

PPS EDUCATION COVER™ PRODUCT CHILD BENEFICIARY CLAIM FORM



The Professional Provident Society (PPS) Holdings Trust No IT 312/2011 is a registered South African Trust. The Professional Provident Society Insurance Company Limited Reg. No 2001/017730/06 is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised financial services provider. Any reference to PPS in this form means PPS Insurance.

PPS contact details:

Claim submissions:

E: claims@pps.co.za

Claim-related enquiries:

E: memberservices@pps.co.za

T: 0860 123 777 or +27 (0)10 085 3820

Monday to Friday from 07:00 to 19:00 and Saturday from 08:00 to 13:00

NOTE: This form needs to be submitted to PPS at the start of each academic year. To be completed by a legal guardian or a parent for a child under the age of 18 years.

PART A: PARTICULARS OF POLICYHOLDER (To be completed once, at the onset of a claim)

Member number ID/Passport number (if no ID):

Name:

Surname:

PART B: CHILD BENEFICIARY

Name:

Surname:

ID/Passport number (if no ID):

Telephone: Cell phone:

E-mail:

Indicate the beneficiary's relationship to the policyholder:

Biological child Stepchild Adopted child

PART C: PARTICULARS OF PARENT/LEGAL GUARDIAN (Required if not the same as the policyholder)

Name:

Surname:

ID/Passport number (if no ID):

Telephone: Cell phone:

E-mail:

Home Business Physical address:

Postal code:

Communication in respect of requirements and payment to be sent to:

Beneficiary YES NO Preferred communication method: E-mail: Cellular: Telephone:

Parent/Legal guardian YES NO Preferred communication method: E-mail: Cellular: Telephone:

PART D: TUITION CLAIM PARTICULARS

Have you submitted a claim for education benefits with another insurer: YES NO

Name of insurance company:

Member number:

Academic period to which this claim applies: to

Please indicate the beneficiary's level of schooling during this period:

Pre-school	Grade O/R	Primary school	Secondary school	Tertiary (1st qualification)	Tertiary (2nd qualification)	Special needs school/ Home schooling
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Grade/year of study:

Institution:

For tertiary level, please indicate:

Course details:

Start date: to end date

NOTE: Attach an invoice issued by the educational institution showing the bank details for the above.

NOTE: For payments to international institutions, the invoice should provide the IBAN number and the bank's physical address.

PART E: SCHOOL TRIP CLAIM PARTICULARS - (if and when applicable)

Date of trip:

Please indicate the beneficiary's level of schooling:

Primary school Secondary school

NOTE: Attach an invoice issued by the educational institution showing the bank details for the above.

NOTE: Benefit limits apply to both schooling levels. Please refer to your Education Cover Benefit Statement for more information.

NOTE: For payments to international institutions, the invoice should provide the IBAN number and the bank's physical address.

PART F: BANKING DETAILS

NOTE: Financial governance requires that all benefits regarding member claims must be settled to the same account from which your premiums are paid (**premium-paying account**). Please note that this is an improved security measure to mitigate financial risks for claiming policyholders.

Please provide alternative bank details below if you cannot receive payment to your premium-paying account for any reason. Changing the account to which claim benefits are paid will require additional diligence and proof. **The required additional diligence will take an additional five working days before payment can be made.**

If you must change your banking details, please include the required proof together with this claim form.

I understand this note and request PPS to: (Select the appropriate option)

1. Pay any benefits due to my existing premium-paying account.

2. Use the new account details below to pay any benefits due to me.

2.1 Please update my premium-paying account to the new details below for future premium payments. YES NO

Name of account holder:

Name of bank:

Account number:

Branch code:

Indicate type of account:

PART H: DECLARATION

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I (policyholder/parent/legal guardian full name and surname)
and ID number:

OR

I (beneficiary over 18 years of age, full name and surname) and
ID number:

- a) Access any information deemed necessary to assess any insurance risk or to consider a claim. I understand that if I choose not to provide this information, PPS will not be able to assess the claim for insurance.
- b) Share with other insurers and their representative body any information in the possession of PPS Insurance, either directly or through a database operated by, or for insurers as a group and authorise PPS to also collect my personal information from other insurers as exchange of information helps to save costs and combat fraud. PPS can further process any such information in accordance or compatible with the purpose for which it was collected.
- c) Disclose any information to the PPS Holdings Trust, PPS Insurance’s subsidiaries and affiliates or other persons provided that it is necessary to properly underwrite, manage, assess the claim or service the policy, policy assets or myself. PPS Insurance may be required to disclose my information to regulatory or government agencies.
- d) Obtain credit information from any person or institution.

AND

I understand that I can request details of the information held by my insurer and request its correction where appropriate.

AND

I authorise a doctor, hospital, medical aid or any other person to provide this information to PPS. PPS Insurance will always do its utmost to prevent any unauthorised disclosure of your personal information. PPS will adhere to any laws governing the protection of (and access to) personal information and will not use your information for any purpose not provided for in your Policy Contract and this Part H.

Signed at this day of 20

Signature of policyholder/parent/legal guardian:

Signature of beneficiary over 18 years of age:

DISCLAIMER:

By submitting this form electronically, you acknowledge that your electronic signature holds the same legal weight as a handwritten signature. For authorised electronic signature details, contact your PPS-accredited financial adviser or e-mail memberservices@pps.co.za. Using unauthorised electronic signatures is at your own risk and PPS Insurance disclaims liability for any related issues.

