

METROPOLITAN

# GETUP ATOM

METROPOLITAN



User guide  
& Contract

VERSION F003

IT ALL STARTS  
WITH AN ATOM...



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## ABOUT GETUP ATOM

It all starts with an atom. Often described as the start of something bigger; we'd like to think of Metropolitan GetUp Atom in the same way. It is a basic building block for effective lifelong protection for yourself and your family. This brand new one-stop funeral solution protects you, your family and extended family, whilst offering so much more.

Simply subscribe to Metropolitan GetUp Atom once and get instant access to Cover benefits, Life Hacks, rebates, cashback and so much more. Once a Metropolitan GetUp Atom client, always a client, without ever having to apply again.

Not only can you adapt your cover as your needs and personal circumstances change, but you also don't lose your cover during tough times. To keep your plan active, we reduce your cover if you can't pay and increase your cover when you are able to pay again.

The best part? You pay for what you need, and you only pay one premium for all the benefits that you have with us.

### NOTE

It is important to tell someone you trust about your plan and where it is kept to ensure that your loved ones can claim if something should happen to you.

# 03

03

## LET'S TALK BENEFITS

Cover benefits

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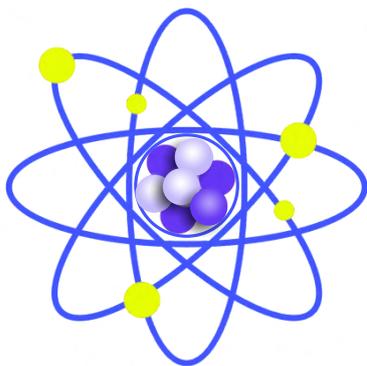
# LET'S TALK BENEFITS

With the Metropolitan GetUp Atom plan, you are spoilt for choice when it comes to benefits. This plan includes Cover benefits, Included benefits and Additional benefits. To understand how these benefits work, let's look at a model of an atom you might recognise from primary-school science class.

The core of our plan consists of Cover benefits and Included benefits. When you take out a Metropolitan GetUp Atom plan, you make a selection of Cover benefits. These benefits relate directly to traditional insurance products you may recognise, such as Funeral cover.

Atom's Included benefits are automatically included in the plan at inception and they provide added value to your plan.

The Additional benefits are optional and apply to your plan as a whole. You may opt in and out of them during the course of your plan's lifecycle.



## LEGEND

-  Cover benefits
-  Included benefits
-  Additional benefits

**Cover benefits**



Funeral cover

**Included benefits**

|  |   |   |   |
|--|---|---|---|
|  <p>Cover Stretch</p> |  <p>Life Hacks</p> |  <p>Repatriation</p> |  <p>Payment Protection at age 85</p> |
|--|---|---|---|

**Additional benefits**

|   |   |
|---|---|
|  <p>Cashback</p> |  <p>Value Protection</p> |
|---|---|

# COVER BENEFITS

This plan offers a Funeral cover benefit where you get to choose whom you'd like to provide funeral cover for and add them to your Metropolitan GetUp Atom plan.

## Funeral cover benefit

The Funeral cover benefit can be used to pay for expenses associated with a funeral when you, the plan owner, or any of the people covered on the plan pass away. The people you insure, including yourself, are called "insured lives". This benefit covers a maximum of 20 insured lives which may include you, the plan owner, and up to 19 additional members of your immediate and extended family.

If an insured life passes away from natural causes during the waiting period, the Funeral benefit will not be paid. If an insured life passes away due to an accident during the waiting period, the Funeral benefit will be paid.

An accident is an event that a person has no control over, and the person was not prepared for it or expecting it. The accident must be the direct and only cause of death. Examples of accidents are car crashes or drowning.

The waiting period is a period in which insured lives are not covered for some or all events, even though premiums are being paid.

Waiting periods can apply when you:

- First start your plan.
- Change your cover levels.
- Add an insured life to your plan.
- Add a new optional benefit to your plan.

The specific waiting periods applicable to each insured life is specified in your plan summary.

All insured lives covered on this funeral plan must live in South Africa. Foreign citizens can be insured as long as they live in South Africa. Documents that may be required for foreign citizens include:

- Work permit
- Marriage certificate
- ID/Passport

## Planning your funeral event

When you pass away you want your funeral to be how you would like it. Planning for it in advance can help your family through a difficult time. Without a funeral plan, your loved ones would have to make difficult decisions when time is short and emotions are high. Your funeral may not be something you normally like to think about but if your wishes are unknown there could be disagreements and overspending by family members making tough choices during a difficult time.

Use the [GetUp Funeral Life Event Planner](#) to help you plan your funeral event to work out the costs related to the funeral ceremony and the events around it. Doing this makes sure that your family knows your wishes and you will ease the burden of planning for such an event.

# INCLUDED BENEFITS

These are the benefits automatically included in your Metropolitan GetUp Atom plan.

## Cover Stretch benefit

Life happens and premiums are missed during difficult times. That is why, with our solution, if you miss a premium, you will still retain a percentage of your cover and your plan will not end immediately. The Cover Stretch benefit allows you to keep your plan active for up to one year when times are tough. Your cover level will be adjusted according to missed and paid premiums.

Think of it as stretching your cover out to help when times get tough financially.

