

**THIS POLICY CONTRACT IS IN ACCORDANCE WITH THE FAIS ACT 2002, THE LONG TERM INSURANCE ACT 52 OF 1998 & LONG-TERM INSURANCE POLICYHOLDER PROTECTION RULES 2017 (PPR's)**

smartMI (PTY) Ltd is an Authorised Financial Services Provider 44497 under the Act. The Policyholder has applied to smartMI, and therefore the Insurer, for the Insurance herein contained. Subject to all the terms and conditions it is hereby agreed that on the death of the assured person(s) at any time during the assured period, the Insurer will pay the beneficiary nominated by the Main Policyholder, the "benefit" as specified in the Benefit Schedule / Policy Contract taking into account any applicable exclusions and waiting period for natural death.

**THE FOLLOWING GENERAL TERMS AND CONDITIONS APPLY:**

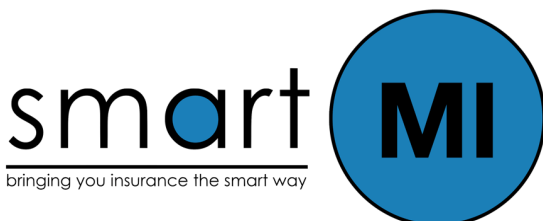
In return for the timeous and prior payment of the required monthly premium by the Policyholder and receipt thereof by Guardrisk Life and subject to the terms and conditions detailed below, on the occurrence of the Claim Event, Guardrisk will pay the Benefit to the Nominated Beneficiary, or in the case of the Spouse or Child option, the benefit will be paid directly to the Main Policyholder. Approved claims will be paid within 48 hours after receipt of all required documentation.

<b>Policyholder</b>													
<b>ID Number</b>													
<b>PRODUCT</b>	<b>POLICYHOLDER COVER</b>			<b>INCEPTION DATE</b>				<b>PREMIUM</b>					
	R							R					
	R							R					
	R							R					
	R							R					
	R							R					
	R							R					
<b>TOTAL PREMIUM DUE PER MONTH</b>								<b>R</b>					

A maximum total of R40000 cover is allowed per individual, irrespective of the number of products entered into. It is the responsibility of the policyholder to ensure that he/she does not over insure in this regard. Please ensure that your premiums for your Policy (including all products) are paid monthly, as per Point 6 in the Agreement, to avoid lapsing your funeral cover.

The policy **Terms and Conditions** which will apply to ALL your smartMI products are as indicated in this document. Please ensure that you understand ALL the terms and conditions, and should you have any queries, please do not hesitate to contact us.

Your Product Application form(s) and Needs Analysis Disclosure document with smartMI is attached hereto. Your Product Application form(s) will state all persons covered on the products, the cover amounts as well as the inception date(s) of the products under this policy.



**smartMI COMPLIANCE DEPARTMENT**  
**T 021 914 5852 | F 086 616 6714**  
**EMAIL : info@smartMI.co.za**  
 Underwritten by Guardrisk Life : FSP 76  
 smartMI is an Authorised Financial Services Provider : FSP 44497

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**DISCLOSURES by smartMI (PTY) Ltd smartMI (PTY) Ltd (2013/002423/07)****smartMI Head Quarters**

Physical Address	: 1st Floor, 5 High Street , Rosenpark, Bellville, 7530
Postal Address	: PO Box 5724, Tyger Valley, 7536
Contact Details	: (T) 021 914 5852 (F) 086 616 6714 (E) info@smartmi.co.za (W) www.smartMI.co.za
PI Cover	: smartMI holds Professional Indemnity cover and Fidelity Guarantees. (In process)
Compliance	: Mr David Arthur Pietersen (T) 021 448 9340
FSP Licensing	: <b>FSP 44497</b> smartMI (PTY) Ltd holds a Category I & IV Financial Services Provider License. The license authorises smartMI to provide financial services with respect to assistance business insurance.
Conflict of Interest Policy	: smartMI has a Conflict of Interest Policy which is available on request from your local office, and which is available on our website. ( <a href="http://www.smartMI.co.za">www.smartMI.co.za</a> )
Complaints Resolution Plan	: smartMI has a Complaints Resolution System which is available on request from your local office, and which is available on our website. ( <a href="http://www.smartMI.co.za">www.smartMI.co.za</a> )

**FSP Insurer - Guardrisk Life Limited (1999/013922/06)**

smartMI Group Schemes are underwritten by Guardrisk Life, unless otherwise stated on your Product Application Form and/or Needs Analysis & Disclosure form.

