherwise cover) An extra spouse or life partner (if you have more than one); or Any other relative you support, if you can provide that they are related to you.

1.8. "Pensioner"

An individual over the age of 70 years old, married or unmarried, on pension.

1.9. "Beneficiary"

The beneficiary is the person that you chose to be paid the funeral benefit to when you die. In the event that you have not chosen a beneficiary we will pay the benefit to your Spouse covered in the same policy. Should there be no Spouse we will pay benefit to your closest relative who can provide proof that they are related to you. If any insured person dies, we will pay benefit to you. Added benefits will be sent to the policyholder in the event of the death of any insured person or the nominated beneficiary in the event of the death of the policyholder.

1.10. "Membership"

You and the people you name to be covered under this policy. You may name or replace members of your immediate or extended family for cover by notifying us. Before you can claim for a new member that you have added to the policy you have to wait for the six months waiting period.

1.11. "Third Party Policies"

A policy issued in the name of the policyholder and the monthly premiums are paid from another person's account and this person is the relative of the policyholder. Third party policies are limited to a maximum of R30 000 per policyholder, per identity number. The premium payer cannot be nominated as a beneficiary. Third party policies are limited to a maximum of two policies debited from the premium payer's transactional account.

1.12. "Waiting period"

A waiting period is a period of time that must pass before some or all coverage begins. Waiting period starts thirty-one (31) days from the first premium being received.

1.13. "Commencement of cover"

Cover commences once the first premium has been received.

1.14. "Inception period"

Inception period commences at the time the customer signs and accepts the policy.

1.15. "Us"

Refers to G-Green Burien Marketplace Proprietary Limited.

1.16. "You"

Refers to the person who buys the policy and is the policyholder.

2. TERMS AND CONDITIONS OF YOUR INSURANCE POLICY

2.1. "Premiums"

Members have the option to pay the premiums via Bank Deposits or Debit Order or Retail Payments. Policy to be paid on the chosen day of the policyholder, every month. Policyholder responsible for the payment of premiums in order to ensure your cover is maintained. Policy number to be used as reference.

Premiums paid per insured extended member.

Cover for the elderly applies to policyholders older than 64 years old and only covers policyholder.

2.2. "Beneficiary"

Should you die, we will pay the benefits to the beneficiary of your choice. In the event that a beneficiary was not chosen, we shall pay the benefit to your spouse covered in the same policy. In the case of no spouse, benefit will be paid out to the closest relative who can provide proof that they are related to you. Should any other insured person die, the benefits will be paid to you.

2.3. Maximum cover

An insured adult person is allowed to be covered up to a maximum of R30 000.

An extended adult is allowed to be covered up to a maximum of R30 000.

An insured child is allowed to be covered up to a maximum of R20 000.

This includes any number of plans the insured person may be covered under. Where the insured person is covered beyond the maximum benefit per category, either as a child or adult, only maximum benefit will be paid out.

Additional policies will be:

Refunded, provided there was additional premiums collected; If no additional premiums paid, the person will be deleted from policy or policy cancelled if deceased is the policyholder; If a person who dies is covered beyond their maximum benefit, it is the responsibility of their families to disclose cover in order to avoid over insurance.

3. TERMS & CONDITIONS

3.1. "Waiting period before cover starts."

A waiting period means that no benefits will be paid should an insured person die during that period. A person added after the policy start date, will have to wait for their applicable waiting period before benefits can be claimed. You must also have paid the monthly premiums during the waiting period.

The waiting periods are as followed:

Six (6) months and six (6) months premium paid for policyholder; immediate and extended family members life;

"Migrating waiting period" Policyholders can apply to migrate from one plan to another; When migrating from a lower benefit plan to a higher benefit plan, an additional six (6) months waiting period will be applied to the difference in amount between the two policies from date of migration;

3.2. Making Claims

A claim must be submitted within three (3) months of the death of the insured person. We will not pay out benefits under this policy unless G-Green Burien Marketplace Proprietary Limited is sure that:

The claim is valid;



The right person will be paid;

You correctly filled in the important information on the application, such as birth dates/identity numbers, etc;

All approved claims are paid out within 48 hours after all correct documents have been received;