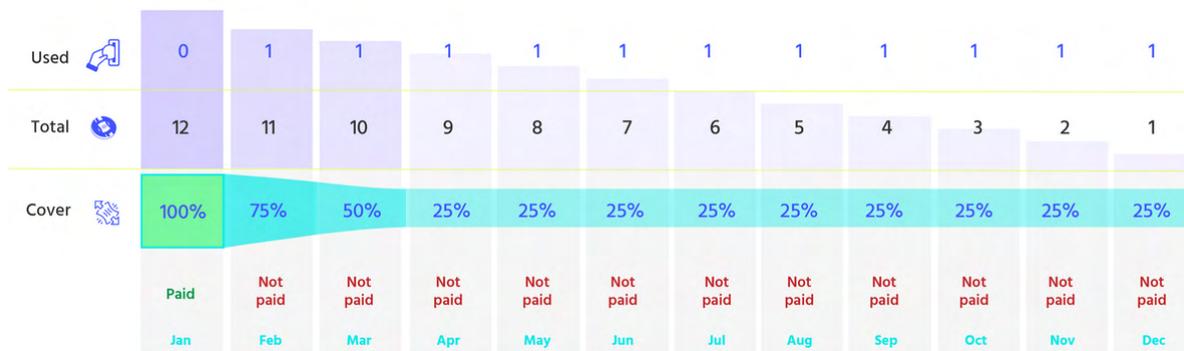
## Earning Cover Stretch tokens

A Cover Stretch token is an opportunity to miss a premium while still retaining some level of cover. When you join GetUp Atom you start earning Cover Stretch tokens. You earn two tokens when your GetUp Atom plan starts and another two every year, on your plan anniversary, up to year five of the plan. You therefore can accumulate a maximum of 12 Cover Stretch tokens over the lifetime of the policy.

|  |       |     |     |     |     |       |               |
|--|-------|-----|-----|-----|-----|-------|---------------|
| Earned  | 2     | +2  | +2  | +2  | +2  | Maxed | Maxed         |
| Total   | 2     | 4   | 6   | 8   | 10  | 12    | 12            |
| Anniversary  | Start | 1st | 2nd | 3rd | 4th | 5th   | And beyond... |

## Using Cover Stretch tokens

If you cannot pay your monthly premium due to financial difficulty, you can use your Cover Stretch tokens to preserve your cover for longer. When you don't pay and you have Cover Stretch tokens available, you do not lose your cover. Your cover will drop by 25% every time you use a Cover Stretch token. The lowest your cover can drop to is 25% of the cover you originally selected and it will stay at that level whilst you still have tokens to use or when you start paying again. Your cover stays active while you use your tokens. When all your tokens are used you must start paying again to keep your cover active. You may use available Cover Stretch tokens any time throughout the duration of the policy. If you have used all your Cover Stretch tokens and stop making your monthly payments, your plan will lapse.



## How do I use my Cover Stretch tokens?

You can [contact us](#) if you want to use a Cover Stretch token, or, if you miss a premium without notifying us, one of your tokens will automatically be used.

When a token is used, you will receive a notification specifying your new cover amount, and how many tokens you have left.

In the event of a missed premium when you have no accumulated tokens left, your policy will lapse.

## When you start paying again

Well done! You've started paying again which means your cover will start topping up. When you start paying again, your cover remains at the same level for the first month and thereafter start increasing by 25% every month until it is topped up to 100% of your original cover.



## Repaying arrear premiums

Repaying arrear premiums means paying for a premium you have missed in the past. Arrears premiums can be paid and serve two purposes:

1) You can move up to 100% cover faster

Every arrears premium paid earns a 25% increase in cover. Suppose you missed your last premium and your cover level dropped to 75%. By paying your premium for the month and one arrears premium, you would jump back to 100% cover.

## 2) Earn back Cover Stretch tokens

Every arrears premium paid, earns back a Cover Stretch token on your plan.

### Reinstatement

If your plan ends, it can be reinstated within three months of it ending. Your cover will resume at the level it was when the plan ended once at least two premium payments have been received. These two premiums are required to reinstate the plan at the cover level it was when it lapsed.

If you pay additional arrear premiums your cover level will increase by 25% for each premium paid to a maximum of 100% of the original cover level. No new waiting periods will apply.

### The Cover Stretch benefit in action

Let's say Abeba bought a Metropolitan GetUp Atom plan with R50 000 cover and pays her first premium on time. Abeba receives two Cover Stretch tokens at the start of her plan, but she doesn't need them immediately.

After five years of diligently paying her monthly premiums, Abeba's company faces financial difficulty and retrenches her. Abeba is concerned that she won't be able to pay her GetUp Atom monthly premiums until she manages to get back on her feet. Thankfully she has accumulated twelve Cover Stretch tokens over the five years.

Abeba contacts the world-class team of coaches at Metropolitan GetUp, explains her situation and requests that her Cover Stretch tokens get cashed in for each premium she misses.

The first month that Abeba can't afford to pay her premium, she receives a confirmation that her cover is now R37 500 (75% of the original) and that she has eleven tokens left.

The following month, she receives a notification that her cover is now R25 000 (50% of the original) and that she has ten tokens left.

In the third month, Abeba receives a notification that her cover is now R12 500 (25% of the original) and that she has nine tokens left. She is concerned that this means that her plan will end the following month, so she contacts the coaches at Metropolitan GetUp.

They explain that she needn't worry - she has nine tokens left, which means that she has up to nine months left where her cover will remain at 25% cover, and her plan will remain active.

Her concern about potentially paying back a year's worth of arrear premiums is also alleviated - she doesn't have to pay back any arrears premiums if she doesn't wish to. If she chooses to pay back arrears premiums - she only needs to pay back three arrears premiums to get back to a 100% cover. Alternatively, if she pays her monthly premium as per normal, her cover will increase naturally with each monthly premium (with a 1-month lag).

Abeba has made the right decision, her GetUp Atom plan works for her and she remains covered even when times are tough, giving her the peace of mind she needs to focus on getting back on track.

## Life Hacks

Life Hacks give you the intel, updates and practical tools to improve your financial position by taking co-accountability for protecting yourself and your loved ones so that you can live life to the full. To read more about GetUp Life Hacks, visit our [website](#).