Physical Address	: 3 <sup>rd</sup> Floor, 102 Rivonia Road, Sandown, Sandton, 2196
Postal Address	: PO Box 786015, Sandton, 2146
Contact Details	: (T) 011 669 1000 (W) www.guardrisk.co.za
FSP Licensing	: <b>FSP 76</b> Guardrisk Life Limited is authorised to give advice and render financial services for products under the following categories : Long-term Insurance Category A, B1, B1-A, B2, B2A, C
PI Cover	: Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.
Conflict of Interest Policy	: Guardrisk has a Conflict of Interest management policy in place which is available on their website.
Complaints Resolution Plan	: Guardrisk has a Complaints Resolution policy in place which is available on their website.

**Contact details for the Long Term Ombudsman and FAIS Ombudsman**

	<b>LONG TERM OMBUDSMAN</b>	<b>FAIS OMBUDSMAN</b>
Postal address	: Private Bag X45, Claremont, Cape Town, 7700	PO Box 74571, Lynnwood Ridge, 0040
Telephone Number	: 021 657 5000 / 0860 103 236	012 470 9080
Fax Number	: 021 674 0951	012 348 3447
Email Address	: info@ombud.co.za	info@faisombud.co.za

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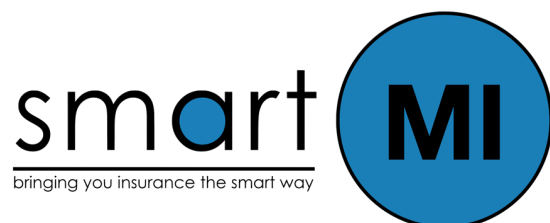
**Product Application Forms :**

The copy of your Product Application form(s) will reflect the persons on cover with smartMI, as well as the benefits applicable. **PLEASE ENSURE THAT YOU HAVE A COPY OF YOUR RELEVANT APPLICATION FORMS, AS IT SERVES THE PURPOSE OF YOUR MEMBERSHIP CERTIFICATE.**

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**smartMI Agents :**

smartMI Agents earn an income from commission that is paid over in respect of financial services rendered with respect to the products offered by the Product Providers. Commission is payable by smartMI on business written and submitted, as well as monthly premiums collected. The Commission scale and therefore percentage commission earned, is determined by the monthly performance of the Agent and can therefore not be quantified in a fixed amount. Enquiries on this matter may be directed to the Head Quarters.



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## What Should You Know?

### 1) WHO AM I DOING BUSINESS WITH?

- ✓ smartMI (PTY) Ltd is the Financial Services Provider FSP 44497 (P2)
- ✓ Guardrisk Life underwrites smartMI (P2)

### 2) WHAT AM I COVERED FOR?

- ✓ You are covered for death arising from either natural or unnatural death.
- ✓ Natural Death and Suicide carries a six (6) months waiting period from the date of inception at smartMI.
- ✓ Accidental Death is covered from **date** and **time** of first payment at smartMI.
- ✓ Ensure that the cover chosen on your product application form is reflected on P1. (Note P6No7)

### 3) WHAT IS MY INCEPTION DATE?

- ✓ The Inception Date is the date on which your policy product incepts at smartMI after your policy product has been accepted and approved by the HQ. The inception date will be determined as follows :
- ✓ Products sold between the 1<sup>st</sup> and the 20<sup>th</sup> of a month will be eligible for an inception date on the 1<sup>st</sup> of the following month, pending HQ's approval and receipt of all relevant documents.
- ✓ Products sold between the 21<sup>st</sup> and the last day of the month will be eligible for an inception date on the 1<sup>st</sup> of the month after the following month, pending HQ's approval and receipt of all relevant documents.
- ✓ Approval of your product application will be sent via SMS communication, whereafter the Terms and Conditions will be issued.
- ✓ If the policy application is rejected for valid reasons by the Head Quarters, you will be contacted and arrangements will be made to refund the premium that has been paid.
- ✓ Any natural death or suicide occurring during the six (6) calendar months waiting period will not be covered. Only once the six (6) calendar months waiting period has expired, will natural death and suicide be covered.

