

## **DICHABA GROUPS TERMS AND CONDITIONS**

### **THE PARTIES**

#### **Dichaba groups**

**with registration number: 2025/6335886/07**

is a juristic representative of all Dichaba groups companies and it

Earns commission of 22.5% for the sale of this policy

Dichaba Funeral and Burial Society provides value-added funeral services

(Hereinafter referred to as **“Dichaba groups of companies”**)

### **1. GENERAL RULES AND REGULATIONS**

1.1 Maximum age at entry and / or nominated family members is under 75 years. If dependent is over 75 years, they will be covered as extended member.

1.2 Cover will be provided for a maximum of 5/9/14 nominated family members, (e.g. spouse, children, dependent children, extended family members)

1.3 Application form must be fully and accurately completed by the Policyholder, should any of the information provided not be accurate, membership under this policy may be cancelled and no claims under this plan will be considered for payment.

1.4 Once the principal member's cover ceases, the policy can be taken over by any nominated family member.

1.5 All dependents are seen as individual members; therefore, each member will have a waiting period.

1.6 In case of a member that is expecting a child: make sure that there is space available to add the new child.

1.7 All new born children must be added to the society as new members. They will have a new waiting period starting from the date of policy amendment.

1.8. NB: A member cannot be replaced if he/she passes away.

1.9 If DICHABA GROUPS is to conduct funeral for the dependents, we use our own coffin and we do not allow the family to bring their own coffin.

## TERMS AND CONDITIONS (INSURED BENEFIT)

### DEFINITIONS

- **Accidental Death** means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of a Policy Member.
- **Applicant** means You, the individual natural person who qualifies for cover in respect of this Policy, and who elects to take this cover and agrees to pay the Premium for this cover. You are also the principal life insured, the Main Member and the Policyholder.
- **Application** means the form, whether in physical- or electronic format, used by Dichaba groups to onboard new Main Members and Policy Members to the Scheme, which details the applicable cover types and -amounts and plan options and Premiums.
- **Child/ren** means, if applicable, a child by birth to the Main Member or his/her Spouse, or a stepchild, or a legally adopted child, including a stillborn child (after 28 (twenty-eight) weeks of pregnancy and not as a result of any abortion of the mother's choice. Members are encouraged to advise Dichaba groups of a pregnancy as soon as possible.
- **Cover / Insured Benefit Beneficiary/ies** means a person aged 18 years and older nominated by the Main Member to receive the Insured Benefit due under this Policy in the event of a valid claim upon the occurrence of an Insured Event in respect of the Main Member. If no Cover Benefit Beneficiary is nominated or the Cover Benefit Beneficiary is deceased or cannot be located, the Insurer will apply its discretion.
- **Cover / Insured Benefit** means a lump sum benefit(s) payable to the Cover Benefit Beneficiary(ies) in the event of valid claim upon the occurrence of an Insured Event.
- **Cover Start Date / Inception Date** is the date that Premiums are received by the Insurer in respect of the Main Member for the first time. This is the date from which Waiting Periods commence and when Accidental Death is covered.
- **Extended members** means beneficiaries of the Main Member who are dependent on the Main Member for financial assistance towards the costs of a funeral. Also referred to as **Beneficiaries**.
- **Insured event** means the death of a Policy Member. **Membership Book** is this document that details the terms and conditions applicable to Cover as also detailed on Dichaba group's website.

- **Policy Certificate** means the document that details the Main Member and Policy Members covered in terms of the policy.
- **Policy Member/s** means You, the Main Member and all the other lives assured on this Policy, also referred to as beneficiary.
- **Premium** means the total monthly amount payable for the Cover, including all commission and administration costs.
- **Scheme** means the collectively underwritten individual policies onboarded to the Insurer via Dichaba groups.
- **Spouse** means one person to whom the Main Member is married in terms of law, including a customary marriage in accordance with the applicable indigenous law or the doctrines of any recognised religion or tradition; or a common law spouse or life partner, provided that the Main Member provides satisfactory proof of the permanency of his/her relationship with his/her life partner and provides proof that they have lived together for at least 12 (twelve) months before the Insured Event.
- **Waiting Period** is the number of days during which no Policy Benefits are payable as specified in this Policy, but during which Premiums remain payable.

## 1. WAITING PERIODS

- No Waiting Period will apply for Accidental Cover, provided the first premium has been received.
- A 90 day Waiting Period will apply in respect of natural deaths, including suicide in respect of any Policy Member.
- If Benefits are added or increased at any stage in respect of a Policy Member, a new Waiting Period will be applicable to the added Benefit or the increase in Benefit amount, as the case may be, in respect of such Policy Member.
- If this Policy replaced an active funeral policy, the Waiting Period served on the replaced policy will be taken into account. This is however only applicable in respect of the Cover amount of the replaced policy; if the selected Cover amount is higher, then there will be a Waiting Period on the increased cover amount. This is also only applicable to Policy Members who were covered on the replaced policy; new Policy Members will serve the full Waiting Periods. The replacement must be proven by providing a notice of cancellation with the previous insurer, and 3 months' payment history with the previous insurer for each replaced policy. Should this not be received when the data is submitted, the member will default to a 90-day waiting period.