Life Hack rebates are included in your Metropolitan GetUp Atom Plan. If you complete the available Life Hacks by end of December of every year, it will result in a cash rebate back in your pocket by the last day of January of every following year. Completed Life Hacks will be verified in January each year. The Life Hack rebate payment will be calculated and paid to you directly into the bank account, from which we collect your monthly payments, by the last day of January each year. Metropolitan GetUp will remind you annually to complete your Life Hacks before the end of December.

By completing the Life Hacks, you earn rebates of up to 10% of your premiums paid for the year back in cash. Metropolitan GetUp may change Life Hacks and rebate percentages annually. New Life Hacks are launched in January of each year for the upcoming calendar year. The Life Hacks and the related rebate percentages for the current calendar year are available for viewing on our [website](#).

Life Hack rebates will not apply after age 85 when no further premiums are payable.

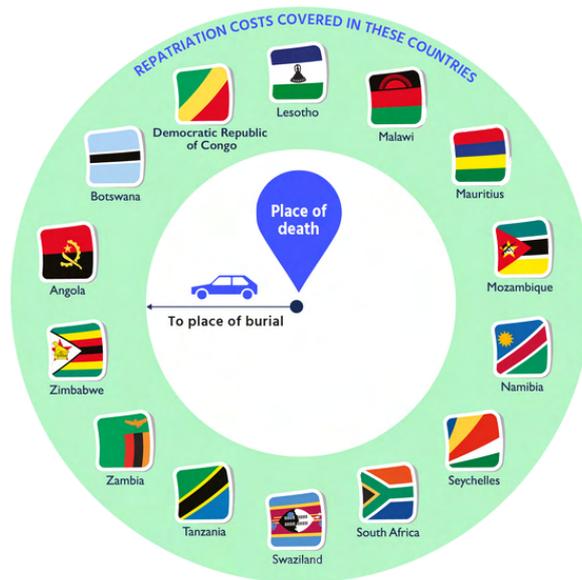
## Repatriation benefit

Repatriation is the transport of the deceased to the place of burial in South Africa. Metropolitan GetUp will cover the cost of repatriation. The benefit is available to all insured lives covered on this plan. It is available 24 hours a day and 365 days a year.

If an insured life passes away from natural causes during the Funeral benefit waiting period, the Repatriation benefit cannot be used. If an insured life passes away due to an accident during the Funeral benefit waiting period, the Repatriation benefit can be used.

The deceased must have been living in South Africa. However, you can still use this service if the deceased died in any of the following countries:

- South Africa,
- Angola,
- Botswana,
- The Democratic Republic of Congo,
- Lesotho,
- Malawi,
- Mauritius,
- Mozambique,
- Namibia,
- Seychelles,
- Swaziland,
- The United Republic of Tanzania,
- Zambia, and
- Zimbabwe.



Religious customs are taken into consideration when making arrangements.

We help with:

- referrals for an autopsy;
- embalming;
- obtaining a death certificate; and
- obtaining the necessary documents to move the deceased across the border.

The repatriation benefit will not apply after age 85 when no further premiums are payable.

You can only claim once for each event, even if you have more than one Metropolitan GetUp or Metropolitan Life funeral plan.

#### NOTE

- Metropolitan GetUp is not liable for any damages that you may suffer when you use this benefit.
- Metropolitan GetUp may at any time remove or make reasonable changes to this benefit. We will notify you when this happens.
- The minimum distance the deceased has to be moved, for the purpose of burial, in order to qualify for this benefit is 150km.

#### Initiating a repatriation claim

Repatriation is expensive and our benefit can save you money.

You can call us on the below number when an insured life passes away.



**0861 666 111**

## Payment Protection benefit on the plan owner reaching age 85

Cover for insured lives continues after you, the plan owner, turn 85. No further premiums will need to be paid and all insured lives on the plan will continue to enjoy cover. If you, the plan owner, pass away before reaching age 85, anybody that can be insured on this plan can become the new plan owner and continue with the plan. The premiums will still be payable up to the date that the original plan owner would have turned age 85.

The Repatriation benefit will continue for all insured lives until no more premiums are payable. When no more premiums are payable, the Repatriation benefit will end.

## ADDITIONAL BENEFITS

These are the benefits you may choose to add to your Metropolitan GetUp Atom plan.

### Cashback benefit

You can choose to add the Cashback benefit to your plan. The Cashback benefit pays a proportion of your paid premiums back after reaching the following milestones:

- After you pay your first 12 premiums, you will get two premiums back in cash.
- Thereafter, you will receive six premiums back in cash for every 36 premiums paid.

Cashback benefits will no longer apply after age 85 when no further premiums are payable. When no more premiums are payable, the Cashback benefit (if this benefit was opted into) will end.

### Value Protection benefit

The Value Protection benefit automatically increases your premium and cover once every year in February. Your first plan anniversary date is at least 12 months from the beginning of the month in which you paid your first premium. The cover levels of all your benefits will automatically increase. This will help to protect your insurance cover against future increases in the cost of a funeral (inflation).

You can choose one of two options for the increase in your premium and cover. For each option, your premium and cover will increase by the percentage chosen. You can choose:

| Options  | Value Protection % | Description   |
|----------|--------------------|---|
| Option 1 | 6%                 | Premium increases by 6% and cover increases by 6%   |
| Option 2 | 10%                | Premium increases by 10% and cover increases by 10% |

You may make the following changes:

- add Value Protection at any time if you do not have it;
- change between Value Protection options; or
- cancel Value Protection.

You must [notify](#) Metropolitan GetUp if you want to make these changes.

You can skip the Value Protection increases as many times as you want. If you skip an increase, there will be no increase to your monthly premium and cover. You must [tell Metropolitan GetUp](#) if you want to skip Value Protection increases.

