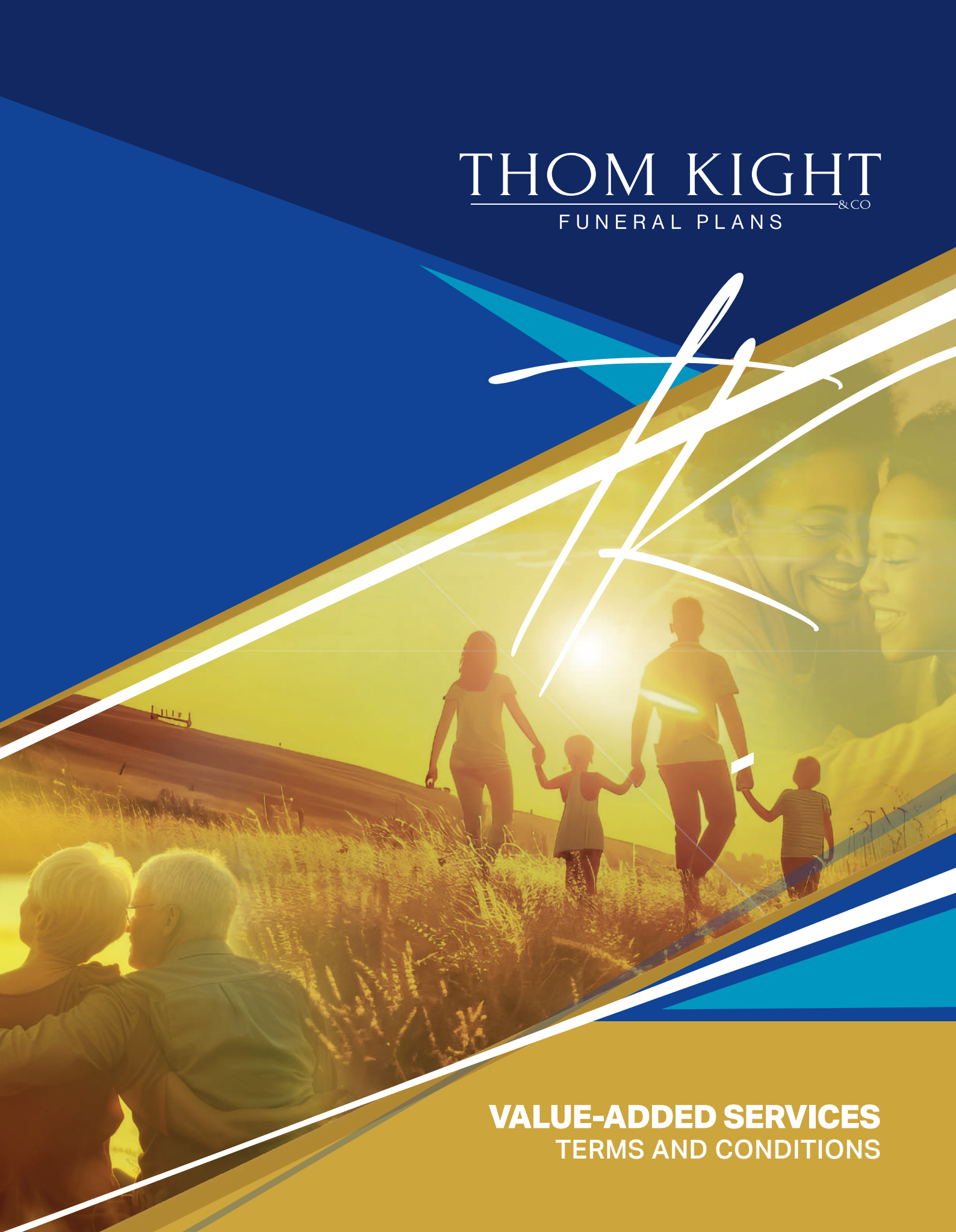
THOM KIGHT &CO
FUNERAL PLANS



VALUE-ADDED SERVICES
TERMS AND CONDITIONS

All Value-Added Services (VAS) are provided by Pinnacle Marketing (Pty) Ltd, an authorised Financial Services Provider (FSP No. 15017). VAS products are not underwritten by King Price Life Insurance Limited and do not have a surrender value. Thom Kight & Company Funeral Plans is a Juristic Representative of BetaPlus Group Solutions (FSP No. 45655), an authorised Financial Services Provider.

