LA Retirement Pension Fund Funeral Scheme

Pensioner Amendment form

A. Policyholder information

Employer name

Employee number

Surname

Full names

Occupation

Country of birth

Gender M F

ID number/Passport

Source of funds/Income

Cell number

Date of birth

Email

Country of residence

Physical/Postal address

City/Town

Code

B. Details of Assured lives to be added

First Name	Surname	Gender	ID number or date of birth	Relationship	Option
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		

C. Details of Assured lives to be removed

First Name	Surname	Gender	ID number or date of birth	Relationship
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	

D. Details of Assured lives to be upgraded/ downgraded

First Name	Surname	Gender	ID number or date of birth	Relationship	Option
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		
		M F	Y Y M M D D		

E. Updating of Assured lives details

First Name	Surname	Gender	ID number or date of birth	Relationship
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	
		M F	Y Y M M D D	

F. Beneficiary details in the event of death of the Policyholder

Title	First names	Surname	Date of birth / ID number	Relationship	Contact no.
			Y Y M M D D		

G. Benefit selection

G1. Policyholder only.

Benefit structure									
Age at entry	**Option 1**	**Option 2**	**Option 3**	**Option 4**	**Option 5**	**Option 6**	**Option 7**	**Option 8**	**Option 9**
18 to 65 years of age	R 6 250	R 7 600	R 9 300	R 10 000	R 11 500	R 13 000	R 14 500	R 16 000	R 17 500
66 to 70 years of age	R 5 900	R 7 400	R 9 000	R 9 800	R 10 000	R 11 300	R 12 600	R 13 900	R 15 200
71 to 75 years of age	R 2 900	R 3 600	R 4 400	R 5 000	R 5 600	R 6 300	R 7 100	R 7 800	R 8 600
76 to 79 years of age	R 2 800	R 3 500	R 4 200	R 4 800	R 5 400	R 6 100	R 6 800	R 7 600	R 8 300
80 to 90 years of age	R 2 000	R 2 500	R 3 000	R 3 500	R 4 000	R 4 500	R 5 100	R 5 600	R 6 200
Monthly premium per Policyholder									
Monthly premium	**R 40.00**	**R 50.00**	**R 60.00**	**R 70.00**	**R 80.00**	**R 90.00**	**R 100.00**	**R 110.00**	**R 120.00**

G1. Spouse benefit selection

Benefit structure									
Age at entry	**Option 1**	**Option 2**	**Option 3**	**Option 4**	**Option 5**	**Option 6**	**Option 7**	**Option 8**	**Option 9**
18 to 65 years of age	R 6 250	R 7 600	R 9 300	R 10 000	R 11 500	R 13 000	R 14 500	R 16 000	R 17 500
66 to 70 years of age	R 5 900	R 7 400	R 9 000	R 9 800	R 10 000	R 11 300	R 12 600	R 13 900	R 15 200
71 to 75 years of age	R 2 900	R 3 600	R 4 400	R 5 000	R 5 600	R 6 300	R 7 100	R 7 800	R 8 600
76 to 79 years of age	R 2 800	R 3 500	R 4 200	R 4 800	R 5 400	R 6 100	R 6 800	R 7 600	R 8 300
80 to 90 years of age	R 2 000	R 2 500	R 3 000	R 3 500	R 4 000	R 4 500	R 5 100	R 5 600	R 6 200
Monthly premium per Policyholder									
Monthly premium	**R 40.00**	**R 50.00**	**R 60.00**	**R 70.00**	**R 80.00**	**R 90.00**	**R 100.00**	**R 110.00**	**R 120.00**

H. Premium deduction authority

I hereby authorise Sanlam to draw against my account with the bank mentioned below (or any other bank or branch to which I transfer my account) the premium due in respect of this policy, on the ____________________ (deduction date) day of each month continuing until the instruction is cancelled by me. All such withdrawals from my bank account by Sanlam shall be treated as though they have been signed by me personally. I understand that the withdrawals hereby authorised will be processed by any other collection service applicable and that details of each withdrawal will be printed on my bank statement or applicable voucher. I agree to pay any bank charges or collection fees relating to this debit order or deduction instruction.