### 4) WHAT ARE THE EXCLUSIONS (IF ANY)?

- ✓ Be aware of ANY exclusions indicated / listed on your product application form. (Note P6/No11)

### 5) HOW MUCH AND WHERE DO I PAY?.

- ✓ Premiums are due monthly in advance before/on the 1st of the month with a grace period until the 20th of the month.
- ✓ Eg. Please pay before/on 1 June for the month of June and by no later than 20 June (end of grace period) for the month of June.
- ✓ Premiums are increased annually and smartMI will notify the Policyholder 31 days before such an increase takes place.
- ✓ You may pay in cash at any smartMI office or arrange for a bank debit order / stop order / deposit. (Note P5&P6/No6)

### 6) WHAT HAPPENS IF I DON'T PAY PREMIUMS?

- ✓ Failure to pay your monthly premium by the end of the grace period (20<sup>th</sup> of each month) will result in your policy being lapsed as from the 1st of that particular month. (Example : If your premium for June is not paid by 20 June, you policy will be lapsed as from 1 June). No cover will be provided for a lapsed policy. (Note P5&P6/No6 & P6/No9)

### 7) WHEN, WHERE & HOW TO CLAIM?

- ✓ Note the Claims process for documentation and requirements. (Note P7/No13)
- ✓ Claims must be submitted to the Head Quarters via fax (086 616 6714) or email ([claims@smartmi.co.za](mailto:claims@smartmi.co.za)).

### 8) WHEN & WHERE DO I COMPLAIN?

- ✓ Complaints must be submitted to the Head Quarters via fax (086 616 6714), email ([claims@smartmi.co.za](mailto:claims@smartmi.co.za)), phone (021 914 5852) or WhatsApp (076 665 0393).
- ✓ Contact the FSP for the Complaint Resolution Plan and assistance. (P2)

### 9) HOW WILL smartMI COMMUNICATE WITH ME?

- ✓ We will communicate with you via telephone or SMS communication.
- ✓ It remains the Policyholder's responsibility to ensure that smartMI has updated contact information.

## 1. INTERPRETATION

The following words and phrases shall bear the meanings assigned to them below, where they appear in this Policy and any policy schedule, contract or endorsement:

#### a) ADMINISTRATOR

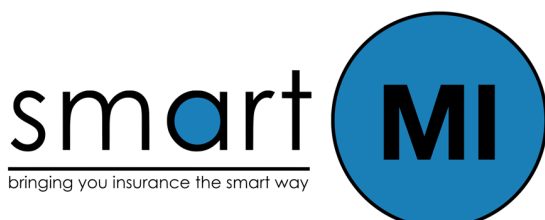
Means smartMI (PTY) Ltd with Registration No 2013/002423/07 and FSP No 44497.

#### b) MAIN POLICYHOLDER

This is a person who has applied to participate in the scheme and has completed the product application form(s), and has been accepted in accordance with the eligibility conditions stated in the Policy Contract.

#### c) SPOUSE

This is a person who is married to the Main Policyholder by Civil, Custom, Common or Tribal Law. Only one Spouse per policy will be allowed. This relationship must be proved at application stage.