Value Protection will not apply after age 85 when no further premiums are payable.

Metropolitan GetUp will remind you of your Value Protection increase three months prior to the increase. This increase will however not take place if:

- you choose to cancel Value Protection;
- you asked us to skip the next Value Protection increase; or
- the plan is paid-up.

Metropolitan GetUp may need to review the percentages by which the cover or premium will increase or decrease. In this review, Metropolitan GetUp will look at the current economic environment and assess the appropriateness of the current rates for all Metropolitan GetUp plans in protecting you against inflation. As a result of this review, the rates may increase or decrease.

Metropolitan GetUp will give you three months' notice of any change. No additional waiting periods will apply to the increases in cover from Value Protection.

The Value Protection benefit is an optional benefit. If chosen, this benefit applies to all insured lives.

# 13

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# PEOPLE YOU WANT TO PROTECT

Plan owner

Life partner

Children

Parents

Extended family

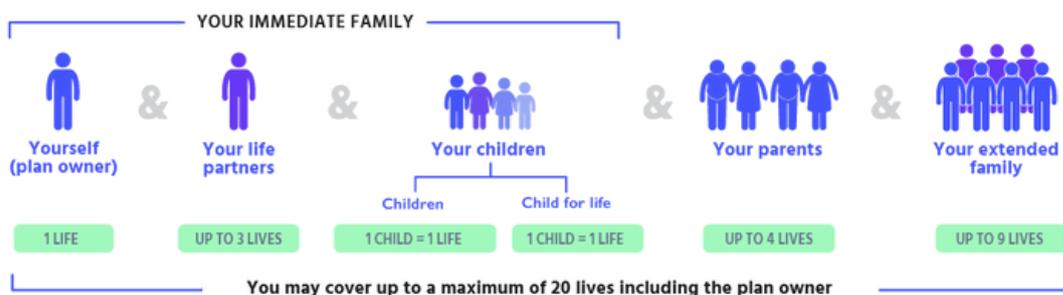
Waiting periods



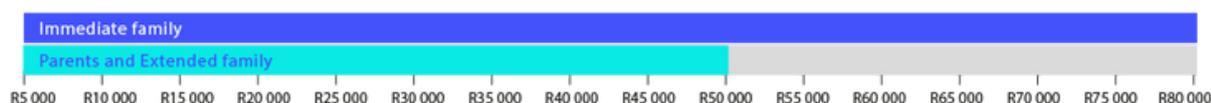
# IMMEDIATE FAMILY

Your immediate family is:

- you, the plan owner;
- up to three life partners; and
- all your children.



## You can choose cover levels of



# PLAN OWNER

As the person who owns this plan, you are the plan owner. You can choose who else you would like to insure on your plan. You can also choose to insure yourself but you do not have to. The people you insure, including yourself, are called "insured lives". You can insure up to 20 people, including yourself, on this plan.

As the plan owner, you must be:

- 18 years or older; and
- younger than 60 years when you buy or make changes to this plan.

The cover amount for the plan owner is limited to a:

- minimum of R5 000; and
- maximum of R80 000

You must live in South Africa. Metropolitan GetUp may ask you for proof of this.

As the plan owner, you are also the designated premium-payer - this means the account/source of income used to pay the monthly premium must be registered under your name. Metropolitan GetUp may ask you for proof of this.

You can choose to cover your immediate family without choosing to cover yourself. In this case, you will still have to pay the premiums even though you are not covered.

## LIFE PARTNER

You can choose to insure up to three life partners under immediate family cover. If you have more than three life partners, additional life partners can be insured under the extended family cover.

Your life partner:

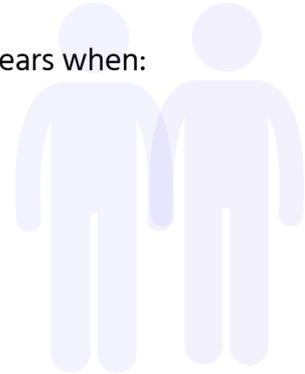
- is your husband or wife; or
- can be the person living with you who is accepted by the community as your husband or wife.

Your life partner must be 16 years or older and younger than 85 years when:

- you add them to your plan;
- you change their cover level; or
- you add additional benefits.

The cover for a life partner is limited to a:

- minimum of R5 000; and
- maximum of R80 000



If you divorce or no longer live with your life partner, they can remain on your plan as part of your immediate family cover. You can only do this if they were insured under the immediate family cover before you divorced or stopped living together. The premium and cover will not change. You will no longer be able to increase their cover in this event, but you may decrease their cover or remove them from your plan at your discretion.

Your life partner must live in South Africa. Metropolitan GetUp may ask you for proof of this.

## CHILDREN

Your children are your own biological children, stepchildren or legally adopted children.

Your children can be insured either under:

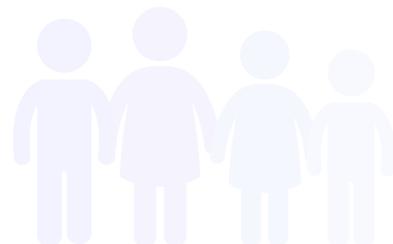
- Children cover; or
- Child for life cover.

Your plan also includes Stillborn baby cover.

If your child cannot be insured under children cover, the child can be insured under child for life cover. A child can either be insured under "children cover" or "child for life cover", but not both.

Financially independent and married children can be insured under child for life cover. You have to let Metropolitan GetUp know if you want to do this. Your premium may change if you make this change to your plan.

Foster children can be insured under extended family.



Cover for children under the age of 14 is specified by legislation and the maximum cover levels offered by this plan is limited to the following cover amounts:

- For children younger than six years, the maximum cover level is R20 000,
- for children between the ages of six and 14, the maximum amount is R50 000, and
- for children over 14 years of age, the cover can go up to R80 000.