## **2. CLAIMS & CLAIM PAYMENTS**

- In the event of a claim, Dichaba Groups should be contacted.
- The occurrence of the Insured Event must be reported in writing within 12 (twelve) months of such occurrence. If for any reason whatsoever notice of claim following the occurrence of the Insured Event under this Policy is not given within the period of 12 (twelve) months, all Policy benefits under this Policy in respect of such claim shall be forfeited and the claim shall not be honored.
- Claim payments will be made into South African bank accounts only.
- No claim shall be considered, or Insured Benefit paid out under this Policy if the claimant is unable to furnish documentation acceptable to the Insurer, which are positive verification of the Insured Event.
- No claim shall be considered, or Insured Benefit paid out under this Policy if the Policy member does not fall within the definitions or parameters as detailed in this Policy and the Application, with the possible exception of Policy Members from a replaced Scheme. In the event of a claim in respect of such Policy Members, previous terms and conditions will be considered to the extent that such terms and conditions may be more favourable in respect of the deceased Policy Member.
- If any claim under this Policy is in any respect fraudulent, or if any fraudulent means are used by the Policyholder or anyone acting on their behalf to obtain any Insured Benefit under this Policy, such claims shall not be honored and the Insurer will have the right to cancel the Policy at its discretion.
- The Insurer shall be entitled to apply set-off against any Benefits payable and any outstanding Premiums or other amounts payable to the Insurer.
- Payment of the Insured Benefits provided for in terms of this Policy shall be a full and effectual discharge of Insurer's liabilities in terms of the Policy.
- The following documentation and requirements need to be provided to Dichaba Groups when submitting a claim:
  - Completed official claim form;
  - Certified copy of Identity Document of the claimant;
  - Certified copy of Identity Document of the deceased;
  - Notification of death – BI 1663 or BI 168;

- Copy of the Cover Benefit Beneficiary's stamped bank statement;
- A police report in the event of Accidental Death; and
- Any such other documentary proof as may be required by the Insurer at its sole discretion.

### **3. MEMBERSHIP**

#### **Plan name and description**

Plan A

Main Member, Spouse, up to 12 Members

Plan B

Main Member, Spouse, up to 11 beneficiaries

Plan C

Main Member, Spouse and up to 10 members

Plan E

Main Member, Spouse, up to 09 beneficiaries

### **4. PLAN MEMBERS CALCULATIONS**

#### **4.1 Plan A**

The main member is allowed to register 14 (fourteen) dependents as member. The 14 (fourteen) dependents will be calculated as follows the member, spouse, members children and parents. If the people you registered are less than 14(fourteen), you can add other family members to make a total of 14(fourteen) members. parents of the main members spouse and grandchildren. If a member has more than 14 dependents, a member is allowed to add 4 extra members, but each will be charged individually and this calculation apply to all our plans.

4.2 Therefore the client is obliged to visit the office at least after every 12 months to update his/her policy. The office will also notify the client of any changes by SMS or other communication.

4.3 Society/club stokvel are allowed and benefits are renewable annually. Therefore, every society/club must renew their membership certificate every year before the expiry date.

### **5. CLAIM RATIOS:**

If the claim ratio for the Burial Society / Club, friendly society or per member is more than 70% (SEVENTY PERCENT) or if the Burial society club, friendly society or per member has too many funerals or claims then the monthly payments will increase from 10% upwards.

#### **5.1. CASH CLAIM FOR SCHEME OR SOCIAL CLUBS\_ where we do not conduct funeral service**

Our aim is to conduct funeral for you and if DICHABA GROUPS does not do funeral for you, we will give you cash if death occurs within the completed waiting period.

#### **5.2 CASH CLAIM FOR DICHABA GROUPS MEMBERS- switching from other burial society.**

Amount payable if we don't conduct funeral for the covered individuals) if the member has less than 3 months of membership and buy our coffin or casket then we conduct the funeral only, we do not give out cash claim and that applies to Member, spouse and Member's children and EXTENDED FAMILY MEMBERS.

Please note that if you update the cover amount and it changes to a higher amount then there is a waiting period for the higher amount.

If the cover is changed to a lower amount, then there is no new waiting period if the original 3 months is already completed.

If the member changes to entire new product, then the client will be bind by the terms and conditions of the new scheme. For example, if the member moves from platinum to gold, they will receive benefits of the new scheme they changed to and forfeit the benefits of the old scheme.

