

B3 Kopano Family Plan

INSURANCE POLICY TERMS AND CONDITIONS

Some words used in this document have a specific meaning which may differ from the standard dictionary definition.

In order to enjoy the benefits of this policy, you and all your Insured Dependents must reside in South Africa. This means that in order to claim, the Insured Life must have spent at least 9 of the preceding 12 months before the claim event inside the borders of South Africa.

SECTION A: BENEFITS

The benefits start when you have paid your first premium. It is important to keep paying your premiums to ensure that you are covered. In the event of unpaid premiums, cover will cease until such time as premiums are paid. All benefits will be paid less any outstanding premiums.

TOTAL FUNERAL BENEFIT

We will pay the Beneficiary the total funeral benefit amount if the Main Insured Life dies. Benefits in respect of Insured Dependents/Extended Family, as indicated on your Personal Policy Schedule, will be paid to you, the Policy Owner.

What you are covered for:

Cover is dependent on payment of premiums and 100% of the total funeral benefit will be paid on death due to an Accident.

Should death of an Insured Life occur due to any reason other than as a result of an Accident, the payment will be determined in the following manner:

- 0% of the total funeral benefit from month 1 – 6 (The waiting period).
- 100% of the total funeral benefit from month 7 onwards.

The waiting period (i.e. 6 months) is calculated from the date of commencement of this policy. If you had another active policy with similar benefits in the past 31 days, the waiting period will be determined from the commencement of that policy. Please note that a waiting period may restart if you miss premiums. Refer to the Policy Rules below for more details. During the waiting period you receive no cover for death due to any reason other than as a result of an accident. In other words, you are not allowed to claim for death due to illness even though the policy has commenced. The main reason for imposing a waiting period is to prevent clients from purposefully taking out a policy only to immediately claim. Due to the fact that waiting periods reduce this risk, they also reduce the insurance premium or potential impact of further increases.

When will you not be covered:

- Death due to a violation of an act of law.
- Death in a month where the premium is not received.
- Death in a waiting period due to any cause other than an Accident.
- Death as a result of suicide within the first 12 months (12 paid premiums).
- Where the claim is fraudulent in any way.
- Death due to an Accident where such Accident occurred before policy commencement or reinstatement date (whichever occurred last).

Conditions:

- An Insured Life may not be covered more than twice on any Kopano Family Plan and only once as a Main Insured Life.
- Member and Family cover is limited to one nominated Spouse, six Children and four Extended Family members which may include additional Spouses/Children.
- Member and Children cover is limited to six Children and four Extended Family members.

The B3 Kopano Family Plan is underwritten by Clientèle Life Assurance Company Limited, a licensed life insurer and an authorised Financial Services Provider, FSP No. 15268. Company Registration No. 1973/016606/06. The B3 Kopano Family Plan is administered by B3 Funeral Administrators (Pty) Ltd, FSP no. 46572 and distributed by B3 Insurance Brokers CC, FSP 20662 / B3 Funerals Soweto, FSP 45824.

- Member and Parents cover is limited to two Parents and four Extended Family members.
- Benefits in respect of Children covered under this policy are subject to restrictions defined as per your Personal Policy Schedule. These may be subject to legislative changes. This includes cover of R2,500 for a stillborn child where the pregnancy endured for longer than 26 weeks. The stillbirth must be registered and all documentation submitted as proof in the event of a claim.

SECTION B: HOW TO CLAIM

Notice must be given to us within 60 days of the death of an Insured Life.

Tell us about the claim in one of the following ways:

- Contact B3 on 011 747 5400
- Visit a B3 Funeral branch.
- Alternatively, contact Clientèle Life's National Centre on 011 320 3000.

The Claimant must have the following information available when they contact us:

- Death Certificate.
- Copy of Deceased ID
- Copy of Beneficiary ID.
- Burial Order.
- Police report in the event of unnatural or accidental cause of death and
- BI-1663 or Medical certificate.
- Copy of beneficiary's Banking Details
- The date and cause of the claim event.

We will then send a claim form and advise what other documents we need in order to process the claim.

Return completed claim form and other required documents in one of the following ways:

- E-mail the required documents to claims@b3.co.za
- Or delivered to your nearest B3 Funeral branch.
- Alternatively, e-mail the required documents to claims@clientele.co.za.

Important points to know regarding the claims process:

- We require a certified copies of the abovementioned documents.
- All information provided is at the Claimant's own cost.
- We reserve the right to request any additional information required to validate the claim.