This authority may be cancelled by me giving Sanlam 30 (thirty) days' notice in writing, sent by prepaid registered post. I understand that I shall not be entitled to any refund amounts which have been withdrawn while this authority was in force if such amounts were legally owing to Sanlam Receipt of this instruction by Sanlam shall be regarded as receipt thereof by my bank or premium payment facilitator (whichever it is, or will be).

I am responsible to ensure that my monthly premium is paid.

Monthly premium ____________________ With effect from ____________________

Name of account holder ____________________ Name of bank ____________________

Branch name ____________________ Branch code ____________________

Account number ____________________ Deduction date ____________________

Account type ☐ Current (Cheque) ☐ Savings

____________________ Y Y Y Y / M M / D D

Signature of Policyholder Date

I. Declaration of acceptance

By virtue of my employment with my employer, I am covered on the LA Retirement Fund Voluntary Extended Family Funeral Scheme, subject to its terms and conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information or misstatement in the application will invalidate any claim or benefit under the policy and I undertake to abide by the terms and conditions of the policy.

Sanlam Developing Markets (SDM) shall not be liable for any amount until it has accepted this application and has received the first premium.
I understand that SDM has the right to defer a claim under this policy until all requirements, as specified by SDM, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date, SDM has the right to adjust the date of issue of this policy accordingly.

The employee may cancel the policy at any time by giving 31 (thirty-one) days' written notice to SDM. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

SDM undertakes to treat all information supplied by me and relating to my benefits, strictly confidential. SDM undertakes not to divulge to any party, not signatory to this policy, any such information supplied by me and relating to my benefits, without my prior written consent unless required by Law.

By signing this form; I give SDM permission to use my information to check whether it appears on any sanction/crime watch lists, as required by law, and to inform the relevant legal bodies if it does appear on any sanction/watch lists. I understand that, in terms of the law, SDM has to cancel this policy or application for benefits immediately if I am on any sanction lists.

I acknowledge that I have read and understood this declaration.

______________________________	Y Y Y Y / M M / D D
Signature of Policyholder	Date

Once the application form has been completed and signed, please email this to gbgapservicing@sanlamsky.co.za

J. Protection of Personal Information Declaration

The Protection of Personal Information Act (POPIA) requires Sanlam Developing Markets Limited (SDM) to inform you how we use, disclose, and destroy personal information we obtain from you. SDM is committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely, and according to applicable law. SDM undertakes not to divulge to any party not signatory to this Policy, any information you supplied and relating to your Benefits without your prior written consent, unless required by law.

By signing this declaration, I consent to the following:

- My personal information may be collected, processed, recorded, used for purposes of concluding and administering this policy and must be safeguarded during the rendering of financial services to me by SDM.
- SDM will use my personal information only for the purposes for which it was collected and agreed to with me.
- SDM may add to my personal information, information received from other product providers and third parties to offer a more comprehensive and appropriate service to me.
- SDM may verify, share, and disclose my personal information to their product providers and third parties whose services or products they use to adequately and appropriately render financial services to me.
- SDM may also disclose my information where it has a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect its rights.
- SDM may use my personal information information for historical, statistical and research purposes;
- SDM will adequately protect my personal information to avoid unauthorized access and use of my personal information.

Furthermore, I understand that:

