



Creating a better lifestyle for families

SDL Premier Plan: Policy Document

Dear valued SDL member, welcome to the SDL Premier Plan. This policy document will assist you to understand SDL's definitions, procedures, rules and regulations with regards to the Premier Plan when acquiring information in relation to the benefits or services on offer and selected.

SDL is constantly striving to ensure that benefits and rates offered are both competitive and affordable and that service levels are optimized throughout. SDL may have to amend the terms and conditions of this policy from time to time to achieve the aforementioned.

SDL consequently reserves the right to amend the member's policy in accordance. The amended policy will form the basis of the agreement as part of the Master Policy, and will be made public on the SDL website as reference.

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1. **Personal Risk Protection Benefits:** (Optional)

1.1 **Product Description:**

This benefit's aim is to provide peace of mind and relieve the Principal Member, Spouse and or family with the financial burden coinciding in the incongruous event or occurrences of death (natural or unnatural), disability and manifestation of dreaded diseases.

All insurance benefits are underwritten in terms of the Master policy with the Underwriter. All benefits under this Policy Document will cease at death of Principal Member.

1.2 **Definitions:** *(The following words and phrases shall have the meaning as assigned to them hereunder)*

"Accident": To insure the insured against the event of bodily injury caused by violent, accidental, external and visible means which leads to the death of the insured within six months of the happening of such event. The accident must be the sole cause, independent from any other cause, of the death of the insured. In support of this, there must be at least the following two chains of causations:

- The death must be caused by the bodily injury,
- The bodily injury must be caused by an accident.

"Benefits": means benefits as per Policy document.

"Claim": means if a Principal Member on behalf of himself, spouse and/or children or vice-versa, submits an official claim document, obtainable from SDL.

"Dependent Child": means any biologically dependent child or lawfully dependent-adopted child, who is not older than the age of twenty one. In the event that a child is a full time student at a recognised institution for higher learning, the age may not exceed twenty five, provided the child is unmarried and primarily dependent on the Principal Member for maintenance and support. A stillborn child is included under this definition.

"Stillborn Child": means a child who has had at least twenty six weeks of intra-uterine existence but show no sign of life after complete birth.

"Disability": Permanent disability means a state of ill-health or incapacity due to a member's injury or illness, which in the underwriter's opinion is permanent and irreversible, and results in the member being unable to perform the duties of any occupation on a part or full-time basis. Any occupation means any occupation capable of being undertaken for remuneration or profit.

"Exclusions": means the actions, conditions or circumstances, relevant to the Benefits and Services as depicted in this Policy Document, which may result in a claim being repudiated.

"Injury": means a bodily injury or physical trauma to a member, resulting from an Accident occurring solely, directly and independently of any other cause or any other physical defect or infirmity existing prior to the Accident in an event within 12 months of the date of the Accident. Exposure to the elements of nature as a direct result from an Accident will be deemed to be injury.

"Master Policy" shall mean the comprehensive document issued to this scheme governing the rules, terms and conditions pertaining to Members of the Policyholder underwritten by the Underwriter, together with the attached addendum(s) and schedules where applicable.

"Organized sporting event": An event where a person does not train or prepare, but competes against another person / team, and the outcome / result has an impact on a logging / classification system, whether recreational or not. The level of participation, whether you compete on amateur or professional level, is also irrelevant.

"Pre-existing condition": a medical condition the Principal Member, Spouse and or child had prior to the inception date. Such conditions must be disclosed to SDL on, or supplied together as an addendum with the standard application form of SDL, prior to the inception date.

"Principal Member": shall mean the person who owns the Policy with the Underwriter via SDL and a permanent resident of South Africa who elects to be covered under this Policy and complies with the terms and conditions stated in this Policy.

"Spouse": shall mean a person who is legally married to a Principal Member or who's marriage is recognised as a valid marriage in terms of the Recognition of Customary *Marriages Act 1998 (Act No 120 of 1998)*; or the *Marriage Act, 1961 (Act No 25 of 1961)*. It will include the husband, wife or any de facto partner with whom the Principal Member has permanently and continuously lived in the same household in a relationship which is not casual or temporarily and as if he or she were the lawful Spouse of the Principal Member. Only one spouse will be eligible for benefits under this policy document.