THOM KIGHT & COMPANY **VALUE-ADDED SERVICES**
TERMS AND CONDITIONS

INTRODUCTION

As a valued Member of the **Thom Kight & Company Funeral Plan**, we are committed to providing you with more than just peace of mind. In addition to comprehensive funeral cover, your membership includes the following value-added benefits, designed to support you and your loved ones during life's challenges.

LEGAL ASSIST
Access expert legal guidance and assistance when you need it most, helping you navigate legal matters with confidence.

DIGITAL DISCOUNT COUPONS
Enjoy exclusive savings on a variety of goods and services through our digital coupon platform, bringing extra value to your everyday life.

CONTACT4CARE TRAUMA COUNSELLING
Receive professional support and counselling to help you and your family cope with emotional challenges following traumatic events.

Further to these living benefits, we also provide additional death benefits through:

ACCIDENT AND VIOLENT CRIME
Should you pass away because of an accident or violent crime, an additional amount based on the maximum indemnity of your Funeral Policy will be paid to your family, offering them further financial support during a difficult time.

REPATRIATION OF MORTAL REMAINS
This is a service provided to Members that assists the bereaved family with the road repatriation of the mortal remains of beneficiaries to a funeral home closest to the place requested by the family of the deceased or place of burial.

These benefits reflect our dedication to enhancing your quality of life and ensuring you and your loved ones are supported in every way possible.



LEGAL ASSIST

Legal Assist is a 24/7 telephonic advice line manned by qualified in-house attorneys who provide guidance on various legal matters. Whether you're facing a legal challenge, need legal advice, or want to protect your rights, our attorneys are here to support you every step of the way.

- Referral to an external attorney for further support should it be deemed necessary.
- One free letter of demand
- One telephone call

SERVICE BENEFITS:

Unlimited general telephonic legal advice which includes the following matters:

- Criminal offences
- Labour matters
- Fines
- Debt
- Contracts
- Divorce
- Maintenance
- Motor vehicle accidents

ACCESS TO USEFUL STANDARD DOCUMENTS:

COMMERCIAL

- Association Agreement
- Cession of book debts
- Deed of pledge
- Deed of suretyship
- Distribution agreement
- Notice of cedent of cession of claim against debtor
- Partnership agreement
- Sale of business agreement
- Sale of clients' interest and claims
- Sale of shares and claims
- Service agreement
- Shareholder's agreement
- Sole agency agreement

WILLS

- Codicil
- Financial glossary
- Living Will
- Not married (major children/ minor children)
- Married in community and out of community – individual/joint (major children, minor children, massing children, no children)

GENERAL

- Acknowledgement of debt
- Acknowledgement of debt constituting a loan agreement
- Affidavit
- Co-habitation agreement
- Confidentiality undertaking
- Contingency fee agreement
- CV template
- Deed of donation of movable assets
- Power of attorney (healthcare, special, general, and special for purchase of movable and immovable)
- Small claims court kit
- Special power of attorney to purchase immovable property

ACCESS TO USEFUL STANDARD DOCUMENTS:

MATRIMONIAL

- Annexure A and Annexure B divorce
- ANC (Including and excluding accrual)
- Divorce courts
- Divorce court proceedings
- Divorce kit
- Divorce proceedings
- High court
- Instruction – divorce
- Maintenance kit
- Notice of intention to defend
- Notice of set down
- Settlement agreement
- Summons (CDC and HC)

LETTER OF DEMAND

- Damages to motor vehicle
- Damages to motor vehicle (vicarious liability)
- Goods sold and delivered
- Monies lent and advanced
- Professional services rendered
- Services rendered
- Work done and material supplied

EMPLOYMENT

- Employment contract (domestic worker, fixed term, contract)
- Notice of disciplinary hearing
- Termination of employment
- Unsatisfactory performance (final written warning and written warning)

SALE AND PURCHASE

- Immovable property
- House
- Sectional title
- Tri-parte agreement
- Movable property
- Cash sale of motor vehicle
- Credit agreement

TRUSTS

- Discretionary Trust

TERMS AND CONDITIONS:

- Access to the service is available to the Main Member if a Single Plan is selected and extended to 1 Spouse and up to 5 children if a Family Plan is selected.
- Neither Valnova nor Pinnacle Marketing will be liable for any damages or costs incurred because of information provided or not provided by the attorney.
- The attorney can only provide advice and guidance based on information provided by the client.
- The attorney, at his/her discretion will refer the Member to an external attorney which will include a one 30min in person consultation, one letter of demand, and one telephone call. Any additional consultations will be for the client's account.