## smartMI COMPLIANCE DEPARTMENT

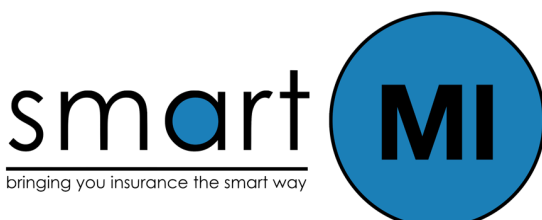
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- d) CHILDREN**  
The following is included in relation to the Member and/or Spouse: biological, legitimate children; step-children; adopted children; stillborn children after the 26th week of pregnancy (please note this is only valid for the member/spouse listed on the product application form); illegitimate children.  
Documentation may be requested to prove the relationship of the child to the member and/or spouse.  
Unmarried children up to the age 25 next birthday are included, unless otherwise stated on the product application form. Mentally disabled or permanently physically disabled children are covered until death, or until the member's Policy Contract ceases, whichever occurs first.  
Children are covered per legislated caps according to their current age, unless otherwise stated on your product application form.
- e) ASSURED PERSON**  
The member, his spouse and/or children and/or dependants who are named/listed on the product application form, for whom a due premium has been paid and who comply with the conditions as set out in the product application form.
- i. ASSURED PERSON STATUS**  
Where a person's legal status is married, they cannot be registered as single. Where a person is insured as a child, they cannot be insured as a spouse or policyholder.
- f) POLICY INCEPTION DATE**  
This is the date from which cover is provided on the product application form, and from which date waiting periods and all conditions apply. The inception date will be determined as follows :
- i.** Products sold between the 1<sup>st</sup> and the 20<sup>th</sup> of a month will be eligible for an inception date on the 1<sup>st</sup> of the following month, pending HQ's approval. (Example : Product sold on 15 June, can qualify for a 1 July inception date.)
- ii.** Products sold between the 21<sup>st</sup> and the last day of the month will be eligible for an inception date on the 1<sup>st</sup> of the month after the following month, pending HQ's approval. (Example : Product sold on 25 June, can qualify for a 1 August inception date.)
- iii.** Any natural death or suicide occurring during the six (6) months waiting period will not be covered. The waiting period works according to calendar months and NOT the number of premiums paid. **ONLY once the six (6) months waiting period has expired will natural death and suicide be covered.** Cover will, therefore, start on the 1<sup>st</sup> day of month 7 after date of inception at smartMI.
- g) ACCIDENTAL / UNNATURAL DEATH :**
- i. ACCIDENT**  
"Accident" refers to death as a result of bodily injury caused by, or resulting from, accidental, violent, external, visible, fortuitous and unforeseen means, resulting directly and independently of any other cause. This must be the sole and direct cause of death of the assured person, but excludes death caused directly or indirectly arising from : self-inflicted injuries or attempted suicide.
- ii. ACCIDENTAL DEATH**  
Means bodily injury which (directly and independently of all other causes) results within 30 days in the death of an Assured Person and shall exclude Natural Death.
- iii. BODILY INJURY**  
Means physical bodily injury to the Assured Person caused by an Accident. Bodily injury shall be deemed to include death by starvation, thirst and/or exposure to the elements.
- h) CLAIM**  
Means, unless the context indicates otherwise, a demand for benefits under the Policy by a Claimant, irrespective of whether or not the Claimant's demand is valid, made by submitting a completed and signed claim form with supporting documentation to the Administrator.
- i) CLAIM EVENT**  
Means the risk insured, occurring during the currency of this Policy, being the Accidental Death or Natural Death of an Assured Person as defined in this policy.
- j) CLAIMANT**  
Means a person who makes a Claim in relation to this policy.
- k) DEATH**  
Means the Accidental Death or the Natural Death of an Assured Person.
- l) EXCLUSION**  
Means losses or risk events not covered under this Policy.
- m) INSURER**  
Means a registered long-term insurer, namely Guardrisk Life Limited, with Registration No 1999/013922/06 and FSP No 76.
- n) NATURAL DEATH**  
Means death that is not Accidental Death.
- o) NOMINATED BENEFICIARY**  
Means a person nominated by the Main Policyholder as the person in respect of whom Guardrisk should meet the specific Policy Product's benefits, other than the Main Policyholder, on the death of the Main Policyholder.
- p) PERSONAL INFORMATION**  
Means personal information as defined in the Protection of Personal Information Act 4 of 2013.
- q) REPUDIATE**  
Means, in relation to a Claim, any action by which Guardrisk rejects or refuses to pay a Claim, for any reason, and includes instances where a Claimant lodges a Claim :
- i.** In respect of a loss event or risk not covered by this Policy; and
- ii.** In respect of a loss event or risk covered by this Policy, but the premium/s payable in respect of this Policy are not paid and "REPUDIATION" shall have a corresponding meaning.