"Underwriter": All *Personal Risk Protection Benefits* below are underwritten by a registered and approved underwriter and are only applicable within the republic of South Africa. Please contact SDL Head Office for information about the underwriter or visit our website at www.sdl.co.za

The maximum claim for any combination of the following benefits is R 100 000.00 per benefit incident and policy. Pre existing conditions must be registered with SDL.

1.3 **General Exclusions:**

- A member will not be entitled to benefits for any claim on death or total disability, directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following: The use of nuclear, biological or chemical weapons, or any radioactive contamination, attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots which has lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective of whether any of the aforesaid has been performed with the specific use of information technology.
- Members partaking or associated with any illegal and unlawful actions and/or events.
- Members partaking in any organized sporting event, irrespective if such participation occur on amateur or professional level.
- Actions covered by the following legislations: Criminal, Civil (e.g. domestic violence) and or Workman's compensation act.
- If negligence on any part of the member can be established that led to the cause of the incident
- All benefits shall only be applicable within the republic of South- Africa.

1.4 General waiting periods:

This policy will lapse if premiums are two months in arrears. SDL will not accept liability for the claims submitted in respect of lapsed policies. Principal Members, who wish to reinstate their policy, will be subject to new waiting periods as stipulated in the Policy document.

1.5 Claim requirement:

All claims are subjected to final approval of the claims committee and the Underwriter.

General Claim's requirements applicable to all benefits:

All insurance benefit claims hereinafter; will only be considered provided SDL head office receives written notification within one month of the date of such event. The following claim documents must be submitted within three months of the date of such event.

- Original or original certified copy of death certificate. (If applicable)
- Death claim notification form. (If applicable)
- Original certified copy of identity document of Principal Member and/or spouse and dependants. (If applicable)
- If not already indicated on the claim notification form, instructions as to benefit distribution and details of beneficiaries. (If applicable)
- And/or such other document evidences, information and proof as may be required by SDL after notification of the claim
- Standard: BI 1663 Form.
- South African Police accident report as per the underwriter's requirement.

In order for SDL to establish whether a member is disabled or not, a claims package must be completed. This is a standard requirement and will not be waived without SDL's explicit written approval.

The cost of the medical evidence will normally be paid for in the following manner:

- To establish disability initially - claimant / employer.
- To establish continued disability - SDL.

Please contact SDL Head Office immediately on becoming aware of the member contracting the injury to obtain full claims documentation. The documentation should be completed and sent to SDL /Head Office to enable the claim to be assessed on current evidence and to reach a swift decision.

1.6 Product benefits

All benefits under this Policy Document will cease at death of Principal Member.

1.6.1 **Funeral benefit:** (Underwritten by NESTLIFE – FSB 6409)

The following benefits per table are Available

SINGLE AND FAMILY MEMBERS	ENTRY AGE	BENEFIT
Principal Member	18-65	R 40 000
Spouse	18-65	R 40 000
Children	14-21	R 15 000
Children	6-13	R 5 000
Children	1-5	R 3 000
Children	Stillborn	R 1 500

Spouse and legal dependent children of the Principal Member will qualify for this benefit on the condition that their names appear on the membership list. The maximum entry age is 65years.

A maximum of five legally dependent children will be covered under this benefit.

Children born after commencement of this benefit must be nominated within eight weeks. Legal dependent children to the age of 25 will qualify for this benefit, provided they are registered as full time students at an approved educational facility.

Waiting periods: A six months (six consecutive contributions) waiting period for natural causes is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

A mentally and/or physically disabled child, residing with his/her parents who are totally dependent on his/her parents for maintenance and support, will qualify for this benefit past the age of 25 years. This benefit is applicable to a stillborn child.

Death as a result of suicide is excluded from this benefit for 24 consecutive contributions from date of commencement or reinstatement of membership. Death as a result of unnatural causes will benefit immediately after the first contribution has been received.

