



Flexible Life Insurance: Application form for Flexible cover

Employer / Fund Name

Scheme Code

Important Information

- All references to insured will mean either employee or fund member.
- This form must be completed by the insured indicating their selection (or change in) flexible life cover
- Insureds who select the Flexible Life Insurance will be liable for the applicable premiums payable.
- All choices to select or increase flexible life cover must be exercised within 3 months of the defined events.
- Should medical evidence be required when selecting Flexible Life Insurance, Sanlam will issue the medical requirements upon receiving the flex application form and supporting documentation.
- After the insured has completed the requested medicals and Sanlam has received and assessed the medical information, the outcome of the medical underwriting assessment will be communicated within 10 business days thereafter.
- The premium for Flexible Life Insurance will be deducted from the insured's monthly risk salary at the end of the month from which the flexible risk cover takes effect or was medically accepted, i.e. once Sanlam has provided written confirmation that the new flexible risk cover has taken effect.
- Please email the completed form to sgradministration@sanlam.co.za

SECTION A: Personal details of the insured

Compulsory must be completed by the employer

First name(s)											
Surname											
RSA identity number*								<i>*Compulsory</i>			
If not RSA, passport number*								<i>*Compulsory</i>			
Passport expiry date								<i>(dd/mm/yyyy)</i>			
Date of birth								<i>(dd/mm/yyyy)</i>			
Employee number											
Marital status											
Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Co-habiting	<input type="checkbox"/>	Customary	<input type="checkbox"/>
Date of entering service								<i>(dd/mm/yyyy)</i>			
Date of permanent appointment								<i>(dd/mm/yyyy)</i>			
Commencement date of insurance								<i>(dd/mm/yyyy)</i>			

Confirmation on behalf of the employer that the above information is correct

First name(s)			
Surname			
Designation			
Signature			Date <i>(dd/mm/yyyy)</i>
			Place



Sanlam Corporate: Group Risk

Please return the completed form and supporting documents to:
sgradministration@sanlam.co.za

SECTION B: Application for Flexible Life Cover

Compulsory to be completed by the insured

Please Note: Policy conditions applicable to selecting or amending Flexible Life Insurance

- The insured may select flexible life cover, in agreed multiples, up to the maximum applicable; the maximum will be indicated by the employer (i.e. in accordance with the group insurance policy).
- Insureds whose flexible life cover does not exceed the applicable maximum, may increase their flexible life cover each year (on the agreed annual date e.g. scheme anniversary, review date or another specified date) and at the defined life events.
- The insured may choose to reduce their flexible life cover each year (on the same agreed annual date on which it may be increased, e.g. scheme anniversary, review date or another specified date), and is subject to a minimum of the core life cover.
- The Flexible Life Insurance cover, or any increase in it, will not be payable should death directly or indirectly be caused by or be traceable to suicide or attempted suicide within 24 months of selecting or increasing the Flexible Life Insurance cover.

Please tick the option for which this selection is applicable:

New Choice (i.e. no previous choice made)**Amendment of previous choice** (i.e. revoking all previous choices)

Please enter a multiple of the risk salary (The multiples indicated below must exclude the compulsory core life cover)

Confirm multiple	Current:	X Annual Risk Salary	New:	X Annual Risk Salary
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SECTION C: Declaration by the insured

I hereby exercise the option for Flexible Life Insurance and declare that all the particulars provided are true, subject to the provisions of the policy.

Insured's signature		Witness signature	
Date (dd/mm/yyyy)		Place	

SECTION D: Supporting documents required by Sanlam**Please Note:**

- Insureds may select or change Flexible Life Insurance cover within 3 months of the defined events (refer table below).
- Medical evidence of good health will be required at certain events (as indicated in the table below).

The supporting documentation must be submitted with this application form:

Defined events	Supporting documentation required	Medicals required	What happens when medicals are not submitted
When a new member joins the employer/Fund/ scheme	Flexible Life Insurance application form	Members younger than 55 years: If the total core and flexible life cover exceeds the medical proof free limit. Members 55 years and older: As requested by Sanlam.	Members younger than 55 years: The total core and flexible life cover will be restricted to the medical proof free limit. Members 55 years and older: No flex cover will apply.
Marriage	<ul style="list-style-type: none"> • Flexible Life Insurance application form • Copy of the proof of marriage, e.g. marriage certificate 	Members younger than 55 years: If the total core and flexible life cover exceeds the medical proof free limit. Members 55 years and older: As requested by Sanlam.	Members younger than 55 years: The total core and flexible life cover will be restricted to the medical proof free limit. Members 55 years and older: No flex cover will apply.
Birth or legal adoption of a child	<ul style="list-style-type: none"> • Flexible Life Insurance application form • Copy of abridged birth certificate / legal adoption certificate 	Members younger than 55 years: If the total core and flexible life cover exceeds the medical proof free limit. Members 55 years and older: As requested by Sanlam	Members younger than 55 years: The total core and flexible life cover will be restricted to the medical proof free limit. Members 55 years and older: No flexible life cover will apply.
Scheme's flex option date (i.e. the once per annum date, as agreed between the employer / Fund / scheme and Sanlam)	<ul style="list-style-type: none"> • Flexible Life Insurance application form 	As requested by Sanlam.	No flexible life cover will apply.

Disclaimer: Party Due Diligence requirements

In line with the FIC Amendment Act, 2017 and other Party Due Diligence requirements, Sanlam has the obligation to identify and verify all persons or entities we interact with. Thus, please provide the information as requested in the forms.

Sanlam reserves the right to cancel the insurance immediately if any of the obligations in terms of the FIC Amendment Act, 2017 and other Party Due Diligence requirements are not met.

Protection of Personal Information Disclosure

Why Personal Information is required: Sanlam Life Insurance Limited ("Sanlam Life"), a subsidiary of Sanlam Limited, will process and protect your personal information as required by relevant laws and the Constitution of the Republic of South Africa ("RSA"). The personal information requested in this form, which may include special personal information is being collected and will be processed for the following purposes:

- underwriting and providing accurate and effective insurance cover and related value-added services;
- member communication;
- market research and statistical analysis;
- verification of the personal information provided;
- to comply with all legal and regulatory requirements, including applicable codes of conduct;
- for operational and administrative processes;
- to protect Sanlam Life's interests; and
- any purposes related to the above.

Failure to provide the mandatory information will prejudice your insurance cover.

Changing and correcting Personal Information: You have the right to:

- Request a copy of your personal information as processed by Sanlam Life;
- Ask for an update and/or correction of your personal information;
- Lodge a complaint with the Information Regulator.

Sanlam Life may charge an administrative fee subject to prior notice of any such cost before executing the request for a copy of your personal information.

Other parties that may receive the Personal Information:

- We may share your personal information within Sanlam Limited and/or with other service providers where required for any of the purposes listed above, or with third parties where Sanlam Life is lawfully required to do so.
- We may send your personal information to service providers outside the RSA for storage or further processing on Sanlam Life's behalf. We will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have a binding agreement with the service provider which ensures that it effectively adheres to the principles for processing of personal information in accordance with the Protection of Personal Information Act, 2013.

For more information, please refer to the [Sanlam Group Privacy Notice](#).