



# SDL: POLICY DOCUMENT

Dear valued SDL member, welcome to SDL. This policy document will assist you to understand SDL's rules, regulations and policies better when attaining information, should you acquire any benefit or service on offer.

To make significant long-term differences, co-operation must be a habit that is practiced regularly to ensure competitive pricing levels. To get members to develop this co-operation habit, SDL will convert non-members into members by offering them a well constructed business plan, affordable benefits and optimal services, to convert non- and occasional contributors into habitual contributors. The Board of Directors are to insure that the below mentioned benefits and services offered by SDL are the ones desired by the members, offered at competitive pricing and service levels.

- A. REFERRAL BENEFITS:**
  - REFERRAL BENEFIT:
  
- B. INSURANCE BENEFITS:**
  - FUNERAL BENEFIT:
  - ACCIDENTAL DEATH BENEFIT:
  - ACCIDENTAL TOTAL DISABILITY BENEFIT:
  - DAILY IN HOSPITAL CASH BENEFIT:
  - PERSONAL HEALTH INCOME BENEFIT:
  
- C. SERVICE BENEFITS:**
  - EMERGENCY MEDICAL SERVICES (EMS) BENEFIT:
  - LEGAL ASSIST BENEFIT:
  
- D. SDL REWARDS / MEMBERSHIP CARD:**

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## MEMBERSHIP:

### APPLICATION PROCEDURES:

Prior to becoming a PRINCIPAL MEMBER (hereinafter referred as the member), participating and receiving any benefit from SDL, the individual requesting the benefit, must be a \* paid up (see payment procedures) member of SDL. The executive committee is to determine if the member is eligible for membership according to the common bond and bylaws, if any. If the individual is eligible for membership, perform the following:

- ✓ The standard membership application form and beneficiary forms must be completed. This form can be submitted via post, fax or electronically via website medium.
- ✓ Assign a unique IRM (Independent Referral Member) number to the member.

Regular updating and submission of a written statement to members on at least a yearly basis will verify standings on a members various accounts.

The member must sign a document awareness note or a copy of the official description of his/her application to signify that he understands the rules, rates applicable and obligations and benefits of the membership and benefits chosen and that he will abide with it. The official benefit description will include all costs, fees, rates etc expected for purposes of transparency.

### INDEPENDENT REFERRAL MEMBER APPOINTMENT:

1. 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 (Independent Referral Member) 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 cc, SDL Administrative Services (PTY) Ltd, or their employees.
2. Should this appointment be terminated for any reason, the IRM shall forfeit the right to receive any remuneration on the terms of this appointment after its termination.
3. Nothing in this appointment, whether expressed or implied, shall be constructed as if an IRM has been appointed as a financial or life assurance consultant, advisor or as a representative of the insurer or SDL.
4. The IRM may not act as a representative or purport to represent the SDL in any way whatsoever, except in accordance with his appointment. All media enquiries to the IRM shall be referred directly to the SDL.
5. The IRM indemnifies and holds the 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.
6. 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.

## PAYMENT PROCEDURES:

Any contributions made via debit order, cash or electronic medium are payable monthly in advance to the 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 member on request. SDL reserve 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 is due in advance, and if it is not received by SDL on the due dates, benefits provided herein shall terminate at midnight on the last day of the preceding period of benefit, unless the member can show that failure to make such payment was an error was made by the bank or 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 member and or beneficiary as depicted within this policy document for any loss occurred after this period. A principal member is allowed to have more than one membership number (IRM) with SDL. The Member will however only be allowed to contribute towards the referral benefit with his/her second and successive membership numbers.

## FEES PAYABLE:

- ✓ **Benefits:** All fees are applicable as per application date by the member. 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.
- ✓ **Registration:** A once-off registration fee as determined from time to time will be mandatory by the member. The registration fee can be paid separately or in conjunction with the applicable monthly contribution as per product selection.
- ✓ **Referral:** If a member is partaking in the referral benefit, such member will have the right to receive a referral fee **from** SDL, based on the successful referrals such member has made.
- ✓ **Marketing:** Apart from referral fees you can also qualify for certain marketing fees **from** SDL when a specific number of people in their network have been reached or surpassed. Refer to the website to view the applicable marketing fee structures, as this may vary from time to time. Marketing fees are **NOT** applicable if members have been referred via the SDL-Online and or SDL-Rewards system
- ✓ **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.

## CONTRIBUTION TOWARDS BENEFITS / PERIOD OF BENEFIT

All contributions toward benefits are payable monthly in advance. If your contribution is not paid on the due date, all benefits, as within this policy document will terminate from that date. A principal member may only contribute a singular contribution towards a benefit.

## RESIGNATION PROCEDURES:

A member may resign from SDL after 1(one) calendar month written notice to SDL. After doing so the member will forfeit any further benefits

## TERMINATION PROCEDURES:

SDL reserves the right to terminate membership after the non-payment of 2 consecutive contributions.