Claims as a result of death shall only be considered provided that the prescribed monthly contributions were timely received and a written notification to this effect is received within one month of the date of death. The claim and all supporting documents must be submitted within three months of the date of death.

A maximum of R40 000.00 funeral benefit per deceased is applicable; irrespective of the number of policies involved in the Premier Plan by the Principal Member and or Spouse.

The following claim documents must be submitted:

- An original or original certified copy of the death certificate
- A death claim notification form
- An original certified copy of the identity document of the Principal Member and/or spouse and dependents, as applicable
- If not already indicated on the claim notification form, instructions as to benefit distribution and details of beneficiaries
- Any other documents, information and proof as may from time to time be required by SDL
- A Police report in the event of unnatural death
- A Standard: "BI 1663" Form.
- An original certified copy of the bank statement of the beneficiary

1.6.2 **Accidental Death Benefit:** (Underwritten by *NESTLIFE – FSB 6409*)

This benefit shall only be available in the case of death directly as the result of an accident (See definition of *accident*). Benefit values are same as per (Funeral Benefit, 1.6.1)

Waiting periods: No waiting period is applicable after the first payment has been received.

A maximum of R40 000.00.00 accidental death benefit per deceased is applicable, irrespective of the number of policies involved in the Premier Plan by the Principal Member and or Spouse.

Exclusions: The following exclusions will apply

- Air travel except as a passenger
- Suicide or intentional self-injury
- Influence of alcohol, drugs or any related narcotics
- War
- Deliberate exposure to exceptional danger or *Criminal Act*
- Professional sport
- Nuclear risks
- Acts of terrorism

1.6.3 **Total Disability Benefit:** (Underwritten by *NESTLIFE – FSB 6409*)

R40 000.00.00 for the Principal Member and Spouse respectively; the benefit is paid upon the total and irreversible disability (See definition of *disability*) of a member after a waiting period, as stipulated.

Waiting periods: A six months (six consecutive contributions) waiting period is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

This benefit cease at age 76

A maximum of R40 000.00 total disability benefit is applicable, irrespective of the number of policies involved in the Premier Plan by the Principal Member and or Spouse.

1.6.4 **Dread Disease Benefit:** (Underwritten by *NESTLIFE – FSB 6409*)

R40 000.00.00 for the Principal Member and Spouse respectively; this benefit is paid to a member covered upon the occurrence of one of the following disease events:

- Malignant Cancer types
- Stroke
- Heart attack
- Paraplegia
- Kidney failure
- Blindness.

Standard waiting periods: six months (six consecutive contributions) waiting period for natural causes is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

Pre-condition waiting periods: Pre existing conditions are excluded for 12 months. From month 13 to 23, 50% of cover amount is payable. The full cover amount becomes effective after 24 contributions have been received. All contributions must be consecutive.

A maximum of R40 000.00 dread disease benefit is applicable, irrespective of the number of policies involved in the Premier Plan by the Principal Member and or Spouse.

2. **Services Benefits:** (Optional)

2.1 **Roadside Assist**
(From **South Africa:** Phone Europ Assistance on **0860 905 123**)



2.1.1 **Product Description**

In the event of a roadside emergency such as a mechanical breakdown, flat tyre, flat battery or any other roadside related emergency, Europ Assistance SA can be contacted 24 hours a day to arrange assistance, to the driver of the registered vehicle, anywhere within the borders of South Africa (and outside the borders of South Africa where applicable).

2.1.2 **Product Benefits**

- 24 hour roadside assistance
- Assistance in the event of keys locked in vehicles, flat tyres, running out of fuel or breakdown of vehicle
- Highly trained case managers
- Use of only accredited service providers on the Europ Assistance SA panel

All benefits under this Policy Document will cease at death of Principal Member.

2.1.3 Roadside Assist service

2.1.3.1 Basic Service:

Assistance with **mechanical and electrical breakdown** of a vehicle or a towing service to tow the vehicle to the nearest place of repair or safekeeping, if the vehicle cannot be repaired immediately. Vehicles will be towed and assisted from or at home, but the client will not qualify for an additional tow from the place of safekeeping.