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**r) VARIATION**

Means any act that results in a change to :

- i. the premium;
- ii. any terms;
- iii. and condition;
- iv. and Policy benefit;
- v. any exclusion, or
- vi. the duration of this policy.

and "VARIATION" shall have a corresponding meaning.

**s) WAITING PERIOD**

Means a period during which an Assured Person is not entitled to any Policy benefit and is the period commencing from the Inception Date, as defined, where death resulting from Natural Death or Suicide will not be covered. Once this period has passed, death arising from Natural Death or Suicide will then be covered provided such death occurs for the first time after the waiting period has passed. Accidental Death is covered from the **date** and **time** on which your first payment was made to smartMI.

**t) LAPSE**

Means a policy that is lapsed due to non-payment of premium by the end of the grace period. There is no cover for a lapsed policy.

**u) "FIX LAPSE" POLICY**

A "Fix Lapse" policy is a policy that was previously lapsed due to non-payment of premium and where the client chose to re-enter into a new policy with new terms and conditions and an inception date.

**v) TRANSFER POLICIES**

There will be no waiting period for Natural Death or Suicide in instances where an Assured Person was covered on a similar policy with an alternate insurer in the 31 day period prior to the inception date of this policy provided such waiting period on the similar policy with the alternate insurer had already expired and is being replaced with this policy. If this policy is not a replacement policy, then the full waiting period for Natural Death and Suicide will apply. Proof will be required in such instances failing which the full waiting period, as defined, will be applicable for all Assured Persons on this policy.

**w) INSURABLE INTEREST**

- i. A person has an insurable interest in something / someone when loss or damage to it would cause that person to suffer a financial loss or certain other kinds of personal losses. A person has an insurable interest in family members close to him/her provided there are bonds of affection and love.
- ii. Examples of whom would have insurable interest is as follows :
  - ✓ The spouse or life partner of the assured
  - ✓ The child of the assured
  - ✓ The parent of the assured
  - ✓ The grand parent of the assured
  - ✓ The siblings of the assured
  - ✓ Uncle or aunt of the assured

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**2. ASSIGNMENT & DISCHARGE**

- a) This Insurance cannot be ceded, assigned or pledged as security in any manner.
- b) Benefits are payable to the Nominated Beneficiary, upon which liability of the Insurer for that Assured Person(s) will be discharged.
- c) smartMI shall be entitled to, without notice to the member, transfer, assign or cede and make over all its rights, title and interests in, and its obligations under this agreement, to any other person, society, entity or company.

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**3. MISREPRESENTATION**

- a) The information in the application form for the Policy, and all declarations made, forms the basis of this Policy Contract.
- b) This Insurance shall therefore be voidable in the event of misrepresentation, incorrect description or non disclosure by, or on behalf of, the Policyholder, member and/or Assured Person(s), of any fact to the Insurance.
- c) The Policy shall, however, not be invalidated due to any incorrect statement made in good faith, unless the incorrectness of such statement materially affects the assessment of the risk under the Policy at the time of the issue thereof.

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**4. REJECTING LIABILITY**

- a) In the event of a Claim being rejected and an action or suit not being commenced within six (6) months after the date of death of the Assured Person, all benefits under this Policy in respect will be forfeited.

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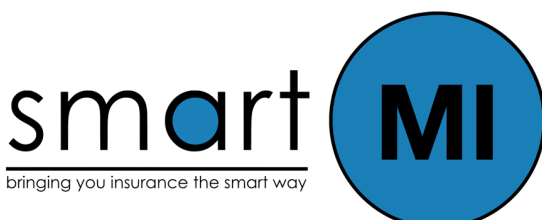
**5. FRAUD**

- a) If any Claim under this Policy be in any respect fraudulent, or if any fraudulent means are used by any Claimant, Nominated Person or any person acting on his behalf of such person's to obtain any benefits under this Policy, all benefits in this respect will be forfeited.

