



APPENDIX B: UNDERWRITING

Conditions If previously underwritten:

- No waiting period on death.
- No waiting period on accidental death if the waiting period has been served with the previous underwriter.

If previously NOT underwritten:

- All waiting periods do apply
- Terms and Conditions

UNDERWRITING TERMS & CONDITIONS APPLY	
Family Plan	<ul style="list-style-type: none"> . Maximum age of principal member of 94 and minimum age of 18. . Family Funeral Cover expires on principal member's death. • 6 Month Waiting Period • Covers to a maximum of 5,7, 9 or 13 family members in addition to the main member. • All family members covered must be nominated at outset. . Only 1 customary wife allowed. . Covers up to 6 children
Extended Family	<ul style="list-style-type: none"> • Maximum age at entry of siblings of 94. • Maximum number of extended family members 6. • Parents and members of the extended family may only be added at the date of joining the scheme
Traditional Plan	<ul style="list-style-type: none"> . Maximum age of principal member of 85 and minimum age of 18 . On the death of a principal member's, within in 1 month new principal member must be nominated. . On the death of a member, a new member can be added – waiting period of 6 months will apply. <i>Terms & Conditions Apply</i>
Claims, Underwriting & Administration	<ul style="list-style-type: none"> • Individual and Family rates are quoted as premium per month by main member age. • Married family rate includes main member + 1 spouse + up to 6 children . Single parent family rate includes the main member + up to 6 children
WAITING PERIOD	<p>Waiting Period / Months • 6 months Suicide Exclusion / Months • 12 months</p>