Jump-Start service – a service provider is dispatched to jump start the vehicle, on condition the fault is not due to neglect. The service is limited to reasonable services to mobilise the vehicle, and excludes the cost of parts, components, lubricants and similar provisions. Assistance is also provided at non-roadside locations, at the discretion of the case manager. **Note:** New models that are still under warranty should not be jump-started; a tow truck will be dispatched to tow the stranded vehicle to the nearest place of repair or safekeeping.

Tyre change service – a service provider is dispatched to change a flat tyre, at both roadside and non-roadside locations. In the event of the caller not having a spare tyre, one can be provided at the caller's cost. The tyre change service excludes any costs for the repair of the tyre, parts, and wheel balancing or similar charges.

Running out of fuel – 10 litres of fuel is supplied in the event of the vehicle running out of fuel. Two incidents per annum allowed.

Keys locked in the vehicle – a service provider is dispatched to unlock the car, the cost of the call-out fee and one hour's labour is covered. The service excludes parts, components, keys or key cutting costs, lubricants or similar charges. If a key has broken in the ignition/door, a service provider will be dispatched. If the problem cannot be resolved, the cost of additional services, such as a tow-in, is for the caller's account. **Note:** Locksmiths unable to unlock newer model cars; these will therefore be towed to the nearest place of repair.

Costs incurred as a result of assistance after involvement in an accident, collision, attempted theft, or hi-jacking will be for the caller's account. Callers must be made aware that these costs need to be recovered from their insurance company directly.

Roadside Assist excludes assistance in the following:-

- Vehicles not registered on the contract
- The cost of repair of parts, such as new batteries, tyres, locks, keys, etc.
- The cost of towing or repairs if Europ Assistance SA did not request the service
- Commercial vehicles used for conducting a business or trade
- Vehicles not registered under the *Road Traffic Act* or similar legislation applicable in South Africa
- Vehicles that are un-roadworthy or clearly in a state of neglect

Roadside Assist does not cover, but offers assistance in one of the following situations:

- If the vehicle is involved in an accident/collision and needs to be towed, services can be arranged
- If there is an attempted theft or hijacking of the vehicle and the services of a locksmith or similar are required
- Lost keys, not locked in the vehicles
- No spare tyre to replace a flat tyre with
- If the vehicle operates with a 'smart key', towing can be arranged to the nearest dealer, which will be for the client's account

The costs of the above services are covered by the client or his/her insurance company.

2.1.3.2 Advanced Service: (Breakdown more than 100km from home)

While offering the same services as those above, the Advanced Service also offers additional products, but is only available for vehicles that are **less** than 10 years old. The service offers the following benefits:

- An additional tow in the event of the service provider's premises not being open at the time of the incident.
- If the vehicle operates with a 'smart key', Europ Assistance will arrange for it to be towed to the most appropriate dealer, and pay for the costs up to a maximum of R500.
- **One of the following:** Accommodation for one night; arrangement of a taxi service **or** rental of a class "B" vehicle, all with a maximum of R500 per day for one day.
- Cost of recovery of the vehicle following the repair up to a maximum R500 per recovery.
- Cost of transport back to holiday or permanent residence in the event of the theft or hi-jacking, provided a police case number is submitted within 24 hours of the incident. Cost up to a maximum of R500 per incident.

2.2 Home Emergency Benefit:

(From South Africa: Phone Europ Assistance on **0860 905 123**)



2.2.1 Product Description

Home assist is a 24-hour help line, offering assistance with **emergency** household repairs that need to be carried out within two hours of the call for assistance and that could result in consequential damages. It may also refer to a situation where a client has no access to essential services such as electricity, hot water or sanitary use.

Service providers are dispatched in the event of electrical and plumbing problems. If the services of a locksmith or glazier are required, or if essential appliances need to be repaired e.g. fridges, freezers, washing machines, stoves and ovens, assistance is arranged.