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**6. PREMIUMS**

- a) Premiums under the scheme are guaranteed for the first 12 months from the inception date and thereafter can be adjusted by the Insurer at any stage.



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- b) Your first payment will be regarded as your premium payment for the month in which your policy product incept. (Example : Payment made on 15 June will be regarded as a premium payment for July and your next payment will be due 1 August for August.)
- c) After acceptance of risk by smartMI, premiums must be paid monthly in advance. (Eg premium for June must be settled by 1 June with a grace period until the 20<sup>th</sup> of the month)
- d) **Should premiums not have been received by the 20<sup>th</sup> of the current month (end of grace period), smartMI will not accept risk for the current month and the policy will be lapsed as from the 1<sup>st</sup> of that month. (Eg if your premium is not paid by 20 June, your policy will be lapsed as from 1 June)**
- e) **NO PREMIUMS ARE REFUNDABLE IF YOUR POLICY LAPSED DUE TO NON-PAYMENT OF PREMIUM.**
- f) smartMI may accept risk again under a new policy with the normal waiting period on application by the member.
- g) **Premiums are due and payable for the duration of an Assured Person's life.**
- h) If a member passes away, his/her premium is payable for the month of his/her death.
- i) **ONLY formal printed receipts** issued by a smartMI office or Representative will be accepted as proof of cash payment.

#### 7. COVER

- a) Cover is provided only for those persons who are listed in full on this product application form.
- b) It is the responsibility of the Policyholder to ensure that ALL persons are listed correctly.
- c) All new persons entered, will receive new inception dates.
- d) **If an Assured Person transfers to a higher cover, there will be a new waiting period on the increased amount.**

#### 8. COOLING OFF PERIOD

- a) A Policyholder may in any case where no benefit has yet been paid or claimed, or an event insured against has not yet occurred, within a period of 31 days from date of entering into the Policy Contract, cancel any insurance transaction, excluding any policy or variation which only lasts for 31 days or less, in writing to smartMI.
- b) All premiums or monies paid by the Policyholder to the Insurer up to the date of receipt of the cancellation notice, or received at any date thereafter in respect of the cancelled or varied policy, shall be refunded to the Policyholder, subject to the deduction of the cost of any risk cover actually enjoyed.

#### 9. LAPSE

- a) This agreement is for a period of one month and stays in force if a Policyholder pays the specified monthly premium as indicated on the product application form.
- b) Late or non-payment of this Policy Contract will lapse cover with immediate effect, and no refund of premium fees shall be made.
  - i. Lapsed clients who have finished their waiting period prior to lapse will have the option to reinstate their policies without a new waiting period provided such reinstatement occurs within 2 months from the date from which the policy lapsed and on condition that ALL outstanding premiums are settled. NO COVER is, however, provided during the period that the policy was lapsed (date from which policy was lapsed up to date of reinstatement).
  - ii. Lapsed clients who have not finished their waiting period prior to lapse will have the option to "fix lapse" their policies. New waiting periods, premiums and conditions will apply.

#### 10. CANCELLATION

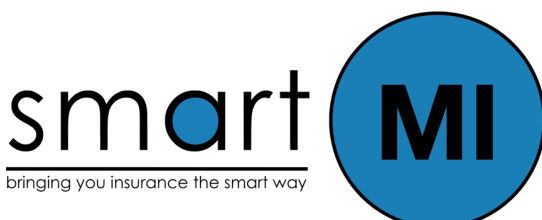
- a) The Policyholder can cancel the policy at any time by submitting a written and signed cancellation request to the Administrator at [claims@smartmi.co.za](mailto:claims@smartmi.co.za) / or fax to 086 616 6714 or by making such written request at his/her nearest branch office. Such cancellation requests will carry a full calendar month's notice period. No refund of premiums paid will be allowed in such an instance.
- b) Guardrisk can cancel this policy at any time by giving the Policyholder 31 (thirty one) days' notice of its intention to cancel. Guardrisk may immediately cancel this policy or place it on hold, refuse any transaction or instructions, or take any other action that it considers necessary in order to comply with the law and prevent or stop undesirable or criminal activity.