SECTION C: POLICY RULES

- Your policy commences once the application and risk has been accepted by the insurer and will continue until one of the following events happen:
 - when you fail to pay 2 (two) consecutive premiums;
 - when you the life assured dies; or,
 - when you cancel this policy by giving us 31 days' notice.
- You have a 31-day cooling off period to cancel the policy. This means, from the time we send your policy documents, as long as there has been no claim or you have not received any benefit under the policy, if the policy is cancelled within these 31 days, we will refund the premiums you have paid.
- We reserve the right to submit a debit instruction to your bank at any time during the month and to debit your account using any reasonable collection methods. To do this, we may also track and debit your account up to 10 working days earlier than the debit date. Should the total premium be adjusted by us or yourself as a general increase / decrease, the adjusted premium will be deducted from your bank in the same manner. This instruction will remain in force unless otherwise notified by us or cancelled by you, the Policy Owner.
- You must make sure that there are sufficient funds in your bank account to pay your premium on the agreed date. If any debit order is not paid, you will be responsible for the related bank charges.

- We reserve the right to lapse your policy. We may stop trying to collect your premium if you do not pay a premium for two consecutive months, after which your policy will lapse and cover ceases.
- In order for your cover to continue:
 - Should you start paying your premiums within two months of your policy lapsing, and your outstanding premiums are paid in full, your policy will be reinstated and no new waiting period will be applied. If your premiums are brought up to date before a death, the death claim will be honoured if valid. If premiums are brought up to date on or after the date of death, the death claim will not be honoured.
 - Should you start paying your premiums after two months of the policy lapsing and all missed premiums are paid up to date, your policy will be restarted and a waiting period of 3 months will be applied for the main member, spouse and children and a waiting period of 6 months will be applied for extended members.
 - Should you start paying your premiums after two months of the policy lapsing and all missed premiums are not paid up to date, your policy will be restarted and a new waiting period of 6 months will be applied for all insured lives.
- You have the right to cancel this policy by giving us 31 days' notice. Premiums paid during this notice period will not be refunded.
- We reserve the right to change the terms and conditions of this policy at any time provided there are reasonable actuarial grounds or the variation will benefit you, the Policy Owner. Written notice of changes will be sent to the Policy Owner's latest contact details we have on record one month in advance and will be binding on you, the Policy Owner and us.
- We reserve the right to cancel your policy with immediate effect if a claim is found to be fraudulent in any respect. This means that you will no longer be covered and all premiums paid will be forfeited.
- If a date of birth of an Insured Life has been recorded incorrectly, we may amend the benefits at the date of a claim, taking into account the correct age of the Insured Life. It is important to notify us if this information is incorrect on your Personal Policy Schedule.
- The annual increases occur every year starting 12 months from the commencement date. The premium (excluding the annual increase) will be guaranteed for the first 24 months, after which the premiums may be revised based on the performance of the product over a period of one calendar year. The premium increase cannot be cancelled, as the premium rates (including this increase), have been actuarially calculated to fund the policy benefits over the lifetime of the policy.
- Whilst this policy is in force, no change will be made because of the physical condition of an individual Insured Life.
- Additional Insured Lives can be added/removed at any time. Cover and waiting periods for the Additional Insured Lives will start from the first premium paid after they have been added.
- You may increase your cover once or decrease your cover once during the lifetime of the policy, with a consequent change in the policy premium. These changes are subject to the minimum and maximum limits of the policy. Waiting periods will be applied to any additional cover and will start from the first revised premium paid after the cover increase.
- The Policy Owner may change the Beneficiary(ies) nominated at any time prior to a claim event, by notifying us. Please ensure that you are always in possession of a Personal Policy Schedule that reflects your latest nomination. Where a minor Child is a Beneficiary, payment will be made into a trust fund and will only be paid out when the minor Child attains the age of majority.
- This policy acquires no surrender, loan or paid up values.
- If a Main Insured Life passes away, premiums payable in respect of the Policyholder and his/her Insured dependents lapse, unless another Insured Dependent on the policy elects to continue paying the premiums to B3 Insurance Brokers CC in respect of the remaining Insured Lives. In this case the Insured Dependent is deemed to be the Main Insured Life/Policy Owner. Please note that this must be submitted in writing to the administrator, B3 Funeral Administrators (Pty) Ltd.
- This policy is free from all restrictions on occupation or travel of an Insured Life, unless otherwise stated.
- This policy acquires no surrender, loan or paid up values.
- Any question of law arising shall be decided according to the laws of the Republic of South Africa.
- This policy has been issued on the basis that the information provided during the application process was true and correct.

SECTION D: DEFINITIONS

Words used in this document have a specific meaning, as stipulated below, which may differ from the standard dictionary definition.