2.2.2 Product Benefits:

- Three incidents per year are covered, up to a maximum amount of R500 per incident.
- This cost includes a call out fee and one hour labour.
- The service provider's account is settled on behalf of the client. If the incident amount exceeds R500, the client pays the outstanding amount.
- The benefit period is one calendar year, from 1 January to 31 December, and the benefit does not accumulate, but is a maximum amount per incident.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection, this is treated as one call out and the cover is limited to R500.
- Clients are assisted in the event of a non-emergency situation; however the client is then liable for costs and must settle directly with the service provider at the time of the repair.

All benefits under this Policy Document will cease at death of Principal Member.

2.2.3 Home Assist Services:

Electrical Services: repairs to:

- Distribution boards, circuits, main cables.
- Earth leakage relays.
- Geyser connections, thermostats and elements.
- Plug points causing power failures.
- General house wiring.
- Light fittings or switches causing power failures.
- Lightning strikes on wiring.
- Burnt connections.

Electrical Services exclusions:

- *Electric gates & doors.*
- *Jacuzzi, swimming pool and borehole pumps.*
- *Air conditioners and commercial refrigeration.*
- *Repairs not complying with regulated specifications such as SABS and others.*

Plumbing Services: repairs to:

- Burst water connections and pipes.
- Municipal connections inside the property.
- Blocked drains, toilets, baths, taps and sinks.
- Geyser overflow, valves (Latco & pressure release).

Plumbing Services exclusions:

- *Jacuzzis, swimming pools and boreholes.*
- *Leak detection inspections.*
- *Repairs not complying with regulated specifications such as SABS and others.*

Locksmith Services:

- If keys are broken off or lost for a **main** entrance or exit of the house.

Locksmith exclusions:

- *Burglary incidents – the caller will be assisted, but is liable for the cost and must reclaim this cost from the insurer or home owners' policy.*
- *Outbuildings and Padlocks.*

Appliance Services: repairs to:

- Fridges & freezers.
- Washing machines.
- Stoves and ovens, **only** if complete function is lost - if one or more plates are working, it is not deemed an emergency repair.

Appliance Services exclusions:

- *Damages to cosmetic parts (parts not influencing the correct operation of the appliance)*
- *Repairs to items damaged due to theft, rust, fire and ordinary wear and tear.*
- *All appliances not listed above, such as microwave ovens, tumble driers; TVs, DVD and video players, sound equipment and hand held appliances.*

2.2.4 General

Incidents not attended to on the instruction of the Europ Assistance SA case manager, will not be considered after any repair. Emergency repairs are only undertaken at the client's permanent residence. Emergency repairs outside the domestic dwelling are not included, i.e. office premises, public buildings, outbuildings not attached to the main building, etc. If the appliance is still under warranty, it will be referred to the manufacturer for repairs.

2.2.5 Service Guarantee:

This varies from one service provider to another, and will be stated on the service provider's invoice.

2.3

Emergency Medical Services (EMS)

(From South Africa: Phone Europ Assistance on **0860 905 123**)



2.3.1 Product Description

In the event of a medical emergency such as, but not limited to; a heart attack, drowning, snakebite, gunshot wound or motor accident injury Europ Assistance SA can be contacted, 24 hours a day to arrange emergency medical assistance, anywhere in South Africa.

2.3.2 Definitions: *(The following words and phrases shall have the meaning as assigned to them hereunder)*

"Emergency medical treatment": shall mean medical treatment administered in response to an episode of illness or injury that of necessity requires immediate medical attention;

"Illness": shall mean bodily illness, sickness or disease;

"Injured/injury": shall mean bodily injury caused by accidental, violent, external and visible means;

"Life threatening medical emergency": shall mean any injury or illness that threatens human life, and requires immediate medical intervention to preserve life.

2.3.3 Condition:

The staff of EUROP ASSISTANCE will have the right to make decisions and/or take action with due consideration of the medical evidence and what they deem to be in the best interest of any person calling for assistance. The timing and mode of transportation or repatriation will be at the sole discretion of a medical practitioner sub-contracted by EUROP ASSISTANCE. EUROP ASSISTANCE will not responsible for any accounts for ambulances not dispatched by the Europ Assistance Call Centre.