## DEFINITIONS: *(For purposes of ALL benefit, 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.

**Child/ren** means: Any biologically dependant children or lawfully dependant-adopted child, who are not older than the ages of 21. In the event that a child is a full time student at a recognised institution for higher learning, the age may not exceed age 25, provided the child is unmarried and primarily dependent on the principal member for maintenance and support. A stillborn child is included under this definition.

**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. Only one claim per principal member is permissible, irrespective of the number of IRM numbers, such member might have. With the exception of a Disability claim, all claims will be settled within 48 hours after receipt of all necessary documentation, or final approval of the claims committee.

**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 be endured at least for a minimum term of 12 Months, before a claim can be approved.

**Exclusions:** whilst participating in any riot or civil commotion or public disorder. Any expenses recoverable by the principal member from any other source. Any accident whilst in active service. Any claim recoverable from the Compensation for Occupational and Injuries Diseases enactment. Any incident that occurred outside the borders of the republic of South Africa. Any claim that is not supported by a police accident report.

**Hospitalisation** means: A principal member, his spouse or any child being confined in Hospital for more than 72 hours.

**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.

**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.

**Spouse:** shall mean a person who is married to a principal member and 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 impermanent 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.

## Standard Benefits, conditions, exclusions, notification periods and procedures:

### A. REFERRAL BENEFITS:

#### REFERRAL FEE: (OPTIONAL)

This benefit has been developed to benefit those members who choose to refer other people to obtain membership of the SDL.

A member joins the SDL Network by completing the prescribed application form, contributing the appropriate amount per month as per Benefit to the network and referring friends and/or family members to SDL. Assuming the latter in turn also refers a member, such successful referral will be placed on the member's FIRST level of the seven available levels of the network. He/she as an IRM (Independent Referral Marketer) then will receive the following referral fee:

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

Qualifying Remuneration:

The adjoining table is based on perfect growth of your own downline. An IRM is not limited to the number of members he/she may have in his or her first level. Remuneration will be paid for every member you successfully refer to the Network by word-of-mouth (referral), and for every member they similarly refer, 7 levels deep, provided that all relevant monthly contributions are received timeously and continuously. 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.

Apart from downline, you can also qualify for certain bonuses when a specific number of people in the network have been reached or surpassed. Refer to the website to view the applicable Monthly Downline Remuneration and bonus structures, as this may vary from time to time.

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

### B. INSURANCE BENEFITS:

(All insurance products below are underwritten by a registered and approved underwriter and are only applicable within the republic of South Africa. Please contact SDL for information about the underwriter or visit our website at [www.sdl.co.za](http://www.sdl.co.za))

#### 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:

1. 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 led 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.
2. Members partaking or associated with any illegal and unlawful actions and/or event.
3. Members partaking in any organized sporting event, irrespective if such participation occur on amateur or professional level.
4. Actions covered by the following legislations: Criminal act, and or civil act (e.g. domestic violence) and or Workman's compensation act.
5. If negligence on any part of the member can be established that led to the cause of the incident
6. All benefits shall only be applicable within the republic of South- Africa.

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

#### General Claims requirements applicable to all benefits:

Death and total disability 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 or original certified copy of death certificate (IF APPLICABLE)
- Death claim notification form (IF APPLICABLE)
- Original certified copy of identity document of principle 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 documentary evidences, information and proof as may be required by SDL after notification of the claim
- Standard: BI 1663 Form
- South African Police accident report

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 decision timeously.



**FUNERAL BENEFIT: (OPTIONAL):**

*(Underwritten by PROSPERITY LIFE – FSB 1901)*

THE FOLLOWING BENEFITS PER TABLE ARE AVAILABLE

MEMBER	AGE	BENEFIT
Principal Member	18-65	R 10 000
Spouse	18-65	R 10 000
Children	14-21	R 3 750
Children	6-13	R 2 250
Children	1-5	R 1 500
Children	Still born	R 750
Senior Members	66 -74	R 4 000

Spouse and legal dependant children of the member will enjoy this benefit on the condition that their names appear on the membership list. **The maximum entry age for each member is 74 years.**

A maximum of 5 legally dependant children will be covered under this benefit for non SA citizens.

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

The member and his eligible dependants will only receive this benefit after six (6) consecutive contributions have been received. Thereafter this benefit will continue only if the monthly contribution has been received.

Mentally and/or physically disabled children, residing with their parents who are totally dependent on their parents for maintenance and support, enjoy this benefit past the age of 25 years. This benefit is applicable to stillborn children provided that the child has had at least 26 weeks of intra-uterine existence but show no sign of life after complete birth.

Death as a result of suicide is excluded from this benefit for six (6) consecutive contributions from date of commencement or reinstatement of membership. Death as a result of unnatural causes will benefit immediately.