Accident	Means a sudden and unexpected event, which is caused solely and directly by violent, physical means and resulting in an external, visible injury confirmed by clinical examination and appropriate testing. Please note that the following is specifically excluded: <ul style="list-style-type: none"> • Any event occurring before policy commencement or resale date (whichever occurred last) and, • Suicide or Self-Inflicted Injury.
Aunt	Is the sister of the Mother or Father of the Main Insured Life or Spouse.
Administrator	Means the company responsible for administering the B3 Kopano Family Plan, in this case, Batho Batsho Bakopane Funeral Administrators (Pty) Ltd, (“B3 Funeral Administrators”).
Beneficiary	Is the person(s) entitled to the proceeds of the death benefits of the Main Insured Life.
Child	Means an unmarried dependent child, step-child, illegitimate child, adopted child (legally or by custom) or grandchild (whose parents are both deceased) of the main insured life. A dependent child that attained the age of 21 years shall no longer be covered under this policy, unless he/she becomes dependent on the main insured life by reason of mental or physical incapacity whilst the policy is active or unless enrolled as a full time student at a registered tertiary institution until a maximum age of 25. We may request proof of dependency at claims stage.
Claimant	Is the person that notifies us of a claim and may or may not be the Beneficiary.
Cousin	Is the child of an Aunt or Uncle of the Main Insured Life or Spouse.
Covered/Insured Dependents	Includes spouse and children and must be indicated on your Personal Policy Schedule in order to be insured
Date of Commencement	Is the first day of the month during which the first premium is due.
Extended Family	Includes additional spouses and children; siblings; parents; grandparents; aunts; uncles; cousins; nieces; nephews; mother in law; father in law; sister in law and brother in law. All relationships of Extended Family members are defined in terms of biological relatives of the Main Insured Life or Spouse.
Insured Life	The person(s) named in your Personal Policy Schedule and includes Covered / Insured Dependents.
Main Insured Life	The person indicated as such on your Personal Policy Schedule.
Main Policy Premium	Is the regular contractual payment, depending on your premium frequency, made by a policy owner in return for an undertaking by us to provide policy benefits as specified in your Personal Policy Schedule. This specifically excludes the premium covering any Additional Benefits or Extended Family premiums.
Nephew	Is the son of a Brother or Sister of the Main Insured Life or Spouse.
Niece	Is the daughter of a Brother or Sister of the Main Insured Life or Spouse.
Policy Owner	Is the person who applied for the policy and who is also responsible for payment of the premium.
Spouse	Means the person married to the Main Insured Life and named in your Personal Policy Schedule. Cover is limited to one nominated spouse. Proof of such union will be requested at claims stage.
Uncle	Is the brother of the Mother or Father of the Main Insured Life or Spouse.
Us/We	Clientèle Life Assurance Company Limited. FSP Number 15268.
VAT	Value Added Tax is charged at the standard rate of 15%.

**STATUTORY NOTICE TO LIFE INSURANCE POLICYHOLDERS IMPORTANT PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(This notice does not form part of the Insurance Contract or any other document) As a Life Insurance Policyholder, or prospective Policyholder, you have the right to the information below:

About the Insurer

Clientèle Life Assurance Company Limited ("Clientèle Life") is an authorised Financial Services Provider (FSP No. 15268) in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act"), authorised to render advice and intermediary services in respect of Category I, Subcategory 1.1 (Long-term Insurance: Category A), 1.3 (Long-term Insurance: Category B1), 1.4 (Long-term Insurance: Category C), 1.20 (Long-term Insurance: Category B2), 1.21 (Long-term Insurance: Category B2-A), 1.22 (Long-term Insurance: Category B1-A). Clientèle Life is also a licensed Life Insurer in terms of the Insurance Act and the product supplier.

Registration No. 1973/016606/06

VAT No. 4230/166/979

The Insurer holds Professional Indemnity Insurance

Postal address: P O Box 1316, Rivonia, 2128

Physical address: Clientèle Office Park, Cnr Rivonia and Alon Roads, Morningside

Nature and extent of benefits, when they are realisable or payable

Refer to Policy Documentation

Restrictions, limitations, exclusions, or penalties for early termination (if applicable)

Refer to Policy Documentation

Charges, fees and investment component (if applicable)

Refer to Policy Documentation

Commission, consideration, fees and charges payable

Refer to Policy Documentation

Cooling off rights

A 31-day cooling off period applies

Details of complaints procedure and services department of Clientèle Life:

- For any policy queries or additional information, or the details of the public officer, or should you wish to lodge a complaint please contact the National Contact Centre on 011 320 3000, Fax 011 320 3133 or email services@clientele.co.za. Website: www.clientele.co.za.
- In the event that your complaint is not satisfactorily resolved, then you may refer the complaint to the Office of the Independent Arbitrator at complaintsarbitrator@clientele.co.za. The Independent Arbitrator has the independence and authority to overturn the initial findings and will only consider cases having previously gone through step (1).
- In the unlikely event that you are still not satisfied with the decision then you can forward your complaint to the FAIS Ombud on 012 470 9080 / 012 762 5000 and/or the Ombudsman for Long-Term Insurance on 021 657 5000.

Details of compliance department of Clientèle Life

Clientèle Life has an active Compliance Department. The Head of Compliance and the Department can be contacted on 011 320 3000.

Details of claims procedure and department of Clientèle Life

Procedures for the submission of claims are detailed in your policy and are important. If you have any difficulty in determining the correct procedures, please contact the Claims Department on 011 320 3000.

