



Creating a better lifestyle for families

SDL Accumulator Plan: Policy Document

Dear valued SDL member, welcome to the SDL Accumulator 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, in-hospital claims and income loss.

All Insurance 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

With the exception of the "Funeral Benefit" (1.6.1), none of the Personal Risk Protection Benefits will be paid in conjunction with each other. Only the benefit with the higher value will be paid, when and if more than one claim per event and incident is submitted.

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": means a sudden unexpected and specific external event, whereby you the member, spouse and or dependants are implicated in an accident involving a motorcycle, motor vehicle, bus, train, aeroplane or any other motorized vehicle/s, which occurs at an identifiable time (moment or point in time) and place and which results in injury, during the period of membership, but shall also include starvation, thirst or exposure to the elements resulting from such 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": means a total bodily condition, which arises from an accident that results in a member or nominated dependent of such member to become totally disabled and unfit to be rehabilitated into any given employment. Such condition will in all probability continue for the remainder of life and shall be permanent of nature. The condition has to persist at least for a minimum term of 12 Months, before a claim can be approved.

"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.

"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 temporally 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

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 10 000
Spouse	18-65	R 10 000
Legal Dependent Children	14-21	R 3 750
Legal Dependent Children	6-13	R 2 250
Legal Dependent Children	1-5	R 1 500
Legal Dependent Children	Still born	R 750
SENIOR CITIZEN	ENTRY AGE	BENEFIT
Principal Member Only	66 -74	R 4 000

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 65 years for a Single and Family benefit. If the entry age is from the ages of 66 to 74 the Funeral Benefit only applies to the Principal Member as per Senior Citizen Benefit table.

A maximum of five (5) legally dependent children will be covered under this benefit.

Children born after commencement of this benefit must be nominated within eight (8) weeks of birth. Legal dependent children to the age of twenty five (25) qualify for this benefit, provided they are registered as full time students at an approved educational facility.

Waiting periods: The member and his eligible dependants will only qualify for this benefit after six (6) consecutive contributions have been received. Thereafter this benefit will continue only if and from when the monthly contribution has 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.

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*)

THE FOLLOWING BENEFITS PER TABLE ARE AVAILABLE

SINGLE AND FAMILY MEMBERS	ENTRY AGE	BENEFIT
Principal Member	18 - 74	R 45 000
Spouse	18 - 74	R 45 000
Legal Dependent Children	14 - 21	R 40 000
Legal Dependent Children	6 - 13	R 10 000
Legal Dependent Children	Birth - 5	R 5 000

This benefit will only continue if the contribution is received. This benefit shall only be available in the case of death directly as a result of an accident. (See definition of accident).

Only one (1) claim to the maximum value of R45 000.00, is permitted per IRM and incident.

Waiting periods: No waiting period is applicable after the first (1st) benefit contribution has been received.

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

THE FOLLOWING BENEFITS PER TABLE ARE AVAILABLE

SINGLE AND FAMILY MEMBERS	ENTRY AGE	BENEFIT
Principal Member	18 - 74	R 126 000
Spouse	18 - 74	R 126 000
Legal Dependent Children	14 - 21	R 40 000
Legal Dependent Children	6 - 13	R 10 000
Legal Dependent Children	Birth - 5	R 5 000

This Benefit will only continue if the benefit contribution has been received and shall only be available in the case of disability (See definition of disability), directly caused as the result of an accident (See definition of accident).

Only one (1) claim to the maximum value of R126 000.00, is permitted per IRM and incident.

Waiting periods: The member and his eligible dependants will only qualify for this benefit after the first (1st) benefit contribution has been received. Thereafter this benefit will continue only if and when the monthly contribution has been received.

1.6.4 **Daily In-Hospital Cash Benefit:** (Underwritten by *NESTLIFE – FSB 6409*)

Each family member of the Principal Member is covered under this benefit in the event of an accident (see definition of accident), but is only available if the member; spouse and/or children are admitted in hospital for 3 days (72 hours) or longer due to the result of an accident.

The maximum benefit is R750 per day per incident, irrespective of the number of IRM memberships involved. The Benefit is payable from day 1 of hospitalisation to a maximum unbroken period of 365 days if and when Principal Member, spouse and or legal dependant are admitted to hospital for a period of longer than 3 days (72 Hours)

Waiting periods: The member and his eligible dependants will only qualify for this benefit after the first (1st) benefit contribution has been received. Thereafter this benefit will continue only if and when the monthly contribution has been received.

Hospital benefit claims will only be considered provided we receive written notification within one (1) month of the date of such event. The following claim documents must be submitted within three (3) months of the date of such event.