Claims as a result of death shall only be considered provided that the prescribed monthly contributions were timeously received and a written notification to this effect is received within on (1) month of the date of death. The claim and all supporting documents must be submitted within three (3) 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
- And/or such other documentary, 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
- A original certified copy of the bank statement of the beneficiary



**ACCIDENTAL DEATH AND: (OPTIONAL)**

*(Underwritten by PROSPERITY LIFE – FSB 1901)*



**ACCIDENTAL TOTAL DISABILITY BENEFIT: (OPTIONAL)**

*(Underwritten by PROSPERITY LIFE – FSB 1901)*

THE FOLLOWING BENEFITS ARE AVAILABLE

**Principal Member or Spouse or Children**

Maximum R45 000 Accidental Death Benefit per IRM.  
Maximum R126 000 Accidental Total Disability Benefit per IRM.  
Children’s Benefit is based on the following sliding scale per IRM.

**Legal Dependent Children:**

- 0 – 6 Years: R 5 000 Accidental Death & Total Disability Benefit
- 7 – 13 Years: R10 000 Accidental Death & Total Disability Benefit
- 14 – 21 Years: R40 000 Accidental Death & Total Disability Benefit

This Benefit will only continue if the contribution is received.  
This benefit shall only be available in the case of death and/or total disability directly as the result of an accident.

Only the Principal member & spouse have the full benefit after the 1<sup>st</sup> monthly contribution of the principal member has been received.

Only 1 (one) claim permitted per IRM / incident. **Example:** if only the principal member pass away in an accident, then R45 000 is payable. If the spouse also has an IRM, he/she cannot submit another claim. If the spouse who has an IRM pass away in the same incident then another R45 000 is claimable. If one or more children pass away in the same incident, no benefit is payable, on such children, because the maximum amount of R45 000 per IRM has been claimed.

The same applies for the Accidental Total Disability Benefit.

## ● DAILY IN-HOSPITAL CASH BENEFIT: (OPTIONAL)

*(Underwritten by PROSPERITY FUNERAL FUND - FSB 12679)*

Each family member of the principal member are covered under this benefit in the event of an 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 IRM, 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)

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 principle member and/or spouse and dependants if applicable and
- Hospitalisation claims benefit notification form

Only 1 (one) claim permitted per IRM / incident. **Example:** if the principal member, spouse and child are admitted to hospital, then R750 per day is payable, providing the spouse does not have an IRM number. If the spouse has an IRM, then an additional, amount of R750 is claimable.

## ● PERSONAL HEALTH INCOME BENEFIT: (OPTIONAL)

*(Underwritten by PROSPERITY LIFE – FSB 1901)*

Only the Principal member will receive this benefit. This benefit will be paid out if the principal member becomes temporarily disabled for a period longer than 30 days if the disability was caused as a result of an accident and experience a loss of income.

The benefit is a maximum benefit of R2000.00 per month benefit, which will be paid pro-rata as from day 1. The maximum period for the protection is 12 Months. The income benefit claims will only be accepted provided written notification within one (1) month of the data of such event is received. The following 2 claim documents must be submitted within three (3) months of the date of such event:

1. Personal income protector notification claim form and
2. Doctor's report
3. Latest 3 Month bank statement
4. Any other document as required by SDL to verify the claim

**NB: With the exception of the Funeral Benefit, none of the aforementioned Insurance 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 is submitted.**

## C. SERVICE BENEFITS:

### ● EMERGENCY MEDICAL SERVICES (EMS)

(From **South Africa:** Phone Europ Assist on **0860 905 123**)  
(From Other Countries: Phone Europ Assist on **+27 11 991 8226**)



As a member you have the following exclusive benefits:

#### **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, Lesotho and Swaziland

#### **Product benefits**

If the client 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, 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 (Swaziland and Lesotho included)
- Referrals to doctors and other medical facilities
- The relaying of information to a family member/acquaintance



(From **South Africa**: Phone Europ Assist on **0860 905 123**)  
(From Other Countries: Phone Europ Assist on **+27 11 991 8226**)

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**

1. This service is a broad service that affords members with legal assistance.
2. It is a legal service provided to members by admitted attorneys albeit internal advisers or external practicing attorneys.
3. The service comprises:
  - A 24-hours telephonic legal advice line.
  - A document service; and
  - A direct legal consultation service
4. The 24 hours advice line initially serves as a portal with legal enquiries.
5. 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.
6. If a member chooses the free consultations in 5.4, the relevant adviser will explain to the member that, after the consultation, it will be the member's prerogative to further instruct 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.
7. When a member phones in, the service will be identified as “SDL Group Assistance Line”.
8. 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.
9. EA will ensure that a sufficient number of advisers are available to conduct the advice line at all relevant times.
10. EA has quality control measures in place to monitor whether the advice offered was current and correct.
11. The document service as referred to in 3.2 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.
12. 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,
  - A Maintenance kit.
13. 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.
14. 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.



#### **D. SDL REWARDS / MEMBERSHIP CARD:**

A reward facility available to members: Earn rewards at participating Stores/ Partners and become part of our cross-redemption program (earn rewards at one store and redeem at another). Enclosed you will find a brochure with further information regarding your SDL REWARDS CARD. For an updated list, please consult our website [www.sdl.co.za](http://www.sdl.co.za)