About the Financial Service Provider (Independent Intermediary/Broker)

Clientèle Life has entered into a written intermediary agreement with the Independent Intermediary in terms of the Long Term Insurance Act to sell funeral policies on Clientèle Life's behalf. The Independent Intermediary is an authorised Financial Services Provider, FSP Number: 20662, in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and is authorised to render advice and intermediary services in respect of the products which it sells. These products are included in the following categories: Category I, Subcategory 1.1 (Long-Term Insurance: Category A), 1.3 (Long-Term Insurance: Category B1), 1.20 (Long-Term Insurance: Category B2), 1.21 (Long-Term Insurance: Category B2-A), 1.22 (Long-Term Insurance: Category B1-A). The Independent Intermediary does not receive more than maximum statutory regulatory commission in terms of the Long Term Insurance Act. The Independent Intermediary holds Professional Indemnity Insurance Cover. Please refer to the statutory disclosure notice produced separately by the Independent Intermediary when the policy is sold for the full details of the following: The financial services that the representatives of the Independent Intermediary has been approved for in terms of its license to render advice and intermediary services; whether the relevant representatives are rendering financial services under supervision; the nature and extent of benefits, when are they realisable or payable; restrictions limitations, exclusions, or penalties for early termination; charges, fees and investment component (if applicable); commission, consideration, fees and charges payable; cooling off rights; and the legal status and relationship with the Insurer.

Broker Name: B3 Insurance Brokers CC

Registration Number: 2006/153328/23

Postal Address: P O Box 347, Springs, 1560

Physical Address: Suite No 8 First Floor, Rand Centre, Fourth Street, Springs, 1559

Telephone and Compliance Number: (011) 747-5400/1

Details of complaints policy and procedure

Department: Complaints Department

Telephone number: 011 747 5400

Email address: complaints@b3.co.za

If your complaint is not resolved to your satisfaction, you may refer it to B3, at the contact details provided above.

About the Underwriting Manager and Binder holder

Batho Batsho Bakopane Funeral Administrators (Pty) Ltd, ("B3 Funeral Administrators") is an Underwriting Manager and has a Binder Agreement with Clientèle Life for purposes of entering into, varying and/or renewing Life insurance Funeral policies under the Long Term Insurance Act. B3 Funeral Administrators is an authorised Financial Services Provider, FSP number: 46572, in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and is authorised to render intermediary services in respect of products which it sells. These products are included in the following categories: Category I, Subcategory 1.1 (Long-Term Insurance: Category A), 1.3 (Long-Term Insurance: Category B1), 1.20 (Long-Term Insurance: Category B2), 1.21 (Long-Term Insurance: Category B2-A), 1.22 (Long-Term Insurance: Category B1-A) and Category IV (Assistance business FSP). B3 Funeral Administrators receives a binder fee from Clientèle Life for the functions that B3 Funeral Administrators performs under the binder. B3 Funeral Administrators holds Professional Indemnity Insurance Cover. B3 Funeral Administrators does not directly or indirectly hold more than 10% of the Insurer's shares, or has any equivalent substantial financial interest in the Insurer. B3 Funeral Administrators has not received more than 30% of its total remuneration during the preceding 12 months from the Insurer.

Broker Name: B3 Funeral Administrators (Pty) Ltd

Registration Number: 2001/016503/07

Postal Address: P O Box 3597, Benoni, 1500

Physical Address: 1 Main Reef Road, Benoni, 1501

Telephone and Compliance Number: (011) 747-5400/1

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Details of complaints policy and procedure

Department: Complaints Department
Telephone number: 011 747 5400
Email address: complaints@b3.co.za

If your complaint is not resolved to your satisfaction, you may refer it to B3, at the contact details provided above.

Extent and nature of premium obligations

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). If the premium is paid by debit order, it may only be in favour of the Insurer and may not be transferred without your approval. If you have agreed to a SASSA or Government Salary Deduction, your premium will be deducted and remitted directly to Clientèle Life. If you are on Debit Order, your premiums will be collected by B3 Insurance Brokers CC, who are mandated to collect premiums on Clientèle Life's behalf.

Consequences of non-payment of premiums

The due date for the payment is reflected on your policy schedule. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy.

Warning

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents you receive. Make notes of what is said to you. Do not be pressured into buying the product, make this decision on your own. Incorrect, or full non-disclosure of relevant information may impact any claims arising from your contract of Insurance.

Matters of importance

1. A copy of the sales recording, if applicable, can be made available to you on request; 2. We must give you 31 days' notice in writing of our intention to cancel your debit order; 3. We must give you reasons in writing for the rejection of any claim submitted by you; 4. You are entitled to a copy of your policy free of charge.

Information Authorisation

When you enter into this policy you will be giving Clientèle Life your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). Clientèle Life will take all reasonable steps to protect your personal information. You authorise Clientèle Life to:

- a) Process your personal information to
 - i) communicate information to you that you ask us for;
 - ii) provide you with insurance services;
 - iii) verify the information you have given us against any source or database; and
 - iv) compile non-personal statistical information about you.
- b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that Clientèle Life can provide insurance services to you and to enable Clientèle Life to further our legitimate interests including statistical analysis, re-insurance and credit control.
- c) Transmit your personal information to any third party service provider that Clientèle Life may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

Your personal information will be processed in line with Clientèle Life's Privacy Policy which is available on www.clientele.co.za

Conflict of Interest

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. A conflict of interest management policy is available to clients upon request.