Should any of the insured person die, we will require proof of relation to the claimant (person making claim) or beneficiary;

You can claim by:

Checklist for claims

We need to see the following important documents, original and certified copies, when someone makes a claim:

- *Death certificate (Home Affairs form number B1 – 15);*
- *Identity Document of the person that died;*
- *Birth certificate, if no identity document or child is under 18;*
- *Identity document of the claimant;*
- *Marriage certificate or other proof of relationship with main member;*
- *Notice of registration of death (Home Affairs forms B1 – 1663);*
- *Burial order;*
- *Bank statement of the claimant.*
- *If we need any extra documents than someone on our Claims Helpline will ask you for this.*

3.3. "Surrender value"

This policy does not have any surrender cash value; This means you cannot cash it in and we will not pay anything if you stop paying premiums.

3.4. "Fraud"

If you are dishonest when you claim, you give up all benefits under this policy. G-Green Burien Marketplace Proprietary Limited may cancel this policy and you will lose all premiums paid.

3.5. "Cession"

Nobody may transform any benefit under this policy to anyone else. You may not sell, donate, cede, or assign any benefit or pledge it as security.

3.6. "Lapse and reinstatement of policy"

If premiums are not paid for three (3) months in a row, the policy will lapse (cancel). You may reinstate (restore) the policy within two (2) months of the last premiums paid by paying all the late premiums.

You can only reinstate a policy once. Re-instatement fee of R450 applies. No one will be covered without the policy being reinstated. This means we do not have to pay any benefits if someone dies within a period of two (2) months from reinstatement. Should a policy lapse and not be reinstated the same year it was opened, the policy is subject to current/updated premiums.

3.7. "Currency"

Premiums and benefits are shown and paid in South African Rands.

4. IMPORTANT

4.1. Leaving out material information

If you: Do not disclose any material information that is relevant; or Disclose any information that appears to be wrong; G-Green Burien Marketplace Proprietary Limited may regard any claim as invalid and may also cancel the policy in its entirety and you will lose all premiums paid.

4.2. "Change of policy"

No change of policy is valid unless in writing and signed by someone with authority from us. We may change or cancel any term of this policy. And we may also change premiums and benefits based on our experience of many claims. Instead of raising premiums, G-Green Burien Marketplace Proprietary Limited may take away some of the benefits under the policy. We must notify you of any changes by giving you a 31-day notice by either mail; e-mail or any method of communication of your choice. You may cancel policy immediately by writing to us if you do not accept the changed terms of premiums.

4.3. "Cancellation of policy"

You have the right to cancel your policy within 31 days after receiving the terms and conditions, at no cost to you. This is the cooling-off period. After the lapse of this cooling period, you need to provide us with 31-day notice of your request to cancel your policy. Should we wish to cancel your policy, we will provide you with 30-day notice at your last known postal address or E-mail address. You may not add any new insured person to the policy after the letter cancelling it has been delivered to us. We will **NOT** refund any unused proportion of the premiums if the policy is cancelled.

4.4. "Jurisdiction"

South African Law governs this policy. The South African courts may hear any disputes about this policy.

4.5. "Exclusions"

The policy does not cover accidental death because of any illegal act caused by the insured person.

4.6. "Premiums"

Pay the prescribed premium for the duration of your policy, unless adjustments are made to reduce or increase benefits.

G-Green Burien Marketplace Proprietary Limited will commit to settle approved claims within 48 hours, provided all the claims criteria has been met. Submitted documents must be clearly certified and details of the Commissioner of Oaths clearly visible. Documents submitted later than those submitted will not be considered.

Should a member have unpaid he's/her premium, the benefit payable in respect of claim may be proportionally reduced to the underpayment at G-Green Burien Marketplace Proprietary Limited and/or the underwriter's discretion. NB. The policyholder has the right to be provided policy documents.

Your policy is underwritten by: Safrican Insurance Company Limited ("Sfrican"), Reg No. 1935/007463/06, an authorised Financial Services Provider (FSP No. 15123). Safrican is authorised to sell the following products: Long-term Insurance Subcategory A, B1, B2

If you have any reason to complain, kindly contact our complaints officer on burien@g-green.co.za