## Children cover

To be insured, your child has to be:

- younger than 21 years;
- 21 years or older but younger than 26 years old and a full-time student;
- physically or mentally disabled and completely dependent on you; or
- stillborn after 26 weeks of pregnancy.

If your child gets married; or become financially independent; they will stop being insured under Children cover. If they get divorced or become financially dependent on you again, they cannot be insured under Children cover again.

When your child can no longer be insured under Children cover, they can be insured under Child for life cover on your plan. The monthly premium amount may change. You must notify Metropolitan GetUp within three months of the child no longer qualifying for insurance under Children cover in order to avoid a new waiting period for your child. If you notify Metropolitan GetUp after three months of your child no longer qualifying for cover under Children cover, a new waiting period will apply.

If your child is moved from Children cover to Child for life cover, and the cover amount:

- remains the same, no new waiting period will apply.
- is increased, a waiting period will apply to the increase in your cover level only.

Your children must live in South Africa. Metropolitan GetUp may ask you for proof of this.

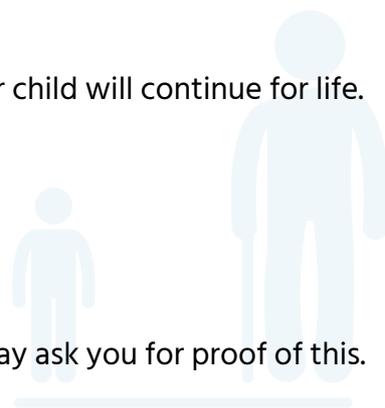
## Child for life cover

If a child is insured under Child for life cover, the cover for your child will continue for life.

A child must be younger than 85 years old when:

- you add them to your plan;
- you change their cover level; or
- you add additional benefits.

Your children must live in South Africa. Metropolitan GetUp may ask you for proof of this.



## Stillborn baby cover

Stillborn baby cover provides R5 000 funeral cover for your children who may pass away before you have had the opportunity to add them to your plan.

Children that qualify for this cover are:

- "Stillborn baby": the birth or surgical removal of a dead baby from the womb of the birth mother after the 26th week of the pregnancy, and
- a newborn baby, who is less than six months old.

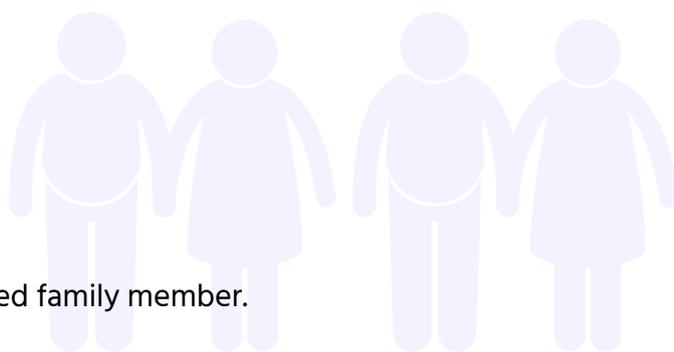
You do not have to insure yourself to qualify for this benefit. There is a six-month waiting period from the plan's start date before the Stillborn baby cover will apply.

## PARENTS

You can choose to insure up to four parents, regardless of their gender, under this plan. If you have more than four parents, additional parents can be insured under the extended family cover.

Your parents are your:

- legally recognised parents;
- step-parents;
- legal guardians for minors; or
- parents-in-law.



You can insure a foster parent as an extended family member.

A parent must be older than 21 and younger than 85 years old when:

- you add them to your plan;
- you change their cover level; or
- you add additional benefits.

You can choose a cover amount between R5 000 and R50 000 for your parent.

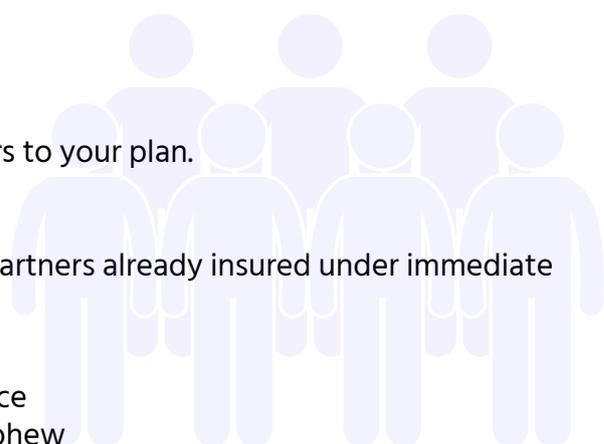
Your parents must live in South Africa. Metropolitan GetUp may ask you for proof of this.

## EXTENDED FAMILY

You can add up to nine extended family members to your plan.

Extended family members can be chosen from:

- Any of your life partners other than the life partners already insured under immediate family cover.
- Your or your life partner's
  - Grandparent
  - Grandchild
  - Uncle
  - Aunt
  - Brother
  - Sister
  - Brother-in-law
  - Sister-in-law
  - Niece
  - Nephew
  - Son-in-law
  - Daughter-in-law
  - Foster parent
  - Foster children
  - Cousin



Extended family members must be younger than 85 years old when:

- you add them to your plan;
- you change their cover level; or
- you add additional benefits.

You can choose a cover amount for your extended family member from R5 000 to R50 000.

If the extended family member is younger than six years old at the time of application, the maximum sum assured for that life is R20 000.

If the extended family member is older than six years but younger than fourteen at the time of application, the maximum sum assured is R50 000.

Your extended family members must live in South Africa. Metropolitan GetUp may ask you for proof of this.