Waiver of Rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

At Clientèle we endeavour to keep you updated with information and offers on our other products. Should you no longer wish to receive this type of marketing information please unsubscribe by going to <https://clientele.co.za/clientele-communications/> and following the prescribed process.

ANNEXURE - FUNERAL ASSISTANCE BENEFITS

1. 24-HOUR HELPLINE

Supported by Europ Assistance South Africa (EASA).

1.1. BENEFITS

Assistance with grief counselling in the event of death of an insured life.

1.2. TERMS AND CONDITIONS

- Unlimited telephonic grief counselling is available to you and your family at no charge; however, face to face counselling is for your own cost
- Unlimited service is available to all members covered on the plan as specified in the policy schedule
- In order to make use of the service, the B3 Kopano Family Plan must be active and all premiums must be paid up to date

1.3. PROCEDURE FOR SERVICE UTILISATION

Contact Europ Assistance on 0860 320 333 and select menu item number 8.

2. REPATRIATION OF MORTAL REMAINS

EASA assists the bereaved family and next-of-kin with road or air repatriation of the mortal remains to a funeral home closest to their normal place of residence. All arrangements to transport mortal remains as requested by the family are managed and special care is taken to consider particular customs and beliefs.

2.1. BENEFITS

- Repatriation is arranged when the deceased's body is more than 100km from their place of residence within South Africa and neighbouring countries i.e.
- Lesotho, Namibia, Mozambique, Botswana, Zimbabwe and Swaziland
- Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains to the place of residence
- Includes transfer of the ashes to their normal place of residence after cremation
- Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, 1 night accommodation to the value of R1,000 is arranged and paid for.

2.2. TERMS AND CONDITIONS

- The EASA call centre is available 24 hours a day, 7 days a week and 365 days a year
- Available to all members covered on the plan as specified in the policy schedule
- In order to make use of the service, the B3 Kopano Family Plan must be active and all premiums must be paid up to date

2.3. PROCEDURE FOR SERVICE UTILISATION

Contact Europ Assistance on 0860 320 333 and select menu item number 8.



CBC Rewards (Pty) Ltd
2016/195909/07



B3 Funeral Rewards Benefits

Congratulations, you now have access to the B3 Funeral Rewards. B3 Funeral Rewards are non-insurance benefits brought to you by CBC Rewards (Pty) Ltd. It provides you with access to savings and benefits at South Africa's leading brands. Members of the programme enjoy monthly savings and the ability to get more value for their money.

By being a B3 Funeral Rewards member, you enjoy access to rewards and savings on everyday essentials and lifestyle benefits such as:

- Grocery discount coupons from leading retailers such as Shoprite and Checkers.
- Savings on fast food purchases at selected restaurants across South Africa including Steers, Burger King, Nando's, Debonaires and more.
- Fantastic savings on gift vouchers from Edgars, Style, Legit, Beaver Canoe and Planet54.
- Savings on bus tickets and car hire.
- Discounted soccer tickets.

The B3 Funeral Rewards Fee of R40 (including VAT) is already included in your total deduction which will be collected by **[B3 Insurance Brokers CC or B3 Funerals Soweto]**, who is mandated by Clientèle Life to collect your B3 Funeral Rewards Fee on behalf of CBC Rewards (Pty) Ltd.

For more information, please visit one of the B3 branches or call B3 on 011 747 5400.

B3 FUNERAL REWARDS BENEFITS TERMS AND CONDITIONS

1. INTRODUCTION

B3 Funeral Rewards provides you with access to savings and benefits at South Africa's leading brands. Members of the programme enjoy monthly savings and the ability to get more value for their money.

2. B3 FUNERAL GROCERY COUPON BENEFIT

Monthly grocery coupons from Shoprite and Checkers.

2.1. GROCERY COUPON BENEFIT TERMS AND CONDITIONS

- The B3 Funeral grocery coupon benefit (the "Grocery Coupon Benefit") entitles you, as a monthly subscriber, to access grocery coupons on a pre-defined list of grocery products at Shoprite and Checkers stores.
- The Grocery Coupon Benefit is only available for use by B3 Funeral subscribers that have paid their monthly subscription fee. The coupons are only redeemable at Shoprite and Checkers stores within the Republic of South Africa.
- The coupons cannot be exchanged for cash.
- This coupon may not be used in conjunction with any other in-store specials or promotions
- The coupons are only valid until the expiry date and whilst stocks last.
- Each digital coupon is redeemable via the B3 Funeral application up to 5 (five) times per month.
- The pre-defined list of grocery items may be amended by B3 Funeral in its sole discretion and without further notice to you.
- To redeem your coupons, Login or Register if you are a first-time user of the B3 Funeral application.
- Select your coupons from the relevant coupon partners by following the prompts.
- Show the coupon code(s) at the till, along with the product you wish to redeem the discount on.