DIGITAL DISCOUNT

This monthly benefit will provide the Member with Rand value discount coupons on specific Fast-Moving Consumer Goods which will be accessible via a mobile site. Coupons can be redeemed at selected Shoprite, Checkers and Checkers Hyper stores nationwide.

- Enjoy up to 50 unique product discounts per month
- Coupon values of R3, R5, R10 and R20
- Each coupon can be redeemed up to 5 times per Member per month (total collective saving ± R750 per month)

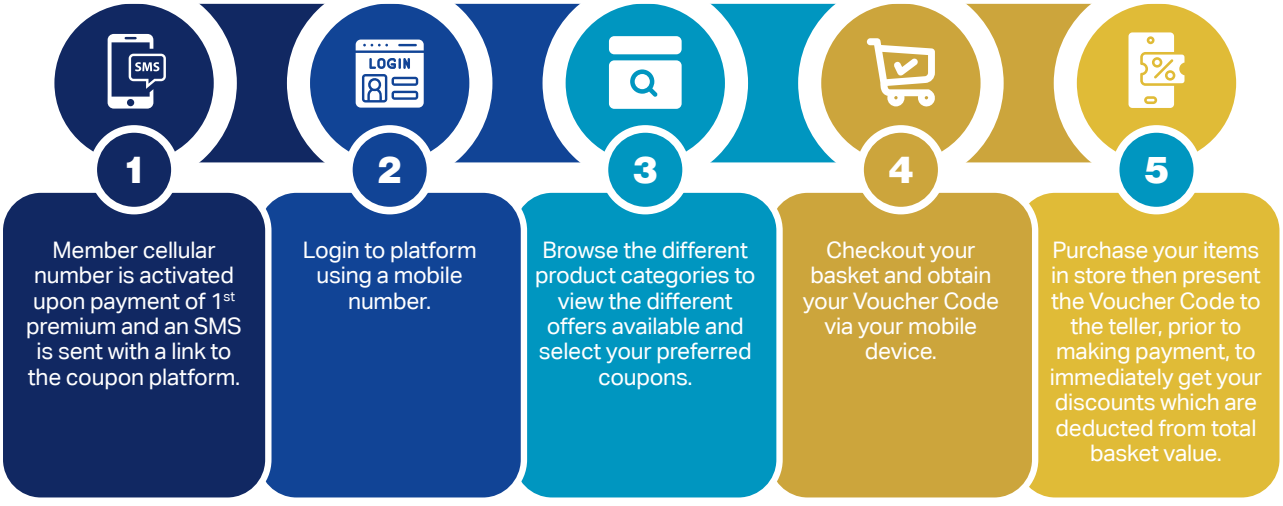
PRODUCT CATEGORIES INCLUDE:

- Staple foods
- Tinned goods
- Frozen foods, dairy & dessert
- Meat products
- Baby products
- Cleaning products
- Condiments & grain products
- Stationary
- Cosmetic products etc.

ONLINE PLATFORM - COUPSTER:

- To browse the available coupons for the month, simply log on to: bit.ly/coupstercheckers
- For more information on how to redeem digital discount coupons and navigate the system, please refer to the Coupster User Manual contained within your Thom Kight & Company Welcome Pack.

HOW IT WORKS



PLEASE NOTE:
Coupon codes must be activated within 48 hours of issuance. Once booked, coupons remain valid until redeemed, even if not used within the initial 48-hour window.

BENEFIT TERMS AND CONDITIONS:

- Access to the service is available to the Main Member if a Single Plan is selected and extended to 1 Spouse if a Family Plan is selected;
- Coupons are redeemable only at selected Shoprite, Checkers and Checkers Hyper stores nationwide;
- Coupons are subject to stock availability;
- The Service Provider will endeavour to provide a suitable variety of coupons and brands monthly, there may be instances where a certain brand will feature multiple times;
- The Service Provider will endeavour to provide coupons of which the Rand discount amount is acceptable in relation to the value of the product;
- Popular coupons will carry over on a month-to-month basis;
- Coupon prices can change without prior notification at the brand's discretion, once the Service Provider is made aware of this a communication will be sent to the Member;
- Discount per product varies between R3,00, R5,00, R10,00 and R20,00 per product.
- Coupon codes must be activated within 48 hours of issuance. Once booked, coupons remain valid until redeemed, even if not used within the initial 48-hour window.
- All active Members with a valid cell phone number indicated on the database will have access to the coupons.