2.3.4 Exclusions:

- EUROP ASSISTANCE shall provide assistance but will not be liable for costs in any way in the event that the emergency is:
- of such a nature as can adequately be treated at or near the place where the medical emergency occurred;
- of such nature that the member is nonetheless able to travel as a seated passenger in any form of transport without requiring medical escort;
- the result of the intentional act of the member, committing suicide or any such attempt and/or the participation by the member in a crime;
- directly attributable to any medical disease for which the member has received treatment during the twelve (12) months preceding the medical emergency – EUROP ASSISTANCE only accepts limited liability;
- Attributable to chronic or congenital abnormality;
- the result of any illness or condition for which the member has received any medical advice or treatment during the twelve (12) month period preceding the medical emergency – EUROP ASSISTANCE only accepts limited liability;
- the result of any incident in which the member can be considered to have been negligent of his own personal safety;
- attributable directly or indirectly to war, invasion, acts of foreign armies, armed hostility, civil war, rebellion, terrorism, political riot or civil commotion or, while the member is a member of any security force engaging in any of the aforementioned activities;
- a result of the member engaging in any sporting or other activity regarded as being dangerous or, as a competitor in any kind of race or competition, provided that, if the member has advised EUROP ASSISTANCE of such competition prior to entering therein, EUROP ASSISTANCE may, in its discretion, agree in writing to waive this exception;
- directly or indirectly caused by nuclear material or by radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste;
- caused directly or indirectly as a result of the member being under the influence of liquor or drugs, save that, in the case of drugs, this exception shall not apply where such drugs have been prescribed by and taken in accordance with the instructions of a qualified medical practitioner;

2.3.5 Non liability and claims

- EUROP ASSISTANCE shall not be liable to the member for any action arising out of the failure to render Assistance or any delay in the rendering of such Assistance, where such failure or delay was caused by force majeure, adverse weather conditions, strikes, lockouts, labor disputes or unrest, riot or civil commotion and/or the refusal of government provincial - or local authority to allow the use of its services or facilities or to provide such services or facilities.
- Where the medical emergency is attributable to the act or omission of any third party under circumstances entitling the member to recover damages for such medical emergency from such third party, the member will be obliged:
- to notify EUROP ASSISTANCE in writing of his intention to take action for the recovery of the damages from the third party identifying the third party to EUROP ASSISTANCE;
- to include in his claim all amounts disbursed by EUROP ASSISTANCE in rendering assistance to the member in terms of these standard conditions, after having obtained the aggregate of such amounts from EUROP ASSISTANCE; and
- forthwith, upon receiving payment, to re-imburse EUROP ASSISTANCE.
- In the event that the member does not intend to take action to recover damages from any third party, EUROP ASSISTANCE shall be entitled to require the member to cede his rights of action against such third party to EUROP ASSISTANCE.
- In the event of the member having any other medical insurance or medical aid against which a claim may be instituted by the member, with respect to assistance rendered by EUROP ASSISTANCE, the member shall:
- notify EUROP ASSISTANCE of his intention to claim for the recovery of such costs from such medical insurance or medical aid and simultaneously identify this party to EUROP ASSISTANCE include in his claim all amounts disbursed by EUROP ASSISTANCE in rendering assistance to the member in terms of these standard conditions, after having obtained the aggregate of such amounts from EUROP ASSISTANCE and
- forthwith, upon receiving payment, to re-imburse EUROP ASSISTANCE In the event that the member does not intend to take action to recover costs from his medical insurance, EUROP ASSISTANCE shall be entitled to require the member to cede his rights of claim against such medical insurance to EUROP ASSISTANCE, except in the event where such expenses would have to be paid out of the members savings portion, in which event Europ Assistance undertakes not to claim the money back from the client's medical insurance.