3. B3 FUNERAL FAST FOOD BENEFIT

Savings on fast food purchases at selected restaurants across South Africa including Steers, Burger King, Nandos and Debonairs.

3.1. FAST FOOD – STEERS TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Funeral.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to DR by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Funeral member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
- Submit your claim within 24 hours of visiting the Steers outlet or ordering via the Steers App;
- In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
- For mobile App redemptions, clients will need to adhere to Steers mobile app Ts&Cs
- Add voucher number before selecting payment method;
- Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
- To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
- Your voucher is valid for one use only, within 30 days from date of issue of the voucher;

- All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlet's standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.2. FAST FOOD – DEBONAIRS PIZZA TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Funeral.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Funeral member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 199.90 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 300 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
- Submit your claim within 24 hours of visiting the Debonairs Pizza outlet or ordering via the Debonairs App;
- In order to spend the conditional voucher, a minimum order of R 100 excluding the delivery fee is required on your next purchase;
- For mobile App redemptions, clients will need to adhere to Debonairs App Ts&Cs;
- Add voucher number before selecting payment method;
- Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
- To qualify for a voucher re-issue, you will need to purchase food to the value of R 199.90 or more to qualify for a R 30 voucher or R 300 or more to qualify for a R 50 voucher - delivery fee excluded.
- Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
- All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional day's processing time.

- The Fast-Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.3. FAST FOOD – MILKY LANE TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited (“DR”) on behalf of B3 Funeral.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Funeral member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 75 or more excluding delivery fee to qualify for a R 15 voucher, redeemable off your next purchase of R 50 or more; or
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 50 or more.
 - Submit your claim within 24 hours of visiting the Milky Lane outlet or ordering via the Milky Lane App;
 - In order to spend the conditional voucher, a minimum order of R 50 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Milky Lane App Ts&Cs;
 - Add voucher number before selecting payment method;
 - Vouchers will not be re-issued on a minimum spend of R 50 excluding the delivery fee;
 - To qualify for a voucher re-issue, you will need to purchase food to the value of R 75 or more to qualify for a R 15 voucher or R 150 or more to qualify for a R 30 voucher - delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 30 or R 15, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and

- not applicable in conjunction with any discount vouchers or loyalty programs; and
- can only be used once per outlet per day; and
- applies to individual line items on the menu whereby only one discount applies; and
- applies to meals that include drinks including specials; and
- claims must be submitted within 24 hours of purchase; and
- cannot claim more than 4 (four) times per month ; and
- vouchers must be used within 30 (thirty) days from transaction or issue.

3.4. FAST FOOD – NANDO’S TERMS AND CONDITIONS

- This Fast Food Voucher Benefit is managed by Direct Rewards Proprietary Limited (“DR”) on behalf of B3 Funeral.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Funeral member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
 - Submit your claim within 24 hours of visiting the Nando’s outlet or ordering via the Nando’s App;
 - In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Nando’s mobile app Ts&Cs;
 - Add voucher number before selecting payment method;
 - Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
 - To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month ; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.5. FAST FOOD – BURGER KING TERMS AND CONDITIONS

- This Fast Food Voucher Benefit is managed by Direct Rewards Proprietary Limited (“DR”) on behalf of B3 Funeral.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Funeral member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
 - Submit your claim within 24 hours of visiting the Burger King outlet or ordering via the Burger King App;
 - In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Burger King mobile app Ts&Cs;
 - Add voucher number before selecting payment method;
 - Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
 - To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month ; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

4. B3 FUNERAL VOUCHER BENEFIT

Fantastic savings on gift vouchers from Planet54 and Woodford Car Hire.

4.1. VOUCHER BENEFIT – PLANET54 TERMS AND CONDITIONS

- E-Cards vouchers can be used online when requested in the B3 Funeral App.
- This offer can be used by any member of the family.
- When shopping online, simply enter the In-App voucher code when paying to get R50 off R250 spend.

- The use of the E-Card unique code when shopping online is subject to the Planet54 Ts&Cs. Please refer to their Website for full Terms and Conditions at: <https://planet54.com/>
- Planet54 online Ts&Cs govern the ordering, sale and delivery of Goods, and the use of the Website.

4.2. VOUCHER BENEFIT – WOODFORD CAR HIRE TERMS AND CONDITIONS

- E-Cards vouchers can be used online when requested in the B3 Funeral App.
- This offer can be used by any member of the family.
- When booking a car online, simply enter the In-App voucher code when paying to get 15% of your hire
- The use of the E-Card unique code when hiring a car is subject to the Woodford Car Hire’s Ts&Cs. Please refer to their Website for full Terms and Conditions at: <https://www.woodford.co.za/terms-and-conditions>
- Woodford online Ts&Cs govern the reservation of their vehicles, and the use of the Website.