- Original certified copy of identity document of Principal Member and/or spouse and dependants if applicable and
- Hospitalisation claims benefit notification form
- Hospital admittance and discharge form
- Copy of hospital treatment report
- Police report

1.6.5 **Personal Health Income Benefit:** (Underwritten by *NESTLIFE – FSB 6409*)

Only the Principal Member will qualify for this benefit. This benefit will be paid out if the Principal Member becomes temporally disabled for a period longer than thirty (30) days if the disability was caused as a result of an accident (See definition of accident) and experience a loss of income.

The maximum benefit is R2000.00 per month, which will be paid pro-rata as from day one (1). The maximum period for the benefit is twelve (12) Months. The income benefit claims will only be accepted provided written notification within one (1) month of the date of such event is received. The following claim documents must be submitted within three (3) months of the date of such event:

- Personal income protector notification claim form

- ii Doctor's report
- iii Latest three (3)Month bank statement
- iv Copy of hospital treatment report
- v Police report
- vi Any other document as required by SDL to verify the claim

Waiting periods: The member and his eligible dependants will only qualify for this benefit after the first (1st) contribution has been received. Thereafter this benefit will continue only if and when the monthly contribution has been received.

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

2.1 **Emergency Medical Services (EMS)** (From **South Africa:** Phone Europ Assistance on **0860 905 123**)



2.1.1 **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.

2.1.2 **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.

2.1.3 **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.

2.1.4 **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;

2.1.5 **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.

2.1.6 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.

2.2 Legal Assist Membership

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



Product Description

A telephonic advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on all legal matters, 24-hours a day. Standard documentation such as a will and testament, letter of demand, domestic worker agreement etc. has been developed to satisfy routine legal needs without the intervention of a practicing attorney and the accompanying costs.

Documents also include a "Claiming maintenance court kit" and "Small claims court kit". A panel of practicing attorneys is also available who will provide the client with a free initial 30-minute consultation, should this be considered necessary? If required, the practising attorney will also draft one letter or make one telephone call to a third party.

▶ About Legal Assist

- 2.2.1 This service is a broad service that affords members with legal assistance.
- 2.2.2 It is a legal service provided to members by admitted attorneys albeit internal advisers or external practicing attorneys. The service comprises:
- A 24-hours telephonic legal advice line.
 - A document service; and
 - A direct legal consultation service
- 2.2.3 The 24 hours advice line initially serves as a portal with legal enquiries.
- 2.2.4 Upon receiving a call, an adviser may:
- Deal with the matter expeditiously by providing advice and dispensing with it;
 - Inform the caller that the matter is of such a nature that the adviser requires an opportunity to research the law or to discuss it with a colleague who may be more knowledgeable on the topic after which, the adviser would return the member's call.
 - Forward a standard legal document to a member to use in the matter at hand;
 - Recommend that the member consult an attorney who, or whose firm is a member of EA's (Europ Assistance) national panel of attorneys who render such services for a 30 (thirty) minute free consultation.
- 2.2.5 If a member chooses the free consultations in 5(iv), the relevant adviser will explain to the member that, after the consultation, it will be the member's prerogative to further instructed the attorney. If he does instruct the attorney, he will be in a position to negotiate his fees with the attorney. Types of fees between attorneys and client vary, but these include regulated fees, attorney/client fees, fees at commercial rates and contingency fees. If a member has any doubt as to what type of fees he should agree to, he will be entitled to get in touch with EA again to take the necessary advice.
- 2.2.6 When a member phones in, the service will be identified as "SDL Group Assistance Line".
- 2.2.7 This is 24/7 service and all calls are logged for future references should a party have a valid reason that a call be retrieved.
- 2.2.8 EA will ensure that a sufficient number of advisers are available to conduct the advice line at all relevant times.
- 2.2.9 EA has quality control measures in places to monitor whether the advice offered was current and correct.
- 2.2.10 The document service as referred to in 3(ii) above, provide members with papers or documents for routine legal needs, which contain guidance charts. Advisers are able to forward documents to members without delay.
- 2.2.11 Examples of documents that are available are:
- A Small Claims Court kit (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court),
 - A Domestic Workers Agreement,

- iii A Maintenance kit.
- 2.2.12 The free 30-minute consultation service is available to members provided it takes place at a firm that is within the magisterial district within which the relevant advisers reside. Upon a member consenting to attend such meeting, the relevant adviser will arrange the meeting and revert back to the member to confirm.
- 2.2.13 If requested to, the panel attorney may draft a letter or make a telephone call on a member's behalf, both of which will be free of charge.

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 3.00
2	R 10.00
3	R 12.00
4	R 15.00
5	R 20.00
6	R 5.00
7	R 3.00

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:

- i complete the standard membership application form. This form can be submitted personally, via post, fax, electronically via website medium.
- ii be approved and the Principal Member assigned a unique IRM number.
- iii 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 of 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