#### 11. WAITING PERIODS

- a) **NATURAL DEATH & SUICIDE** : Waiting periods for Natural Death and Suicide of six (6) calendar months will apply from the Policy Product's specific Inception Date. No cover for Natural Death or Suicide is provided within this period of time.
- b) **ACCIDENTAL / UNNATURAL DEATH** : Accidental / Unnatural Death is covered from **date** and **time** of first payment at smartMI.

#### 12. PROCESSING AND PROTECTION OF PERSONAL INFORMATION

- a) The Policyholder acknowledges and consents to the Administrator and Guardrisk processing his/her Personal Information :
  - i. to enter into this Policy and for purposes of administering this Policy and complying with his/her instructions; and
  - ii. for the purpose of the prevention and detection of fraud and criminal activities, the identification of the proceeds of unlawful activities and the combating of money laundering activities.
- b) The Policyholder has the right to access his/her Personal Information held by the Administrator or Guardrisk, during office hours and within a reasonable time after receiving such a written request for access.
- c) The Administrator or Guardrisk will only keep the Policyholder's Personal Information for as long as necessary or required by law.



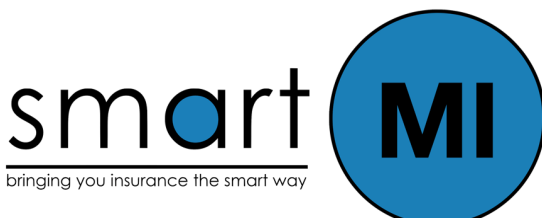
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- d) The Administrator or Guardrisk may transfer its rights or obligations under this policy to a third party without the Policyholder's consent and without notice. In such an event, the third party will then process the Policyholder's Personal Information.
  - e) The Policyholder may update his/her Personal Information at any time by calling the Administrator.
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### 13. CLAIMS

- a) On the happening of a Claim Event, a Claim must be lodged with smartMI within three (3) months, and all documentation must be submitted to smartMI within six (6) months from date of a Claim Event (date of death) arising.
  - b) A Claim must be lodged by contacting smartMI on (T) 0219145852, (F) 0866166714 or (E) [claims@smartmi.co.za](mailto:claims@smartmi.co.za).
  - c) If for any reason whatsoever notice of a Claim following a Claim Event under this policy is not given within the stipulated period of six (6) months, all benefits under the Policy, in respect of such Claim, shall be forfeited and the Claim shall become prescribed, unless there are extenuating circumstances for the late submission.
  - d) No claim shall be processed / deemed valid if the death occurred after the date from which the policy was lapsed and the date of reinstatement. This is ONLY applicable to reinstated clients. Clients who have "fix lapsed" their policies will undergo the normal waiting period for natural death and suicide from the new date of inception at smartMI.
  - e) If a Claim Event arises during the period of grace, and where the Claim is deemed valid, the benefit payable will be less the arrear (outstanding) premium.
  - f) **In order to prove a claim to the Insurer, the following documentation is required :**
    - i. Certified copy of the ID or Birth Certificate of the Main Policyholder and/or Deceased.
    - ii. Membership Book and/or last six (6) receipts, including proof of payment for the month of death
    - iii. Certified copy of the BI-5 Death Certificate of the Deceased.
    - iv. In the event of death of a Spouse - a certified copy of the Marriage Certificate, or a satisfactory affidavit or other relevant documents stating that the couple was married by either custom, tribal or common law.
    - v. In the event of death of a Child - certified valid documentation requested by smartMI to prove the relationship of the child to the member and/or spouse.
    - vi. DHA-1663 Registration of Death Form.
    - vii. Any other documentation requested by smartMI, to support the proof of the claim.
    - viii. Standard insurable interest checks will be conducted at claim stage and may result in additional information / documentation required.
  - g) All certificates, information and evidence required by smartMI shall be furnished in a form prescribed by smartMI, and at the expense of the assured person(s) or his/her nominated beneficiary. All copies shall be certified by a Commissioner of Oaths.
  - h) In the event of a claim, smartMI / the Insurer will only communicate with the member on the Product Application form or the nominated beneficiary. No other person(s) or institution will be involved in the process, unless agreed by both parties.
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