2.3.6 Product benefits

If the Principal Member, Spouse and or Dependent Child is unable to get to a hospital, appropriate transportation, such as an ambulance is arranged and payment is made. In addition to emergency transportation, the Medical Evacuation product also offers:

- Emergency telephonic medical advice.
- Guaranteed hospital admission up to R5 000.00, refundable by client or client's medical aid.
- Arrangements for compassionate visit by a family member.
- Arrangements for the escorted return of minors after an accident.

- Repatriation of mortal remains to an appropriate facility in the client's normal area of residence following an accident.
- Referrals to doctors and other medical facilities.
- The relaying of information to a family member/acquaintance.

All benefits under this Policy Document will cease at death of Principal Member.

3. Referral Benefit: (Optional)

3.1 Product Description

This benefit has been developed to financially benefit the Independent Referral Member (IRM), (hereinafter referred to as an IRM) when a new member has successfully been referred to SDL by the IRM and being nominated as the referrer.

3.2 Definitions: *(The following words and phrases shall have the meaning as assigned to them hereunder)*

"Independent Referral Member": shall mean the Principal Member who completed the prescribed application form; contribute the appropriate amount per month as per Referral Benefit and therefore reserve the right to refer acquaintances to SDL.

3.3 Product Benefits:

The opportunity has been created to market an outstanding benefit to individuals of all income groups, and create income for many who would normally not be in a position to start or maintain their own business. All benefits under this Policy Document will cease at death of Principal Member.

3.4 Qualifying Remuneration:

The table underneath illustrates the referral fees, as per available 7 levels. The assumption is made that all successful referrals have selected the "Referral Benefit" as per application and that the Independent Referral Member (IRM) and his/her referrals' contributions, were timely and continuously paid.

Level:	R/Level
1	R 100.00
2	R 30.00
3	R 30.00
4	R 20.00
5	R 20.00
6	R 10.00
7	R 10.00

The Independent Referral Member (IRM) will start referring friends and/or family members to SDL. These referrals will be placed on the member's first level (of the seven available levels) and qualify for the amount as per "Level 1"

Members in "Level 1" will duplicate the above and in turn start referring friends and/or family members to SDL. Such successful referrals will be placed on the member's second level (of the seven available levels) of his network and qualify for the amount as per "Level 2"

The process will continue indefinitely, but the Independent Referral Member (IRM) will only qualify to receive referral fees for every member successfully referred by word-of-mouth, seven levels deep.

Apart from referral fees, members may qualify for certain bonuses when a specific number of people in the Independent Referral Member's (IRM) network have been reached or surpassed. Please refer to the website to view applicable monthly referral fees, remuneration, bonus structures and incentives, as this may vary from time to time.

In the event of any bonuses paid, whether once-off, or recurring, such bonuses will be paid only to the first IRM number issued.

4. SDL Membership Card

A rewards facility is available to all Principal Members: Earn "Rewards" in the form of discounts at participating Stores/Dealers. Enclosed you will find additional information regarding participating partner stores. For an updated list, please consult our website www.sdl.co.za.

5. Membership:

5.1 Application Procedure:

Prior to becoming an IRM, participating and receiving any benefit from SDL, the individual requesting the benefit, must:

- complete the standard membership application form. This form can be submitted personally, via post, fax, electronically via website medium.
- be approved and the Principal Member assigned a unique IRM number.
- be a paid up (see payment procedures) member of SDL.

The Principal Member must sign a document awareness note or a copy of the official description of his/her application to signify that he/she understands the rules, rates applicable, obligations, benefits of the membership chosen and that he/she shall abide by it.

5.2 Independent Referral Member (IRM) appointment:

- Nothing in this application or appointment, whether expressed or implied, shall be construed as creating a relationship of employer and employee between the parties. It is specifically recorded that the IRM is independent and not an employee of SDL and is, as such, not entitled to any of the benefits available to SDL, SDL Benefit Services (PTY) Ltd, SDL Administrative Services (PTY) Ltd, or their employees.
- Should this appointment be terminated for any reason, the IRM shall forfeit the right to receive any fees applicable, effective from the termination date.
- Nothing in this appointment, whether expressed or implied, shall be construed as if an IRM has been appointed as a financial or life assurance consultant, advisor or as a representative of the insurer or SDL. The IRM may not act as a representative or purport to represent SDL in any way whatsoever, except in accordance with his appointment. All media enquiries to the IRM shall be referred directly to SDL.