## WAITING PERIODS

A waiting period is a period of time in which an insured life is not insured for some or all events. Waiting periods apply to each insured life. The waiting period starts from the first day of the month in which we receive your first premium.

The reason for having waiting periods is that they make premiums more affordable for you. Waiting periods also discourage people with life-threatening illnesses from signing up for life insurance and claiming benefits immediately. As a result of waiting periods, medical examinations are not necessary, and premiums are more affordable for everyone.

The insured lives are insured for accidental death during the waiting period. Insured lives are not insured for death due to natural causes during the waiting period.

An accident is an event that a person has no control over, and the person was not prepared for it or expecting it. The accident must be the direct and only cause of death. Examples of accidents are car crashes or drowning. Accidental deaths are covered from the start of your plan.

Waiting periods can apply when you:

- First start your plan.
- Change your cover levels.
- Add a person to your plan.
- Add a new optional benefit to your plan.

The waiting periods on all benefits are as follows:

- There is no waiting period for accidental death claims.
- There is a six month waiting period for death by natural causes.
- There is a one year waiting period for death by suicide.

If you make changes to your plan, a new waiting period may apply. The new waiting period will apply to the change only. The waiting period will apply from the first day of the month in which we received your increased premium. For example, if you increase your cover level, a new waiting period will apply to the increase in your cover level only.

If cover for an insured life is stopped during the waiting period and reactivated in less than 12 calendar months, the life insured must first serve the remainder of the waiting period before they are covered for death as a result of natural causes.

If cover for an insured life is stopped for less than 12 calendar months, they will not be subjected to a new waiting period when cover is reactivated. If 12 months are exceeded, the full waiting period will apply.

## How waiting periods work

Let's say Thabo buys a Metropolitan GetUp Atom plan on the 1st of April and pays his first premium on the 15th of April. The plan starts on the 1st of April. The issue date of the plan is also the 1st of April, which is the date that the waiting period starts. The waiting period is six months and stops at the end of September. Cover for death due to an accident starts on the 1st of April. Cover for death due to natural causes starts on the 1st of October.



## 31-day rule for waiting periods

The 31-day rule is aimed at protecting you against a new waiting period when you had a previous policy with another insurer. Under this rule, you won't lose the benefit of having completed a waiting period or part of it, if it was already completed or partially completed on the policy you had with the previous insurer.

The 31-day rule applies:

- if you had a previous funeral policy that was still active within 31 days of taking out your new policy,
- the policy benefits under your previous policy had similar or the same benefits as your new policy and
- you have completed the waiting period or part of it in respect of your previous policy.

The 31 days is calculated from the previous policy's cancellation date to the issue date of your Metropolitan GetUp Atom Plan, and not the start date.

The issue date is the date on which the policy was taken out, whereas the start date is the first day of the month on which your first premium is paid.

### Let's look at the illustration below:

Mr Dlamini buys a Company A funeral plan on the 10th of January. He covers his immediate family (i.e. plan owner, life partner and two children) for R50 000 on this plan. The start date or plan inception date is the 1st of January; this is the date that the waiting period starts. The waiting period on all lives is six months.

On the 10th of March, Mr Dlamini informs Company A that he wants to cancel his funeral plan because it did not suit his needs. His plan officially ends end of March.

On the 5th of April, Mr Dlamini takes out a Metropolitan GetUp Atom Plan with a Funeral cover benefit. He covers himself for R80 000, his wife for R50 000, his two children for R30 000 and his mother for R20 000. He pays his first premium on the 25th of April. The issue date of the new plan is the 5th of April, which is the date that the waiting period starts. The waiting period on all lives is six months.



Mr Dlamini's Company A policy was cancelled effective 31 March. Because he had already completed three months of his six-month waiting period on the previous policy, the waiting periods on his new policy will be as follows:

- Plan owner: has a remaining three months waiting period on R50 000 cover and the full six months waiting period on the R30 000 cover (R80 000 - R50 000) increase.
- Life partner and children: has a remaining three months waiting period as no additional cover was taken
- Parent: full six months on the total cover, as the parent was not covered on the Company A policy.



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# BENEFICIARY & CLAIMS

Your Beneficiary

How to claim for a life covered



## YOUR BENEFICIARY

Your beneficiary gets any money that is left after all the funeral costs have been paid. You should choose the person to whom we pay out the money. This person is your beneficiary. Only a living (natural) person over the age of 18 can be nominated to receive benefits. Metropolitan GetUp will not pay a trust or a company.

You should review your beneficiary regularly. You can change your beneficiary whenever you want. You must tell Metropolitan GetUp who your beneficiary is and you should give Metropolitan GetUp their contact details. If Metropolitan GetUp does not have their contact details, we may not be able to find your beneficiary to pay them.

Metropolitan GetUp requires the following information when capturing a beneficiary:

- First name
- Last name
- Relationship with the beneficiary
- Confirmation that the beneficiary is an adult (older than 18 years old)
- Cellphone number

Your beneficiary must have a South African bank account. Metropolitan GetUp may ask for proof of this.

Make sure that the details of your beneficiary are kept up-to-date so that Metropolitan GetUp can pay your claims. To update your beneficiary please [contact us](#).

## HOW TO CLAIM FOR A LIFE COVERED

The passing of a loved one is a traumatic time in the lives of a family. Following the loss of a loved one, there are many things the family must arrange. At Metropolitan GetUp, our highly trained coaches will be handling your claim to ensure a quick and easy process that helps you plan without any hassle.

Should you or your beneficiary wish to initiate a claim you can do so electronically on [our website](#) or by [contacting us](#).

Once you have logged your claim, we will be in touch to update and guide you through the process.

### NOTE

The date of death on the death certificate of the life you are claiming for needs to be provided when initiating a claim. The cover level, for all lives insured, as at the date of death will be used as the claim amount payable.