- I have the right to access my personal information.
- I have the right to ask SDM to update, correct or delete my personal information.
- Once I object to SDM processing my personal information, SDM may no longer process my personal information, unless to conclude outstanding business. If I object to SDM processing my personal information, cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy.
- Should I wish to withdraw my consent to process my personal information, I must do so in writing. You can contact SDM on 0860 222 556 or on GBGAPServicing@sanlamsky.co.za and request the information you would like or to withdraw your consent.
- Once I withdraw my consent, I understand that SDM is still obliged under other legislation to keep the information for at least 5 years after termination of the relationship between SDM and myself.
- Prior to giving SDM a minor child's personal information, I understand that SDM may require additional information to confirm that I am authorised to provide the child's information. By providing the personal information, I consent to SDM collecting and processing the child's information in my capacity as the child's competent person.
- We may send your personal information to service providers outside the Republic of South Africa for storage or further processing on SDM's behalf. We will ask your consent before we send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa.
- Our complete privacy policy is available on www.sanlam.co.za and at a branch nearest to you.
- We may share with other business units and companies which are part of the Sanlam Group* to market our financial products and services which we deem similar, with the aim of affording you the opportunity of taking up some of the financial products or services to fulfil your needs.
- We may also collect your personal information from other insurers, service providers, law enforcement agencies and other providers, which may assist in saving cost and combating fraud.

*Sanlam Group includes all the companies and businesses, whether corporate or unincorporated, that comprises the Sanlam Group or is under the direct or indirect control of Sanlam Limited and includes its representatives. See www.sanlam.co.za for more information.

- Due to you being a client of SDM, we may provide you with information about our financial products and other services, which may include text messages, emails, and the like.
- I give my consent to receive direct marketing from SDM   Y   N

I acknowledge that I have read and understood this declaration.

______________________________ Signature of Policyholder

Y Y Y Y / M M / D D
______________________________ Date

Important disclosures in terms of the Policyholder Protection Rules and the Financial Advisory and Intermediary Services Act, 2002

LA RETIREMENT PENSIONER FUND FUNERAL POLICY – TERMS AND CONDITIONS

1. GENERAL INFORMATION

1.1 This document is furnished to you in compliance with the Policyholder Protection Rules prescribed under section 62 of the Long-Term Insurance Act, 1998 and the General Code of Conduct in terms of the Financial Advisory and Intermediary Services Act, 2002.

1.2 Sanlam Developing Markets Limited ("SDM") is the underwriter of the LA Retirement Pensioner Fund Umbrella Policy. SDM is a licensed life insurer and adheres to the principles of TCF ("Treating Customers Fairly") as published by the Financial Sector Conduct Authority.

1.3 The rules and conditions of the Umbrella Policy are consistent with the provisions of the LA Retirement Pensioner Fund Umbrella Policy.

1.4 The Policyholder may apply to change between benefit options or add Assured Lives at any time. Premium rates will be determined based on the Assured Life's age at the time of the alteration. A Waiting Period will apply to new Assured Lives and to any increase in cover from the Inception Date of the increased Benefits.

1.5 It is the Policyholder's responsibility to notify SDM of any changes to his/her address, name, surname and/or contact details.

1.6 Inclusive 5% commission payable to Simeka Consultants and Actuaries (Pty) Ltd for rendering intermediary services.

1.7 No medical examination is required for a person to become a member.

1.8 All Benefits, in terms of this Umbrella Policy, shall be paid, only to a South African bank in the South African currency (ZAR).

1.9 The Umbrella Policy does not accumulate cash or a surrender value and may not be converted into a paid up policy. No loans will be allowed in terms of the Umbrella Policy.

1.10 Cover will only be provided to Assured Lives who are permanently resident in the Republic of South Africa.

2. DEFINITIONS

2.1 "Accident" means an external, violent, unexpected and visible event;

2.2 "Accidental Death" means death directly caused or resulting from injuries sustained during an Accident;

2.3 "Application Form" means a form that has been completed by the Policyholder to apply for cover on the Umbrella Policy;

2.4 "Assured Lives" means the Policyholder and includes the Spouse of the Policyholder in whose life the Policyholder has an insurable interest;

2.5 "Benefits" means benefits in terms of the funeral class of business as defined in the Insurance Act 18 of 2017, provided by SDM to the Policyholder in respect of the Assured Lives;

2.6 "Fund" means LA Retirement Fund, registration number: 12/8/1278/2;

2.7 "Inception Date" means the date on which insurance cover in respect of an Assured Life commences, subject to the conditions contained herein;

2.8 "Insured Event" means the events giving rise to the payment of the Benefits to the Policyholder , which event shall, for purposes of Umbrella Policy be the death of an Assured Life;

2.9 "Policyholder" means a person who is over the age of 18 (eighteen) years, who is an active member of the Fund and who applied for cover under the Umbrella Policy;

2.10 "Premium" means the monthly premium payable by the Policyholder to SDM in respect of the Assured Lives.