### **6. Repatriation of mortal remains benefit:**

6.1 DICHABA GROUPS member may not contribute for the repatriation premium. Premium for the Repatriation will be covered under the premium paid per month. If our member contributes per month, then DICHABA GROUPS will not charge the family for extra transport should the removal occur outside our local area.

6.2 If a member pays their monthly premium but have not yet finished their waiting period and bought our service, then they will have to pay the repatriation fee should death occur outside our local radius, the family of the deceased will be obliged to pay for extra transport which is calculated by R6.00 per kilo. Our local radius is less than 100km from our mortuary.

### **8. CANCELLING MEMBERS AND APPOINTING NEW MEMBERS:**

8.1 if the main member would like to replace an existing member, a waiting period of three months will be applicable to the new member.

8.2 If the main member passed away or if the main member swaps with the dependent that is already on the application form, then that dependent who is replacing the main member will not have a new waiting period.

8.3 The cost incurred by the main member to cancel and enrolling a new member will be for the account of the main member, an administration fee of R50.00 (FIFTY RAND) is applicable.

8.4 The cancelling of members and appointment of the new members must be done in person and in writing at the Burial Society Club offices, alternative calling our office number (with client/member application form & id copy of the member-amended member and include the relationship between the new appointed member and the main member).

### **9. RESIGNING AND CANCELLATION OF MEMBERSHIP:**

9.1 The main member must pay the whole amount of the joining fee within 3 (THREE) months of joining, if the main member pays half of the joining fee when joining, then from the second month the main member is required to pay the remaining amount of the joining fee plus his/her monthly premiums in order to be up to date with payments.

9.2 Payments are made on a month-to-month basis on from the 1<sup>st</sup> till the 30<sup>th</sup> of every month, if a client skips one month payment, then they must pay double the next month and if they skipped two months, they must pay the whole premiums before the last date of the third month to avoid lapsing of the society. Should death occur within the two months that you skipped, you will be required to pay the premiums for three months plus premiums for three months in advance. **When you skipped, you are required to pay all outstanding premiums at the office before making a claim or funeral arrangements.** No skip for three (3) months is allowed, should you skip for three months or more, six months waiting period will apply after the receipt of the seventh premium.

9.3 On reporting the death or catering to the burial society or club it is required that the family of the deceased must attend in person to the DICHABA GROUPS offices.

For further Rules, Code of Conduct & Catering procedure and cost refer to the Master Code of Conduct of DICHABA GROUPS which is given to you upon joining. If you lost one, go to DICHABA GROUPS office and request one.

## **Funeral Benefits**

Additional benefits offered by Dichaba Groups as follows:

Main Member, Spouse and Beneficiaries:

- Airtime
- Transport (*400km radius from Tzaneen*)
- Mortuary Services
- Delivery
- Specified Casket
- Coffin Spray
- Cross Plate
- 100 Programmes
- Grave Tent
- Family Tent and chairs at grave
- Tent and chairs at home
- Funeral service

Age Restrictions on beneficiaries:

- 6 – 13 Years: Transport (*400km radius from Tzaneen*), Mortuary Services, specified Child Casket, Funeral Service, Coffin Spray
- 1 – 5 Years: Transport (*400km radius from Tzaneen*), Mortuary services, specified Baby Casket, Coffin Spray, Small Funeral Service

### ***EMERGENCY PROCEDURE***

The information below explains the initial steps to follow should you find yourself in an unexpected emergency.

**Contact our 24-Hour Standby on:**

**060 7107 295/060 8478 326**

1. A Dichaba Groups driver closest to you will be deployed.

2. When no doctor is present the family will be referred to a doctor once they have visited a Dichaba Groups office.
3. The family must complete an official Home Affairs form: The DHA-1663, which must be handed over to our office staff when it is complete.
4. Our driver will notify you about the closest branch for the funeral arrangements.

***Visit a Dichaba groups branch as soon as possible***

Take the following with you:

- Membership Book;
- ID of the deceased ID of the informant;
- Bank statement with clear bank details

Your arrangement officer will go through all the details with you and help you to arrange everything as smoothly as possible.

**Please note:** Our drivers are instructed to NOT discuss policy status or arrangement details, like the date, with anyone during the collection. This will be done during your first branch visit with your arrangement officer.

**Company information**

This website is run by Dichaba funeral and burial society based in South Africa trading as Dichaba Groups and with registration number **2025/6335886/07**

**Dichaba funeral and burial society contact details**

Physical Address: Plot number 11, Mawa block 12, Ga Wally opposite Zillapark Lodge, Balobedu 0858, Tzaneen, Limpopo. Contact Number: 060 7107 295/ 060 8478 326