PART I: SUPPORTING DOCUMENTS

In addition to the invoice and proof of the bank account mentioned above, submit the following supporting documents with the claim:

Claim for biological child

- Copy of unabridged birth certificate

Claim for stepchild

- Copy of unabridged birth certificate
- Copy of marriage certificate

Claim for adopted child

- Adoption order
- Copy of birth certificate

FREQUENTLY ASKED QUESTIONS FOR THE EDUCATION COVER

Please refer to the PPS Policy Document for definitions and standard exclusions. The following information is a guide on “how to claim” and does not replace the PPS Provider™ Policy document which contains all the terms and conditions applicable to claims.

How does the Education benefit work?

If a parent has the PPS Education Cover Benefit it will pay a child's university or school fees when they pass away, becomes disabled or is diagnosed with a severe illness and PPS has approved the claim event.

The following cover options are available:

- Death
- Death and Disability
- Death, Disability and Severe Illness

How will my claim be affected if I have similar cover with another company?

Benefits are subject to aggregation across policies held with all companies including PPS. Therefore, if the school fees have been paid by another company, PPS will pay whatever shortfall there might be up to the maximums. In addition to this, PPS will pay the non-tuition benefits. Furthermore, if both parents have an Education Cover policy with PPS for the same child, benefits for only one of the policies will be paid in the unlikely event that the parents die/become disabled or suffer a severe illness at the same time.

Are there any exclusions applicable to the benefit?

Yes, standard exclusions will apply to the Disability and Severe Illness benefits. A two-year suicide exclusion applies to the Death benefit. Member-specific exclusions will be applicable to the Disability, Severe Illness and Death benefits.

When will I be considered disabled?

You will be considered disabled if PPS Insurance is of the opinion that you are significantly unable to perform your own specifically nominated occupation because of a disease, injury or accident. In addition to this, your disability should – in the opinion of PPS – be permanent, significant and severe.

When will the Severe Illness Benefit be considered?

The benefit will pay if the condition that you suffer from meets the criteria as set out in Appendix F of your PPS Provider™ Policy.

To whom will the benefits be paid?

Only the necessities, career counselling and optional extra benefits (excluding pre-school and school trips) are payable to the beneficiary (child), parent or legal guardian. Tuition will be paid directly to the educational institution at the beginning of each academic year.

Which schools/institutions will be covered?

- All public and private schools, schools for learners with special needs and home schooling, in line with the South African Schools Act, 1996, will be covered.
- Any South African tertiary education institution that is registered with the Department of Higher Education is covered.
- PPS will pay a selection of international universities. A complete list of these institutions is available on your Education Cover Benefit Statement.

If I took the benefit out, will my children be covered automatically for Private and Public schools?

No, the choice between public and private school benefits is made at time of application for the benefit.

Is there a limit to what PPS will pay?

Yes, there are maximum annual limits for both private and public schools; these are dependent on the age of your child at time of claim. To combat the eroding effects of increasing education costs, benefit maximums will increase annually by a percentage determined by PPS. For a complete list of these maximums refer to your latest Education Cover Benefit Statement.

What other benefits are covered under this policy?

In addition to school fees, PPS will pay the “necessities benefits” which are clarified below:

- Annual textbooks, stationary and uniform allowance for primary and secondary schooling.
- Annual textbooks, stationary allowance, residential fees and career counselling for as long as tertiary education fees are paid up to a maximum of six years.

The above benefits are subject to annual benefit maximums; refer to your latest Education Cover Benefit Statement for these maximums.

Will my child receive the necessity benefits in their bank account?

This will depend on the child’s age. If a child is younger than 18 years, the benefits will be paid to a parent or legal guardian. If the child is 18 years and older the benefits will be paid directly to the child-beneficiary.

Will I be required to pay an additional premium for the “necessities benefits”?

No, this is part of the core benefit.

Are there any other benefits available?

Yes. These depend on the optional rider benefit that was selected when the benefit was taken out, these may include:

- Pre-school benefit
- Extra benefit such as extra classes
- School trips
- Matric benefit
- My first car benefit

What is covered under the extra benefit?

This benefit includes the following:

- Extra classes
- Extra mural activities
- After-care
- Au-pair services
- Transport
- Technology e.g., tablet/laptop

When does the cover end?

If no claim is made the cover will end on the child’s 24th birthday. If a claim is made before the child turns 24, the remaining education fees and rider benefits will be paid in accordance with the product rules.

The Disability cover will end at the end of the month in which the policyholder turns 66 years old.

What happens when a policyholder becomes disabled on their child’s 23rd birthday?

If the claim is made, the remaining education fees will be paid subject to the product rules.

What happens if a child beneficiary decides to take a gap year?

A child may take up to two years off between the completion of their secondary education and commencement of their tertiary education.

Will a claim be paid if a child decides to study after the gap period?

Yes, the benefit will pay if the child chooses to start his tertiary education after the gap period. The benefit will, however, end if study does not commence.

What will happen to the benefit if the child fails?

The benefit will be paid regardless of whether the child passes or not. The maximum number of years per education level will, however, apply. If your child fails one year at school or at tertiary level, PPS will cover the cost of one repeat year.

What happens to the benefit if the child changes schools while in claim?

If PPS has already paid the institution, the remaining parent or guardian will be responsible for arranging reimbursement from the old school and paying the new school.

What happens if the new school costs more?

PPS will pay the difference for the remaining months subject to the maximum benefits.