2.11 "Spouse" means the spouse of the Policyholder, including a party to a customary marriage concluded in accordance with the applicable indigenous law as well as a union concluded between parties married in accordance with the doctrines of any recognised religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2006 or life partner, provided that the Policyholder provides, upon request, satisfactory proof of the permanency of his/her relationship with his/her life partner;

2.12 "Waiting Period" means the waiting period and exclusions applicable to Assured Lives and determined with reference to the Inception Date of the applicable Benefits in relation to an Assured Life.; and

2.13 "Writing" (or words of similar meaning) means legible writing and in English and includes any form of electronic communication (except cancellation/termination of the Umbrella Policy, amendments and legal notices) contemplated in the Electronic Communications and Transactions Act, 25 of 2002.

3. INSURANCE COVER

3.1 Insurance cover in respect of an Assured Life shall commence on the later of the day on which SDM receives –

- 3.1.1 a duly completed Application Form; and
- 3.1.2 the first Premium.

3.2 The Policyholder may remove an Assured Life by way of 1 (one) month's Written notice to SDM, in which event SDM will notify the Policyholder of the amended Premium payable.

3.3 Cover for an Assured Life will stop if:

- 3.3.1 this Umbrella Policy is cancelled by SDM or the Policyholder in terms of the provisions of this Umbrella Policy;
- 3.3.2 the Policyholder ceases to be an active member of the Fund;
- 3.3.3 the Policyholder dies;
- 3.3.4 an Assured Life dies;
- 3.3.5 the Policyholder fails to pay the Premiums payable in respect of the Assured Lives on the due date thereof, and fails to remedy such failure within the 30 (thirty) day period of grace;
- 3.3.6 the Policyholder is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months; or
- 3.3.7 an Assured Life is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months.

4. PAYMENT OF PREMIUMS

4.1 Premiums shall be payable monthly in advance on or before the first day of the month without deduction or set-off, by way of debit order.

4.2 The Policyholder is responsible for ensuring that the monthly Premium is paid.

4.3 Cover shall lapse in the event of non-payment of the Premium on the due date thereof, subject to a 30 (thirty) day period of grace for the payment of the arrear Premiums.

4.4 All Premiums must be paid in South African Rand and collected from a South African bank account.

4.5 Premiums in terms of the Umbrella Policy will be renewed annually in November to ensure that the Umbrella Policy remains actuarially sound.

4.6 Notwithstanding the above, SDM reserves the right to change the Premiums at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

5. BENEFITS

5.1 Benefits shall be payable to the Policyholder by SDM in respect of the Assured Lives, subject to the terms and conditions of this Umbrella Policy and for the duration of this Umbrella Policy.

5.2 Should the Nominated Beneficiary be a minor, or the Policyholder not nominate a beneficiary, the Benefits shall be paid into;

- 5.2.1 the Spouse of the Policyholder who is covered under the Umbrella Policy;
- 5.2.2 the Dependent Child of the Policyholder who is covered under the Umbrella Policy.

5.3 If SDM cannot trace the Assured Lives in clause 5.2, the Benefit will be paid to the Estate of the Policyholder.

5.4 Benefits in terms of the Umbrella Policy will be renewed annually in November to ensure that the Umbrella Policy remains actuarially sound.

5.5 Notwithstanding the above, SDM reserves the right to change the Benefits at any time by giving the Policyholder 31 (thirty-one) days' Written notice if there are reasonable actuarial grounds for the change or where the change will be to the Policyholder's benefit.

5.6 MINIMUM AND MAXIMUM AGES AT ENTRY

Assured Life	Minimum Age	Maximum Age
Policyholder	18	90
Spouse	18	90

6. REINSTATEMENT OF LAPSED BENEFITS

6.1 Cover can be reinstated within 2 (two) months from the date that cover lapsed, provided that all outstanding Premiums have been paid in full. Should cover be reinstated, SDM will impose a Waiting Period not exceeding the unexpired waiting Period under the lapsed policy.