CONTACT4CARE – TRAUMA

Compassionate support when you need it most

Experiencing trauma can be overwhelming, and no one should face it alone. Whether you or a loved one have been affected by rape, hijacking, child abuse, the loss of a close family member, armed robbery, assault, domestic violence, or abduction, support is just a phone call away.

Our 24-hour Telephonic Trauma Counselling Line is staffed by qualified and compassionate nurses who are trained to provide immediate comfort, guidance, and emotional support. You will be heard, understood, and supported through the first steps of healing.

If further assistance is needed, our team can refer you to a professional trauma counsellor for face-to-face sessions (at your own cost).

SERVICE BENEFITS:

24/7 TELEPHONIC TRAUMA COUNSELLING
Immediate access to qualified nurses who provide emotional support and trauma de-briefing at any time.

CONFIDENTIAL AND COMPASSIONATE SUPPORT
A safe place to talk about your experience without judgement.

PROFESSIONAL GUIDANCE
Help in processing the event and coping with the emotional impact.

REFERRAL FOR FURTHER COUNSELLING
If needed, a recommendation for face-to-face trauma counselling (cost at Members expense).

BENEFIT TERMS AND CONDITIONS:

- Access to the service is available to the Main Member if a Single Plan is selected and extended to 1 Spouse and up to 5 children if a Family Plan is selected.
- If you choose to see a referred counsellor, this will be at your own cost, and neither Valnova nor Pinnacle Marketing is responsible for the services provided by third parties.
- This is not an insurance product, but a vital support service to help Members during life's most difficult moments.



ACCIDENTAL DEATH AND VIOLENT CRIME

As a loyal Thom Kight & Company Funeral Plan Member, Thom Kight & Company offers each Member, a loyalty lump-sum contribution for expenses related to death caused by the following reasons:

- Accidental Death
- Violent Crime

The value of benefit payout is based on the level of cover as selected on your Thom Kight & Company Funeral policy.

ACCIDENTAL DEATH BENEFIT

This benefit provides cover in the event of an Accident.

Accident means a sudden, unexpected external and specific Insured Event which occurs at an identifiable time and place, which results in Bodily Injury. The word 'Accidental' will have the same meaning. If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to weather conditions, we will consider it as having been caused by an Accident. Insect, spider, or animal bites other than those causing Malaria are included in the definition of Accident.

Bodily Injury means physical Bodily Injury resulting solely and directly from an Accident and which occurs independently of any Illness or any other cause, where the Bodily Injury and Accident both occur while this policy is in force and directly results in an Insured Person's Death within 6 (six) calendar months from the date of the Accident. Bodily Injury includes Illness resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury. It does not mean any Existing Medical Condition and or Illness.

VIOLENT CRIME BENEFIT

This benefit provides cover in the event of violent crime resulting in death.

Violent crime means a harmful physical act which is considered a crime punishable by law.

SERVICE BENEFITS:

If you are the victim of a violent crime which causes your bodily injury resulting in death within 6-months of the unfortunate incident.

- Example of violent crimes includes but is not limited to assault, battery, robbery, murder, manslaughter, kidnapping and hijacking. In order to be covered by this benefit, you must be the innocent party.

This benefit is extended to the Main Members spouse and up to 5 children as specified on the Funeral schedule:

- **Main Member** means the person who has applied for the Funeral policy.
- **Partner** means a person recognised in South African law as the Main Member's spouse at the time of the Insured Event including the Main Member's common law partner.
- A maximum of 1 (one) Partner per Main Member will be covered at any point in time.
- **Child(ren)** means a child of the Main Member who has not reached the age of 21 (twenty-one) at the inception of this policy. The maximum entry age reached will be extended to 24 (twenty-four) if the child is studying in full time education and is dependent on the Main Member for financial support and maintenance.
- No age limit will apply to a child who is incapacitated by mental or physical infirmity and unable to maintain themselves, provided that such child is wholly dependent on the Main Member for financial support and maintenance, disregarding any state grant that they may receive.
- A maximum of 5 (five) children per Main Member will be covered at any point in time.