You must inform Metropolitan GetUp that you want to claim. A claim can easily be submitted on [our website](#). Metropolitan GetUp may request documentation. Without this documentation, your claim will not be paid.

If there is an inquest, the necessary documents must be sent to Metropolitan GetUp within three months of the end of the inquest.

Claims will be paid as follows:

- If you are still alive and another insured life passes away the benefit will be paid to you.
- On your death, the benefit will be paid to the person that you have selected as the beneficiary. You can select more than one beneficiary.
- On your death, if you have not selected a beneficiary or if your beneficiary dies before you, the benefit will be paid to your current spouse or life partner. If you have more than one current spouse or life partner, the benefit will be paid in equal amounts to all of them.
- If neither you, your spouses or life partner(s) or your beneficiaries are alive, the benefit will be paid to those people incurring costs for the funeral. An invoice will be required. Metropolitan GetUp will decide whom to pay.
- If payment cannot be made to any of the above persons or if there is any money remaining after the payments have been made, the benefit will be paid to your estate.

## If funeral cover benefits are not claimed?

An unclaimed benefit is when Metropolitan GetUp expects to pay a claim but is unable to do so because the people who should get the money (your beneficiaries or your estate) cannot be found. Metropolitan GetUp will then invest the unclaimed benefit, as it deems appropriate, until such time as the unclaimed benefit is validly claimed by beneficiaries or your estate.

Any return on the investment will be for the benefit of the beneficiaries. Metropolitan GetUp will incur the cost of administering and investing the unclaimed benefit. Metropolitan GetUp may also incur the cost of trying to find the beneficiaries where the value of the unclaimed benefit is sufficient to incur this cost. Metropolitan GetUp will deduct these costs from the unclaimed benefit. Metropolitan GetUp will also charge a fee for managing unclaimed benefits.

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# WHEN GETUP **WILL NOT PAY** **ANY BENEFITS**

Suicide and self-inflicted injury

Accidents

Providing incorrect information

Committing fraud

The Insured Life passes away in another country

Residence in South Africa



## SUICIDE AND SELF-INFLICTED INJURY

No benefit is paid if death is as a result of suicide within the first year of the plan start date or adding an insured life.

Every time cover is increased, there is a one-year exclusion period for suicide for the increased portion of the cover. If there is a suicide within the new one-year exclusion period, Metropolitan GetUp will pay a benefit equal to the previous cover level. This exclusion period does not apply to Value Protection benefit increases.

## ACCIDENTS

If any of the following contributed to an insured life dying in an accident, no benefit will be paid:

- drinking too much alcohol (any amount above the legal limit to drive a motor car is too much alcohol);
- having taken drugs;
- consumption of harmful substances;
- taking any medicine that was not prescribed by a doctor who is currently registered with the Health Professions Council of South Africa; or
- taking more than the prescribed dosage of medicine.

If an insured life dies in an accident as a result of the insured life breaking the law, no benefit will be paid.

## PROVIDING INCORRECT INFORMATION

The information contained in your application forms the basis of this plan. You must make sure that there is full and accurate disclosure of information concerning all insured lives that are relevant to Metropolitan GetUp's assessment of the risks and premiums in respect of the application.

Withholding or misrepresenting information that is material to Metropolitan GetUp's decision on whether to offer benefit(s) to you or on what terms these benefits are offered to you, constitutes non-disclosure. Assistance by a financial adviser or another person in completing documentation does not change your duty to disclose the required information.

If the non-disclosure was deliberate it will result in all premiums paid to Metropolitan GetUp being forfeited with no claim being paid. Metropolitan GetUp will follow guidelines to ensure consistent and fair treatment of non-disclosure at the claims stage. If you gave any information that is not correct, you should correct it immediately.

## COMMITTING FRAUD

If you commit fraud or try to commit fraud, we will not pay your claim and we will not refund your premiums.

## **THE INSURED LIFE PASSES AWAY IN ANOTHER COUNTRY**

If any insured life has been outside South Africa's borders for more than 12 consecutive months immediately prior to their death, the cover under this plan ends. Metropolitan GetUp will not pay any benefits for this insured life.

## **RESIDENCE IN SOUTH AFRICA**

Each insured life must live in South Africa. Metropolitan GetUp may require proof of residence.



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# HOW TO **MAINTAIN** **YOUR PLAN**

Monthly payments  
Making changes to your plan  
Additional Information  
Contact details  
Privacy Statement



# MONTHLY PAYMENTS

## What payment options do I have?

You can select to pay monthly for your GetUp Atom Plan by taking out subscription insurance and paying by credit card or you can pay via bank debit order.

## How does subscription insurance work?

In today's dynamic fast-moving environment, on-demand solutions and easy access are expected. You want flexible, personalised and more agile solutions to meet your needs. Why should that not be the case when it comes to your protection and insurance?

Here's a first in South Africa: GetUp Atom offers subscription payment options, kind of like your Netflix or DSTV subscription, but for insurance. A subscription gives you, the plan owner, more control and flexibility to change, cancel or deactivate your cover as your needs change.

You are no longer locked into long term contracts. As long as your subscription is active, you are covered. When your subscription ends or you deactivate a family member's cover, the cover ends. You have the opportunity to end, renew or reactivate the subscription according to your needs whenever you want to.

If you have ended your subscription and want to renew it, you may do so at any time. If you do so within three months of ending your subscription, no new waiting periods will apply, and no new application is required. If you renew your subscription after three months, your application will be reconfirmed and any preexisting waiting periods which have not been served will recommence. Renewal after three months could lead to a change in monthly premiums.

## Selecting to pay by debit order

A debit order is a commitment to make a payment every month from your bank account to Metropolitan GetUp for the amount agreed during your application for insurance. You decide on the date, each month, that the debit order will go off from your account. It is important to make sure that you have enough funds to pay the debit order to avoid any additional bank charges.