6.2 After the 2 (two) month period stated above, cover cannot be reinstated. The Policyholder may apply for a new policy, subject to the terms and conditions of the Umbrella Policy and subject to SDM's acceptance of the new policy application.

7. WAITING PERIODS AND EXCLUSIONS

7.1 No insurance cover shall be granted or Benefits paid to the Employee upon the occurrence of an Insured Event in respect of an Assured Life -

7.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death or death due to unnatural causes (excluding suicide);

7.1.2 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 12 (twelve) months from the Inception Date in respect of each Assured Life;

7.1.3 resulting directly or indirectly as a consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

7.1.4 where an Assured Life is permanently resident or resident outside the Republic of South Africa for a period exceeding 3 (three) months.

7.1.5 The Waiting Periods as set out above will not be applicable where a Policyholder confirmed at application stage that:

7.1.6 he/she had an active funeral policy with another insurer within 31 (thirty-one) days before applying for cover for the Assured Lives in terms of the Umbrella Policy with SDM;

7.1.7 the benefits under the previous policy were similar to the Benefits provided in terms of this Umbrella Policy;

7.1.8 the Assured Lives covered in terms of this Umbrella Policy are the same as the previous policy; and

7.1.9 the Assured Lives have completed the waiting period(s) under the previous policy

7.2 Where an Assured Life has not completed the waiting period under the previous policy, the Assured Life has to complete the balance of the previous policy's waiting period under this Umbrella Policy.

7.3 The exclusions and limitations as set out above will furthermore also apply in respect of increased Benefits with effect from the Inception Date of the increased Benefits.

7.4 The cover per Assured Life in terms of the Umbrella Policy may not exceed R100 000.00 (one hundred thousand Rand) for Assured Lives age of 14 (fourteen) years and above. Should a child be covered in more than one policy, cover for children aged 6 (six) but before attaining the age of 14 (fourteen) years will be limited to a maximum of R50, 000.00 (fifty thousand Rand) and R20,000.00 (twenty thousand Rand) for children below 6 (six) years, as prescribed in terms of legislation.

8. CLAIMS PROCEDURES

8.1 In the event of a claim, please contact GBGAPClaims@sanlamsky.co.za.

8.2 All claims must be submitted within 12 (twelve) months of death.

8.3 Claims must be accompanied by the following:

8.3.1 A completed official claim form as prescribed by SDM from time to time;

8.3.2 An official or certified copy of the original death certificate;

8.3.3 Certified ID copies of the deceased and Beneficiary. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) Party's ID document and a discharge form are required;

8.3.4 Completed BI/DHA-1663 form;

8.3.5 Completed BI/DHA-1680 forms (if the deceased died at home);

8.3.6 Police/accident report, if death was due to unnatural causes;

8.3.7 Proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months);

8.3.8 in the case of still born child, a medical report from the doctor who was present at the time of birth, confirming the mother of the child and the age of the foetus (in weeks); and

8.3.9 any additional documents that SDM, in its sole discretion, deems necessary.

8.4 Claims will be assessed and a decision will be made within 2 (two) business days of receipt of all claims documentation.

8.5 No claims shall be allowed after the date of cancellation or termination of the Umbrella Policy, unless the Insured Event occurred prior to the date of cancellation or termination.

8.6 SDM reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums paid by the Member in respect of an Assured Life forfeited, should there be evidence of submission, or an attempted submission, of a fictional claim, fraud or misrepresentation.

8.7 SDM shall be entitled to deduct arrear Premiums from Benefits payable.

9. COMPLAINTS PROCEDURE

9.1 Please contact SDM on gbcomplaints@sanlamsky.co.za or (011) 359 3014 and have the following information handy:

9.1.1 Policy number;

9.1.2 South African Identity number; and

9.1.3 Nature of enquiry.

9.2 Complaints which are not resolved to your satisfaction may be referred to SDM's Legal & Compliance department.

9.3 Complaints which are still not resolved may be referred to the SDM Arbitrator.

9.4 Complaints which are still not resolved may be the Ombudsman for Long-Term Insurance or the Financial Sector Conduct Authority.