BENEFIT TERMS AND CONDITIONS:

- Access to this benefit is available to the Main Member if a Single Plan is selected and extended to 1 Spouse and up to 5 children if a Family Plan is selected;
- Your cover will start once your Thom Kight & Company plan has been purchased and you have provided all the relevant information needed to become and eligible Thom Kight & Company Member;
- You will be covered 24-hours a day, 365-days a year while you are in South Africa;
- Access to this benefit is available for any death which is caused by an accident or a violent crime;
- In the event of a death related to a violent crime, a criminal case must have been opened by the relevant police department and a case number issued;
- Benefits in respect of your Child/Children is limited to the amount allowable by legislation at the Date of Loss;
- **Benefits of this component will terminate:**
  - When the Main Member and or partner reaches the age of 85;
  - There is a claim on the life of the Main Member;
  - When the Main Member discontinues cover on their funeral policy.

IMPORTANT:

- **This cover is only for accidental death and Violent Crime resulting in Accidental Death.**
- The cover does not cover illness, sickness, disease, or natural death. Please see overview of exclusions below.

EXCLUSIONS:

- Flying except recreational micro lighting, hot air ballooning, or flying as a passenger in a licensed aircraft;
- Participation in any sport or entertainment in a professional capacity;
- Motorised racing;
- Intentional self-injury, reckless misconduct, any illegal or criminal act and or wilful exposure to danger (except to save human life);
- Participating in any labour disturbance, riot, strike, lock out, civil commotion or public disorder;
- While you are participating in any underground mining activities or while using any explosives;
- While operating any vehicle with a blood alcohol concentration (BAC) greater than the legal limit at the time of the accident; and
- War.

CLAIMS:

When claiming on your funeral policy, please ensure that all details of the Accident or Violent Crime are provided, allowing Thom Kight & Company to assess and make the contribution if the death is accidental or related to violent crime.

- You will be requested to provide additional documents to support your claim.
  - Pinnacle Marketing will advise you of the supporting documents that are required such as a police accident report, medical reports and certificates from hospitals and or Medical Practitioners, post mortem reports, death certificates or blood alcohol concentration reports.
- You will have 90 days to provide the required supporting documents, from the date that we advise you of the supporting documents required.
  - If any document is not available you must advise your intermediary, Pinnacle Marketing (Pty) Ltd.

This benefit is an insurance product. Thom Kight & Company is the master policyholder and as a valued Member you are a beneficiary.

REPATRIATION OF MORTAL REMAINS

This is a service provided to Members that assists the bereaved family with the road repatriation of the mortal remains to a funeral home closest to the place requested by the family of the deceased or place of burial within South Africa.

MEMBER
Is defined as a validated Member of Thom Kight & Company Funeral including Member's spouse, and up to 5 children (should a family plan have been selected).

REPATRIATION
Removal of the mortal remains of the deceased from the place of death to the designated funeral home.

SERVICE BENEFITS:

- The service assists the bereaved family and next-of-kin with the road repatriation of the mortal remains of the beneficiaries to a funeral home closest to their place of residence;
- Repatriation is arranged when the deceased's body is more than 100km from their place of residence, within the borders of South Africa;
- Repatriation is arranged when the deceased's body needs to be transported to a funeral home within South Africa and the deceased's body is in South Africa. All the arrangements to transport mortal remains as requested by the family are managed and special care is taken to consider particular customs and beliefs;
- Where the Members family are required to identify the deceased or wishes to accompany the deceased to the funeral home, 1-nights' accommodation closest to the place of burial to the value of R1000 will be arranged and paid for;
- Services are available 24/7/365.

BENEFIT TERMS AND CONDITIONS:

- Access to the service is available to the Main Member if a Single Plan is selected and extended to 1 Spouse and up to 5 children if a Family Plan is selected;
- Incidents must be reported to the call centre and no refunds will be considered should another Repatriation service be utilized;
- In order to validate Members and provide the services Valnova will need to collect and process Members' personal information. Valnova undertakes to only collect and process Members' personal information to the extent that is necessary to provide the services and will take appropriate steps to protect such information from unauthorised access;
- To qualify for the repatriation benefit, the distance from place of death to place of burial needs to be more than 100km;
- This service cannot be redeemed for a cash pay-out;
- Transportation of the deceased within borders of South Africa to be done by road;
- This is not an insurance product, but a vital support service to help Members during life's most difficult moments.





For all Legal Assist, Digital Discount Coupon, Contact4Care & Repatriation related queries:

086 000 7713 (Available 24/7)

incidents@valnova.co.za

For notification of death due to an Accident and Violent Crime:

021 879 1114

avcclaims@pinnaclemarketing.co.za

SCAN ME

THOM KIGHT &CO

FUNERAL PLANS

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