

COMPULSORY GROUP SCHEME

INTRODUCTION

The policy contains comprehensive description of all the provisions of the policy, and words and expressions used herein have the same meaning as in the policy.

The contents of this neither replace nor change the contents of the policy, and in the case of differences, the provision of the policy shall prevail. Should you require more information, you may contact the Union Office.

PARTICIPATION

Who may participate in the policy?

All Union Members as well as their spouses.

Are there other requirements, which I must comply with in order to participate in the policy?

You must be a member of the Union and not yet have attained the age of 36 years.

When does the participation commence?

On the first day of the month coinciding with or immediately following the date on which you comply with the above requirements.

Is participation compulsory?

Yes, you are obligated to participate in the policy if you become a member of this Union and comply with the requirements mentioned above.

When will my participation be terminated?

Your participation will be terminated when one of the following events take place.

- At your death;
- As soon as you cease to be a member of the Union;
- As soon as you reach the age of 63 years; or
- On cancellation of the policy, whichever event occurs first.

When will participation of my spouse be terminated?

- At the death of your spouse;
- At your death;
- As soon as you cease to be a member of the Union;
- As soon as you reach the age of 63 years; or
- On cancellation of the policy, whichever even occurs first.

PREMIUMS

Do I have to pay premiums?

No, you do not pay premiums as the Union pays the total premium in respect of yourself and your spouse.

DEATH BENEFIT

What benefit is payable if I die before I reach the age of 63 years and while I still participate in the policy?

An amount of R30 000-00

What benefit is payable if my spouse dies before the age of 63 years while I still participate in the policy?

If your spouse dies before he/she attains the age of 63 years, an amount equal to R5 000-00 shall be paid.

ACCIDENT BENEFIT

What happens if I die as a result of an accident?

If, before the age of 63 years, you should die owing to an accident within 12 months after the date of such accident, and at the time of the accident you still participate in the policy, an accident benefit is paid.

What does my accident benefit include?

An amount equal to R7 000-00, in addition to the benefit of R30 000-00.

Are there factors that may result in non-payment of my accident benefit?

Although all normal eventualities are covered, it should be noted that no accident benefit shall be paid if your death is directly or indirectly caused by:

- Military action, terrorism, etc.;
- Self-inflicted injury;
- Excessive use of drugs and/or intoxicating liquor;
- Participation in dangerous sporting activities;
- Poison, radio activity, or atomic explosion;
- Any natural disease;
- Aviation, except if you are a passenger in an aircraft transporting twenty or more passengers or a smaller aircraft on a regular scheduled flight or a Technician who is required to accompany the Harvard Trainer / A300 Freighter Aircraft for the purpose of servicing the aircraft at its destination.

GENERAL

May the policy be amended or terminated?

The Union has the right to terminate the policy at the time with two months written notice to you in case of termination.

Am I entitled to any benefits after termination?

No, when the policy is terminated you are not entitled to any benefits unless the benefit becomes payable to you before termination and has not been paid yet.

CLAIMS

What is required to submit a claim?

The following original certificates copies are required:

- Death certificate
- Marriage certificate (if married)
- ID Document of member
- ID Document of spouse
- Members Payslip
- Inquest proceedings and post-mortem report (in case of an accident)
- Copy of the latest will and testament

To whom will the claim be made payable?

The policy would be ceded to the Trade Union and thereafter, taking all into consideration, the Board of Trustees will decide to whom the payment will be made.

Should you have any queries do not hesitate to contact the Union Office.