

More to life

I, the undersigned, hereby warrant:

DISCLOSURES

All Insurer information has been made available to me and that I am aware of Viva Life Insurance Limited being an authorised Financial Services Provider and a licensed Life Insurer. I agree to the cover limits, limitations and other terms of this policy as per the product terms and conditions. My policy documents will be emailed to me on the email address that I have provided within the next thirty-one (31) days. I further declare that all the information entered by me on my behalf is true and correct and should any further information be required; I will make this available to the Insurer as necessary for my policy or any query related to the policy. Moonstone Compliance is appointed by Viva Life Insurance Limited to ensure their compliance and I may contact Moonstone on 021 883 8000 for any compliance related queries.

POLICY ACCEPTANCE AND COMMENCEMENT

Viva Life has arranged this funeral cover as a user of the Spot Money mobile application and at no cost to me for a period of 90 days.

The premiums payable will be paid by Spot Money on my behalf.

Viva Life Insurance Limited will advise me of the acceptance of this policy and if there are any terms and conditions that require additional disclosures for my policy.

My policy will commence upon activation of the cover and I am aware that the 90 day funeral policy is written under the Funeral class of Life insurance business.

BENEFITS

The policy provides a lump sum insurance benefit payable in the event of my death as the policyholder.

The benefit will be paid to my nominated beneficiary upon my death, provided that the policy is in force at the time and all claim requirements are met.

As the policyholder, I have the right to nominate the beneficiary and the beneficiary is the person entitled to be paid the benefits upon my death.

If I had not nominated a beneficiary or if my beneficiary is deceased upon my death or cannot be located within a reasonable period, Viva Life may pay the benefits to my deceased estate or to such other person as Viva Life may determine in its sole discretion.

CANCELLATION

I am entitled to cancel this policy by submitting a request to Viva Life at support@vivalife.co.za or by calling 086 100 VIVA (8482).

Viva Life shall be entitled to cancel this Policy by giving 31 days written notice to the policyholder.

I acknowledge that failure of said payments by Spot Money may result in my policy being cancelled.

WAITING PERIODS

Viva Life will not apply any waiting periods for death caused by an accident or if you pass away due to natural causes.

POLICY EXCLUSIONS

No insurance cover shall be granted, or benefits paid if your death is directly or indirectly as a result of, or attributable to:

1. negligence, recklessness, transgression of the law or intentional exposure to danger;
2. an invasion, rebellion, war or other military action, martial law, terrorist activity, riot, or civil commotion;
3. The policyholder's participation in:
 - a. active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike, or the activities of locked out workers;
 - b. aviation other than as a passenger;
 - c. any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft, or aircraft);
 - d. hazardous pursuits. Examples of hazardous pursuits include mountain / rock climbing, diving at depths greater than 30m or cave diving, motorised racing, boxing or other contact sports, employment as a mine blaster, piloting any aircraft or flying object, including parachuting;
 - e. any undisclosed risky or dangerous activities which, in the opinion of Viva Life, may expose the policyholder to a higher-than-average risk of injury.
4. radioactivity or nuclear explosion;
5. if you drive while being under the influence of drugs with a narcotic effect unless prescribed by a qualified and registered medical practitioner;
6. if you drive and the alcohol concentration in their blood exceeds the legal limit;
7. any claim event arising from the policyholder residing outside the borders of South Africa for more than 6 months at the occurrence of your death.

FURTHER INFO

Please visit www.vivalife.co.za for more information on our products.