5. B3 FUNERAL RETAIL BENEFIT

Discounted on vouchers from Edgars, Style, Legit and Beaver Canoe.

5.1. RETAIL BENEFIT – EDGARS, STYLE, LEGIT & BEAVER CANOE TERMS AND CONDITIONS

- The B3 Funeral retail benefit (the “Retail Benefit”) entitles you, as a monthly subscriber, to a 10% (ten percent) discount on your purchases at any Edgars, Style, Beaver Canoe and Legit stores.
- The Retail Benefit is only available for use by B3 Funeral subscribers that have paid their monthly subscription fee.
- To qualify for the 10% (ten percent) discount, subscribers must purchase voucher or an electronic Edgars, Style, Beaver Canoe or Legit gift card and load it with the value required.
- The bearer of the voucher or electronic gift card may use the card to purchase merchandise from any Edgars, Style, Beaver Canoe and Legit stores.
- The voucher or electronic Edgars, Style, Beaver Canoe or Legit gift card will only be accepted if a valid voucher or electronic gift card number is presented to the cashier from the B3 Funeral application.
- All Edgars, Style, Beaver Canoe or Legit vouchers and gift cards (“Gift Cards”) have specific Terms and Conditions as set out below:
 - the bearer of the voucher or Gift Card may use the Gift Card to purchase merchandise from any Edgars, Style, Beaver Canoe and Legit stores.
 - the voucher or Gift Card is valid for a period of 3 (three) years from date of issue, activation or upon full redemption thereof, whichever occurs first. If such voucher or Gift Card has been topped-up, it will remain valid for a period of 3 (three) years from the date of top-up or upon full redemption thereof (whichever occurs first) irrespective of the date of issue or activation.
 - the voucher or Gift Card may not be:
- used for the payment of an Edgars, Style, Beaver Canoe and Legit stores account or be exchanged for cash; or
- used to purchase airtime.
 - no cash change will be given on purchases made with the voucher or Gift Card;
 - for security reasons, this voucher or Gift Card should be kept in a safe place. If stolen, it may still be used to make unauthorized/ fraudulent purchases;
 - lost or stolen Gift Cards will not be replaced or refunded. However, if you are in possession of the voucher or Gift Card number, you can call the Edgars Customer Service Centre on
 - 031 010 0005 to report it lost or stolen, Mon – Fri: 08h00 – 17h00 or email: edgars.customercare@retailability.co.za. Edgars will block the voucher or the remaining amount on the Gift Card and transfer it to another Gift Card, which will be available when you next visit any Edgars store; and
- Gift Card balances can be checked in-store at a till point or by calling the Edgars Customer Service Centre on 031 010 0005
- An electronic voucher/ Gift Card is an SMS version of the existing Gift Card and the following additional terms apply:

- o if the full value of your electronic Gift Card is not used on your first purchase, the balance will be transferred to a physical Gift Card;
- o the electronic Gift Card cannot be topped up or be sent to someone else;
- o should the electronic Gift Card be deleted, or the customer cell phone be lost or stolen, Edgars or DR will not be liable for any reimbursement of any nature. The SMS can be resent, however, only to the original number;
- o the usage of the electronic Gift Card is solely at the risk and discretion of the customer/subscriber; and
- o Edgars or DR shall not be held liable for any cellular network service operator's delay in forwarding an electronic Gift Card to you.

6. B3 FUNERAL TRAVEL BENEFIT

Discounts on Eldo Coaches tickets.

6.1. TRAVEL BENEFIT - ELDO COACHES TERMS AND CONDITIONS

- The B3 Funeral travel benefit (the "Travel Benefit") entitles you, as a monthly subscriber, to purchase discounted bus tickets on certain Eldo Coaches routes.
- The 15% discounted Travel Benefit is only available for use by B3 Funeral subscribers that have paid their monthly subscription fee.
- All bookings must be made via the B3 Funeral Contact Centre by calling 087 825 1147 during Contact Centre hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to 13h00 or sending an email to b3@directrewards.co.za
- The B3 Funeral Contact Centre is not open on Sundays or South African public holidays.
- Tickets are only confirmed upon receipt of payment into the nominated bank account for which banking details will be provided to the subscriber.
- The discount is calculated on the net of the management fee.
- All bookings are subject to availability
- The Travel Benefit discount is only applicable for:
 - o Eldo Coaches routes within the borders of the Republic of South Africa.
- The Travel Benefit includes a discount of 10% (ten percent) off the normal fare price of the Eldo Coaches Intercity routes.
- Tickets issued are subject to the full Terms and Conditions as set out on www.eldocoaches.co.za/terms-conditions, some of which are highlighted above.
- The passenger, by accepting and using the ticket, confirms that he/she has been given an adequate opportunity to read and understand the Eldo Coaches terms and conditions and that he/she is aware of all of their terms and conditions.

7. B3 FUNERAL SOCCER BENEFIT

Discounts on tickets for South African Premier League Soccer matches.