## What happens if I miss a premium?

We understand that times get tough so when you miss a premium, the Cover Stretch benefit kicks in. You will still retain some of your cover and your plan will not end immediately. Think of it as stretching your cover out to get you over the financial hurdle. For more detail, please refer to the [Cover Stretch benefit section of this user guide](#).

## Changes to monthly payments and benefits

As a subscription-based product, Metropolitan GetUp will review the premiums and benefits of all Metropolitan GetUp Atom plans annually (in February of each year). In this review, Metropolitan GetUp will look at the current economic environment and assess the appropriateness of the current premiums and benefits for all Metropolitan GetUp plans. Examples of the assumptions reviewed are mortality, expenses and lapses.

Metropolitan GetUp compares these assumptions with what happened over a reasonable time for all the Metropolitan GetUp Atom Funeral plans. Metropolitan GetUp uses the results of this comparison to calculate any changes that are necessary. As a result of this, premiums may increase or decrease or benefits may change. Metropolitan GetUp will give you three months' notice of any change.

If you are not satisfied, you can change your plan by, for example, reducing or increasing cover levels, insuring more or fewer people or reducing or adding benefits. You also retain the right to cancel your plan.

# MAKING CHANGES TO YOUR PLAN

You may make changes to your plan, but Metropolitan GetUp must agree to the changes. [Contact us](#) or [log into your personal profile](#) if you would like to make any changes to your plan.

## IMPORTANT!

Remember to update your information with Metropolitan GetUp if any of the following changes take place:

- Your contact information.
- Your bank details.
- Your marital status.
- If your beneficiaries change.
- When you reach retirement age.
- When your child reaches age 21 and is not a full-time student.
- When your child gets married.

Certain changes will result in a premium adjustment, in which case you will be asked to either accept or reject the changes and new premium. Should you reject the new premium, you may continue with your current benefits and existing premium.

If you increase your cover level voluntarily, a new set of waiting periods will apply on the increased cover amount only. If you claim during this new waiting period, only the cover amount before your increase request will be paid or the paid-up benefit cover amount (whichever is the highest amount) as part of that claim.

If you voluntarily decrease your cover level, the changes are effective immediately and no waiting periods will apply.

You can remove an insured life any time during and after the waiting period.

Beneficiary information can be changed at any time and the changes are effective immediately.

If an additional benefit is voluntarily added, the waiting period applicable to that benefit will be applied but the existing benefit waiting periods will not be impacted.

## Stopping cover for an insured life

You can stop cover for any of the lives insured on your plan at any time during or after the waiting period.

The cover is stopped if:

- You request for it to be stopped.
- If you miss a premium and have no more Cover Stretch tokens left. This will apply to the Metropolitan GetUp Atom plan as a whole.

No claim will be admitted on stopped benefits.

## Terminating your plan

Your plan is terminated if:

- you request a termination of the plan;
- you miss the first three premiums at plan inception;
- you pass away and no one insured on the plan wants to continue with it;
- all the insured lives, including the plan owner, have died;
- your plan lapses

When your plan terminates, all cover on this plan also comes to an end.

## Who takes over the plan if I die?

If you pass away, this plan can still continue if there are other insured lives covered on this plan. You can choose a person to take over your Metropolitan GetUp Atom Plan. This person, if they accept, will become the new plan owner. This must be done within one calendar month from the date of the previous plan owner's death.

The person who takes over the plan has to be:

- an adult (older than 18 years), and
- a person who could be an insured life on this plan.

The new plan owner will be allowed to make changes to the plan, for example, removing insured lives or reducing cover, but will not be allowed to add benefits or additional lives or increase cover. The premiums will still be payable up to the date that the original plan owner would have turned age 85.

The new plan owner must name a new person to take over the plan when they pass away.

## ADDITIONAL INFORMATION

### When does my policy start?

Your policy start date is the first day of the month in which you pay your first monthly premium. The monthly payment will occur on the payment date specified by you (i.e. the deduction date occurs after the start date of the plan, within the same month).

### Cooling-off period

If an event insured against has not yet occurred or no benefit has been claimed, you have the right to cancel this policy within 31 days of your receipt of the required post-sale disclosures or where it can reasonably be said that you should have received such disclosures.

Metropolitan GetUp will refund all premiums paid up to the date your notice of cancellation is received by Metropolitan GetUp, less the cost of any risk cover actually enjoyed. Notice of cancellation must be given directly to Metropolitan GetUp. Metropolitan GetUp will cancel your policy within 31 days of receipt of your notice of cancellation.

### Can I borrow any money on my plan?

No, you cannot borrow any money on this plan.

### Can I sell my plan for cash?

You cannot sell your plan to anyone for cash.

### Can I transfer my plan or use it as security for a loan?

You may not transfer this plan to another person. You cannot take out a loan or credit at a bank and use this plan as security.

### What law applies to my plan?

South African law applies to your plan.

### What currency are premiums and claims paid in?

Premiums and claims must be paid in South African Rand.

## When does my plan end?

Your plan ends and all cover on this plan comes to an end when:

- you tell us to cancel your plan;
- you pass away and no one insured on the plan wants to continue with it;
- all the insured live have died;
- your plan lapses.

## CONTACT DETAILS

We are available 24/7, 365 days a year online.

For more information on GetUp's contact options, including contact details for our compliance and complaints department, the Long term and FAIS Ombud, please [visit our website's contact details page](#).

Metropolitan Life is part of Momentum Metropolitan Life Limited, a licensed life insurer and an authorised financial services (FSP44673) and registered credit provider (NCRCP173).

## PRIVACY STATEMENT

Our Privacy Statement is [available here](#).

