

APPLICATION FORM & DEBIT ORDER



**BLACK BROKER
HOUSE**

A legacy of care, not burden

Very Important

- The form must be completed with full names; initials will not be accepted. Incomplete forms will not be processed.
- Please read declaration carefully and sign all applicable sections. Applicant ID required for FICA.
- Proof of banking details required for debit order

sales@bbhouse.co.za (011) 854-1386

1. POLICY HOLDER DETAILS (Only people residing in RSA are eligible for funeral cover)

Full Names : Date of Birth :

Surname : Identity Number :

Tel Work : Tel Home : Cel no :

Email Address : Gender : Male Female

Street Address : Postal Code :

Country of Residence : Occupation :

Employer : Salary : <R5 000 R5 000 - R10 000 R10 000 - R15 000 R15 000 - R20 000 >R20 000

Source of Income : Salary Business Proceeds Sales Proceeds Social Grant Source of Income : Savings Inheritance

Are you a Prominent Influential Person (PIP): Yes No

PIP means: A Prominent Influential Person who holds or has held at any time in the preceding 12 months, the position of chairperson of the board of directors; chairperson of the audit committee; executive officer or chief financial officer.

Are you a Politically Exposed Person (PEP): Yes No

PEP means: A Politically Exposed Person who holds a prominent public function, within this position, they have a certain level of influence and control over public funds, benefits and decision-making.

FOR OFFICE USE ONLY

Sanction Screening

Is the Client listed on the Targeted Financial Sanctions (TFS) List? Yes No

List: <https://tfs.fic.gov.za/Pages/Search>

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Client Rate Risking Select:

Low

Medium

High

2. DEPENDANTS TO BE ADDED (Only people residing in RSA are eligible for funeral cover)

FULL NAMES	SURNAME	IDENTITY NUMBER	RELATION	PREMIUM
			Spouse	R0.00
			Child under 21	R0.00
			Child under 21	R0.00
			Child under 21	R0.00
			Child under 21	R0.00
			Child under 21	R0.00
			Child under 21	R0.00
			Parent	Age
			Parent	Age
			Parent-in-law	Age
			Parent-in-law	Age
			Age	
			Age	
			Age	
			Age	

PRESTIGE FUNERAL COVER BA-LAPENG FUNERAL COVER TOTAL FUNERAL POLICY PREMIUM

I, the undersigned, hereby declare and warrant that I have insurable interest on all the dependents listed above. I confirm that all information supplied herein is true and complete. I am aware and understand that failure of a legitimate duty, any non-disclosure or misrepresentation of information material to the determination of the risk by BBH and/or Insurer may lead to non-payment of a claim, or the policy being declared null and void, in which case all premiums paid may be forfeited.

I understand that no analysis has been undertaken of my financial needs or position and that no advice or representation has been given to me regarding this product. Replacement and/or additions and/or substitution are not allowed unless authorised by Insurer and/or BBH.

Terms and conditions applicable to this policy are explained in your policy certificate. You have 31 days after receipt of the summary of the policy, to cancel your policy if you are not happy by notifying BBH in writing on the details provided on your policy documents. Should there be any non-compliance with the laws governing your policy, email admin@bbhouse.co.za.

You are aware CareLink Membership is a standalone, non-compulsory, non-insurance service and is not offered as a funeral policy in terms of the Long-term Insurance Act. CareLink membership services are offered and managed by Funeral Service Network Pty Ltd. CareLink Membership is optional and independent from the funeral insurance policy. Declining or cancelling CareLink Membership will not affect the acceptance, validity, continuation, benefits, premiums, or claims of the funeral policy underwritten by the Insurer.

There is no guarantee of or immediate acceptance of your application by the Insurer. BBH will send you a policy certificate confirming the details of the policy and your dependents that will receive the benefit. Should you not receive your policy certificate within 31 days, please contact us on 011 854 1386. Premiums received for your dependents who do not meet the entry criteria will be refunded during the cooling off period and no benefits will be payable for them.