7.1. SOCCER BENEFIT TERMS AND CONDITIONS

- The B3 Funeral soccer ticket benefit (the "Soccer Ticket Benefit") entitles you, as a monthly subscriber, to discounted soccer tickets at Premier League soccer matches in the Republic of South Africa.
- The Soccer Ticket Benefit is only available for use by B3 Funeral subscribers that have paid their monthly subscription fee.
- The Soccer Ticket Benefit may only be used for Premier League soccer matches in the Republic of South Africa and exclude Cup, Derby matches and/or international fixtures.
- A subscriber will pay for the soccer ticket voucher in the B3 Funeral application which can be redeemed for the desired soccer game at any Money Market counter of any Shoprite, Checkers or Checkers Hyper.
- The soccer ticket voucher does not guarantee ticket availability.
- The subscriber should reserve a voucher at least 5 (five) Business Days before the match to ensure a higher probability of ticket availability, as well as allowing adequate lead time to collect the tickets.

- The Soccer Ticket Benefit applies only to regular priced stand tickets and not to any box or VIP tickets.
- Vouchers do not guarantee entry to a stadium.
- Your voucher cannot be exchanged for cash or credit.
- Soccer ticket vouchers are valid for 3 (three) months from the date of issue and the voucher value will be lost if not utilized.
- The bearer of the soccer ticket voucher will be deemed to be the owner of such voucher.
- You are limited to 4 (four) soccer ticket vouchers per month.
- When you use your voucher, you must sign a voucher payment slip at the Money Market counter.
- How to use:
 - o purchase your soccer ticket voucher in the B3 Funeral application.
 - o receive your soccer ticket voucher number in the My Wallet section of the B3 Funeral application under Vouchers; and
 - o go to your closest Shoprite, Checkers or Checkers Hyper Money Market counter and book your soccer ticket through Computicket.

8. B3 ASSISTANCE SERVICES

8.1. ASSISTANCE SERVICES TERMS AND CONDITIONS

Introduction

- The Member may require various forms of medical assistance during a medical emergency from time to time.
- Medical assistance may be provided to the Member in their time of need and when claimed in accordance with their Benefit Limits within a Benefit Period and as per the Policy Wording of their level of Cover.
- The Member is advised to contact a medical centre in the instance that they require medical resources and/or medication.

General Introduction, Interpretation and Terms

- This document must be read in conjunction with the document entitled General Introduction, Interpretation and Terms and the Policy Wording, for the applicable cover level, which forms an integral part of this document.

Definitions

- "Emergency Medical Response" shall mean medical treatment administered in response to a Medical Emergency that of necessity requires immediate emergency medical intervention.
- "Emergency Medical Transportation" shall mean the removal of the Member pursuant to an Emergency Medical Response either by road or air, as the case may be, in accordance with the criteria applicable for the selected form of transport.
- "Medical Emergency" shall mean a sudden and reasonably unforeseeable Claim that poses an immediate risk to the health and physical well-being of a Member as determined by the Triage.
- "Secondary Telephonic Medical Triage" shall mean the system that will include a series of questions to evaluate the Member's condition over the phone to determine the appropriate course of action to be followed. This process will involve either sending out the appropriate medical service provider or providing relevant medical advice telephonically.)
- "Triage" shall mean the assessment of urgency of a Claim pursuant to recording certain information from the Member in order to decide whether an Emergency Medical Response is necessary, alternatively, whether the Claim may be mitigated by means of a Secondary Telephonic Medical Triage.

The Benefit

- The B3 Rewards Customer Services Centre retains the right to use the most reasonable and cost-effective solution.
- Any shortfall between actual cost and the allowance included in the individual benefits must be settled by the Member with the relevant Service Provider.

Limitation of Liability and Indemnity



- The Customer Experience Centre, Company or Service Provider who renders the Service pursuant to the Benefits hereunder will not be held liable for any liability whatsoever for any damage, loss or injury caused to the Member and / or their assets during the Service delivery, alternatively, due to the lack of the Service being rendered, alternatively, due to the fact that the Service was not properly rendered.

The Service

- Emergency Medical Response & Evacuation,
- Health Advice,
- HIV/AIDS & Covid-19 Counselling,

9. IMPORTANT: PLEASE READ CAREFULLY

This is mandatory non-insurance Rewards benefit brought to you by CBC Rewards (Pty) Ltd, and is provided in conjunction with your insurance policy. The B3 Funeral Rewards Fee of R40 (including VAT) is already included in your total monthly deduction.

Please note B3 Funeral Rewards are not carried over from month to month, and every month a new set of discounts will be generated for you to use. The monthly fee is guaranteed to increase by 10% annually for the first 2 years, and thereafter is expected to increase by 10%, but may vary due to the underlying cost of the rewards. In addition to this, rewards may be reviewed from time to time. Members will not be entitled to benefits from the B3 Funeral Rewards program where the monthly fee is not paid.

For any queries or should you wish to lodge a complaint please contact B3 on 011 747 5400.