- The IRM indemnifies and holds SDL harmless against all claims, demands, fines, penalties, actions, proceedings, judgements, damages, losses, costs, expenses or other liabilities caused, whether negligently or otherwise by the non-compliance by the IRM of his or her duties and obligations in terms of this appointment.
- The IRM undertakes that any confidential information in his or her possession or under his or her control shall be maintained under conditions of strict confidentiality.

5.3 **Payments:**

- Any contributions made via debit order, cash or electronic medium are payable monthly in advance to SDL. The contribution is payable on or before the inception. Where such contribution is by way of debit order, the onus will rest on the Principal Member to ensure that the financial institution meets the monthly contribution.
- All said transactions are to be documented with a receipt, and be available to the IRM on request. SDL reserves the right to ask for proof of payment, at any time. Such proof must be to our satisfaction. The terms and conditions within this policy document will begin on the date of payment of the first contribution and will continue indefinitely until cancelled or terminated in accordance with the RESIGNATION/TERMINATION Section.
- **Conditions:** Contributions are due in advance, and if it is not received by SDL by the due dates, benefits provided herein shall terminate at midnight on the last day of the preceding period of benefit, unless the Principal Member can show that failure to make such payment was an error, made by the bank or any other paying agent. SDL shall not be obliged to accept any contributions tendered to it after the due date, provided that contributions that is due, will be accepted if paid **within** 15 calendar days of the due date.
- No benefit shall be payable to the IRM and or beneficiary as depicted within this policy document for any loss occurred after this period.
- An IRM is allowed to have more than one IRM number with SDL. The IRM will however only be allowed to contribute towards the referral benefit with his/her second and successive membership numbers.

5.3.1 **Contribution towards Benefits / Period of Benefits**

All contributions toward benefits are payable monthly in advance. All benefits, as within this Policy Document will terminate if the contribution is not paid by the applicable due date. An IRM may only contribute a singular contribution towards a benefit.

5.4 **Fees payable:**

- **Benefits:** All fees are applicable as per application date by the IRM. Should a price increase be imminent from our service providers and or underwriters, such increase will be made public and members will be notified in writing of such increase and the effect thereof upon them. All contributions towards benefits are payable monthly in advance. Failing to pay the contribution by the due date, all benefits under this policy, will terminate. An IRM may only contribute a singular contribution towards a benefit.
- **Registration:** A once-off registration fee as determined from time to time will be mandatory by the IRM. The registration fee can be paid independently or in conjunction with the applicable monthly contribution as per product selection.
- **Referral:** If an IRM is partaking in the referral benefit, such member will qualify to receive a referral fee on successful referrals.
- **Marketing:** Apart from referral fees, an IRM can also qualify for certain marketing fees when a specific number of people in the member's network have been reached or surpassed. Refer to the website to view the applicable marketing fee structures and rules thereto, as this may vary from time to time.
- **Bonus:** Apart from referral and marketing fees, you can also qualify for certain bonuses from SDL when a specific number of people in their network have been reached or surpassed. Refer to the website to view the applicable bonus structures, as this may vary from time to time.

5.5 **Resignation Procedures:**

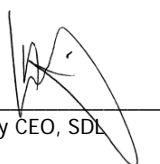
The IRM may resign from SDL after one calendar month written notice, with IRM signature. After doing so, the IRM and the applicable beneficiaries, will forfeit any further benefits under this Policy

5.6 **Termination Procedures:**

SDL reserves the right to terminate membership after the non-payment of two consecutive contributions.

5.7 **Cancellation Period:**

The IRM may, by means of written notification to SDL Head-Office, cancel this policy within 30 days after the application date. With the exception of the once off registration fee, any monthly contributions received as per instruction, from the IRM, will be refunded. Costs incurred by the IRM are not refundable.


 Issued by CEO, SDL