DISCLOSURE OF YOUR PERSONAL INFORMATION

We care about the privacy, security and online safety of your personal information and we take responsibility to protect this information. By completing this form, you consent to the processing and disclosure of your personal information for the application of this policy. We will share your personal information with other insurers, industry bodies, credit agencies, service providers, any regulatory body, tax authority and to comply with Anti-Money laundering legislation. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. You are welcome to request access to any of your personal information that we hold. We will need to update your personal contact information from information providers for ongoing communication regarding your policy, where changes may occur during the lifetime of your policy.

ANTI-MONEY LAUNDERING

Money Laundering & Financing of terrorism risks (Anti-Money laundering) are governed by relevant applicable legislation. At BBH and Insurer, we've taken the necessary steps to implement the Anti-Money laundering legislation that deals with preventing money laundering and combating the financing of terrorism. We are required by Anti-Money laundering legislation to obtain specific information from you and certain related parties, to enable us to establish and verify you and related parties' identity. You understand that different information will be required depending on the type of client and related party and we may require supporting documentation. This requirement applies when we receive the application, on an ongoing basis while the policy is in force and when a claim is made under the policy.

FINANCIAL INTELLIGENCE CENTRE ACT OF 2017 (FICA)

As an accountable Institution BBH and Insurer must comply with legislation. The Financial Intelligence Centre Act of 2017 (FICA) requires accountable institutions to incorporate an ongoing risk-based approach to customer due diligence. This means we must obtain and hold certain information to determine politically exposed persons and or prominent influential person, A politically exposed person or prominent influential person is a natural person who holds a prominent public function for a period exceeding six months or has held it preceding 12 months. Within this position, they have a certain level of influence and control over public funds, benefits, and decision-making.

By signing this form, I confirm that I have read, understood and agreed to all terms and conditions including all the declarations shown on this application form.

- 1. You agree to cooperate fully with us and to provide us with all such information and documentation requested as soon as possible. You understand that there may be different information and documentation requirements, depending on the type of owner of the policy and the related parties. Related parties include but are not limited to, the owner of the policy, the premium payer, claimant and beneficiaries.
- 1. You understand and accept the information and documentation requirements, which are set out in your application form, may be changed from time to time without notice. You understand that if we do not receive the information and documentation as soon as possible or within a timeframe that will be communicated to you, we may be unable to provide you with insurance cover and we may have to cancel your existing policies immediately.
- 1. You consent to the processing, disclosure and verification of your personal information for the application of this policy, to any regulatory body, tax authority, credit bureau and information providers to comply with Anti-Money laundering legislation and to fulfil our obligations in terms of this policy. You consent to us conducting initial verification of the information provided in this application with information providers and credit bureau as well as ongoing monitoring of your transactions and activities related to your business relationship with us, as required by the Anti-Money laundering legislation and understand that we are not required to disclose our monitoring activities to you.
- 1. If we are unable, for whatever reason, to conduct ongoing monitoring of your transactions and activities we may be unable to provide you with insurance cover and we may have to cancel your existing policies immediately. You understand and accept that we will require documentation and information from the claimant, including the beneficiary, to process a claim. We will therefore not be able to process a claim before the claimant and beneficiary has provided us with the required information and documents for us to establish and verify their identity. All the information you provide to us, including the information requested from you in this application form, is true and correct and you indemnify us against any damage we may suffer due to the provision of false or inaccurate information. The Intermediary receives regulated commission from the Insurer based on sales performance. Details of regulated commission will be included in your policy schedule.

I would like to hear more about products and offers from Black Broker House. Yes No

I would like to hear more about products and offers from BBH Partners. Yes No

Applicant Signature : **Date of Signature :**

Countersigned by Burial Society:

Rep Name & Surname : **Rep Signature & Date :**

Funeral cover is underwritten by RMA Life Assurance Company Ltd, a licensed Life Insurer (PA Reg No. 10/10/1116). Intermediary and advisory services are provided by Black Broker House (Pty) Ltd, an authorised Financial Services Provider (FSP No. 52891), in collaboration with Sena Financial Services.

Dikerese Benefits are underwritten by Guardrisk Microinsurance Ltd (FSP No. 51679) and administered by Global Choice Lifestyles (Pty) Ltd. Intermediary and advisory services are provided by Black Broker House (Pty) Ltd, an authorised Financial Services Provider (FSP No. 52891).

Terms and conditions apply. For full terms and conditions and other disclosure documents please refer to our website www.bbhouse.co.za