10. RIGHT TO CANCEL

10.1 After SDM has accepted the Policyholders application for insurance cover, the Policyholder may instruct SDM to cancel cover under the Umbrella Policy. The Policyholder must submit this instruction in Writing to SDM within 31 (thirty one) days after receipt of the policy schedule. The Policyholder may only submit such cancellation instruction to SDM if no Benefit has yet been paid or claimed or the Insured Event has not yet occurred. SDM may deduct the cost of any risk cover the Policyholder and/or Assured Lives enjoyed under the Umbrella Policy before it was cancelled.

10.2 After the completion of the 31 (thirty-one) day period referred to above, the Policyholder shall be entitled to cancel cover at any time by giving SDM Written notice. The effective date of the cancellation will be the end of the calendar month for which Premiums have been requested prior to the date of the request for cancellation. This may result in 2 (two) Premiums being deducted after the date the cancellation is requested. All Premiums received after the effective date of cancellation will be refunded.

10.3 SDM shall, subject to the provisions of the Policyholder Protection Rules, be entitled to cancel the Umbrella Policy by means of a 31 (thirty one) day Written notice to the Policyholder.

11. INSURER'S DETALS

Sanlam Developing Markets Limited

Registration Number:	1911/003818/06
FSP No.	11230
Telephone number:	(086) 022 2556
Claims Telephone numbers:	(011) 359 3174 (011) 359 3007 (011) 359 3176 (011) 359 3170 (011) 359 3175
E-mails:	GBGAPClaims@sanlamsky.co.za GBGAPServicing@sanlamsky.co.za GBGAPNewBusiness@sanlamsky.co.za
Physical Address:	9 – 13 West Street Houghton, Johannesburg
Postal Address:	PO Box 1941, Houghton, 2041
Website:	www.sanlam.co.za

12. COMPLAINCE OFFICER

Telephone:	011 359 3058
Email:	gbcompliance@sanlamsky.co.za

Sanlam Arbitrator

Fax:	(021) 957 1786
Email:	arbitrator@sanlam.co.za

13. LONG-TERM INSURANCE OMBUDSMAN

	Private Bag X45, Claremont, 7735
Tel:	0860 103 236
Fax:	(021) 674 0951
Email:	info@ombud.co.za

14. FAIS OMBUDSMAN

Physical Address:	Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street, Erasmuskloof, Pretoria
Postal Address:	P.O. Box 74571, Lynwood Ridge, 0040
Tel:	(012) 762 5000/(012) 470 9080
Fax:	012 348 3447 / 012 470 9097
E-mail:	info@faisombud.co.za.

15. FINANCIAL SECTOR CONDUCT AUTHORITY

Telephone:	(012) 428 8000
Contact centre:	(080) 203 722
Fax:	(012) 346 6941
Email:	info@fsca.co.za
Physical address:	Riverwalk Office Park Block B 41 Matroosberg Road (Corner) Garsfontein and Matroosberg Roads) Ashlea Gardens, Extension 6 Menlo Park, Pretoria, South Africa, 0081
Postal address:	P O Box 35655, Menlo Park, 0102
Website:	www.fsca.co.za

16. INFORMATION REGULATOR (SOUTH AFRICA)

16.1 SDM confirms that it undertakes to treat all information supplied by the Policyholder and relating to the Policyholder's Benefits as strictly confidential.

16.2 SDM undertakes not to divulge to any party not signatory to the Umbrella Policy, any information supplied by the Policyholder and relating to the Policyholder's Benefits without prior written consent of the Policyholder.

16.3 Information Regulator Contact Details:

Physical Address:	27 Stiemens, Street, Braamfontein, Johannesburg
Postal Address	P.O Box 31533 Braamfontein Johannesburg 2017
Email:	enquiries@inforegulator.org.za