



JOHN BOTHA

LD25-0351942

Life Divine

Policy Document

OMART

FROM  **OLDMUTUAL**

Your Policy

Policy Number:	LD25-0351942
Total Monthly Premium:	R 0.00
Original Purchase Date:	31-10-2025
Start Date:	01-11-2025

Policyholder Details

John Botha, the policyholder of this policy, was born on **22-07-1980**, is a Female, and is a permanent resident of **South Africa** whose identity number is **8007224800083** (if you plan to or emigrate please let us know as this could affect your policy with us).

Policy Details and Descriptions

Cover	Cover Start Date	Cover Amount	Premium
Life Divine Funeral Cover			
John Botha - Main - (1980-07-22)	01-11-2025		
Life Divine Embedded Funeral Benefit*	01-11-2025	R 10,000	

Total Premium

R 0.00

The premium(s) above will escalate at 6% annually. The cover will not increase.

Cover and Premium amounts in the table above are effective from 01-11-2025

*Please refer to the Life Divine Embedded Funeral Benefit section for more details

Debit Order and Banking Details

Your premium will be collected by debit order on the 1st of each month. If the debit date falls on a non banking day we will collect on the last banking day prior to the debit date. Your payments are always collected in advance for cover starting on the 1st of the month following your debit.

Premiums

Premiums are collected from your bank account monthly in advance on your selected debit order date. In June, each year, your total premium is expected to increase by the amount in the table based on your premium escalation. If, after your cover has started, we do not receive your premium on the due date for any reason, we will notify you and if the premium is not received within the next 15 days, your policy may be cancelled.

Date	Premium
01-11-2026	R 0
01-11-2027	R 0
01-11-2028	R 0
01-11-2029	R 0
01-11-2030	R 0
01-11-2035	R 0
01-11-2040	R 0
01-11-2045	R 0

Cover Start Date

Your policy will start when the first premium is collected. The cover on your policy will start on **01-11-2025** provided that we successfully collect your first monthly premium before then. Cover for each additional person will start on the first of the month after they are added to the policy, provided that we successfully collect the relevant premium before then. Cover for the embedded funeral benefit, if applicable, will start on the first of the month following your Divine Mobile SIM card being activated and you meeting your minimum spend on your Divine Mobile SIM Card.

What you need to know about your policy

Premium Guarantee Period and Premium Reviews

Unfortunately, we cannot be certain about the future. But what we can do is guarantee that your premiums will not increase in the first year from the cover start date.

Premiums are based on our expectations of future conditions and we expect them to be sufficient for the duration of your policy. However, future conditions are uncertain and may be different to our expectations. For this reason, in addition to your contractual premium escalations we will review your premium at the end of the first year and thereafter each year on your policy anniversary. If, at a review, there is a premium change, we will notify you of the premium change at least 31 days before the premium change is implemented. We may change the premium at any time, even before the next review date, if the cost of providing cover changes significantly because of changes in tax or other laws.

Risk-only Products

Your policy pays out only in the event of the death of any of the insured persons (shown in the Policy Details and Descriptions table below). There is no investment component and no cash value if cancelled.

Cancellation

If you are dissatisfied with any aspect of the product or service under the product does not live up to your expectations you can cancel your policy at any time. Where at the date that we receive the cancellation notification, premiums have already been collected or processed for a current or future cover period, such premiums will not be refunded and cancellation will be effected at the end of that cover period. This policy has no surrender value. Note: For a cancellation during the Cooling Off Period (31 days from receiving your policy documents) any premiums received by OMART will be refunded (less the cost of cover enjoyed). You may cancel this policy by calling 010 020 4351 or emailing us at info@lifedivine.co.za.

Note that you cannot cool-off on any of the benefits that have been claimed.

Provision for Reinstatement

If the policy lapses, it may not be reinstated.

Claims

Valid claims will be paid out within 2 business days after all required claim documents are received. If a claim is disputed, the claim will be ratified or declined within 14 business days.

Please note that, in the event of you (or your beneficiary) needing to claim, the following contact details will be useful:

- Tel: 010 020 4351
- Email: claims@go.lifedivine.co.za
- Web: go.lifedivine.co.za/claims

Details of documents typically required for the claim process can be found at: www.go.lifedivine.co.za/claims, but we will provide details of all the required information for the specific claim once the process has started. This will ensure that Different Life (as Binder Holder for OMART) can process the claim quickly and efficiently.

If you are unsatisfied with the claim decision, you can make representations or provide additional evidence for consideration within 90 days of the claim decision being communicated.

The claim may not be paid if we have not been notified within three months of the death of an insured life under this policy.

If you would like to institute legal proceedings regarding this decision, you need to do so within 3 years after the end of the 90-day period referred to above. If legal action is not taken within this time, you will lose the right to dispute the rejection of this claim under this policy.

Policy Benefits

If you die, your cover benefit amount will be paid to your nominated beneficiary within two business days of receiving all required documentation for a valid claim.

If any of the other persons insured under this policy die, the relevant cover amount will be paid to you within two business days of receiving all required documentation for a valid claim.

Please ensure that your beneficiary details are kept updated. If you have not nominated a beneficiary the money will be paid to your spouse (if listed on this policy) or otherwise into your estate.

When does this cover cease?

All cover shall cease on cancellation of this policy. If you fail to pay the premiums in terms of this Life Divine Funeral Cover on the due date and you fail to remedy such failure within 15 days, your policy may be cancelled. The policy will cease in the event of your death. Please note, if you cancel your cover, the policy, together with cover on all additional people insured under the policy, will cease.

Adding and removing additional persons

You may add insured persons (e.g. Spouse, Children, Parents, Parents In-law) onto the policy, provided the relationship to such person is within the business rules applicable at that time. Once added, the waiting periods described below under "Waiting Periods" will apply starting on the 1st of the month following the month of the addition, provided the premium is paid for such lives insured. No waiting period will apply to newborn children if such a child is added within 2 (two) months from the date of birth.

You may remove insured persons from this Life Divine Funeral Cover at which time the cover will terminate on the last day of the month for which a premium for the specific person was paid.

Stillbirths

Stillbirths are covered by this policy after a 26-week gestation period if a valid death certificate can be produced. If your baby (or that of your spouse covered under this policy) is a stillborn, OMART will pay out 10% of the mother's cover amount up to a maximum of R2000. Please note the waiting period for you and your spouse should be expired.

When can I not claim ?

No cover shall be granted and OMART will not recognise any claim in the event of the death of any insured person as a result of

- Death in a waiting period due to any cause other than an accident.
- Directly or indirectly, suicide within the first year of the cover start date.
- When the person covered does not meet the relationship definition as provided in the sales process and policy documentation.

Waiting Periods

A six month waiting period from the respective cover start date will apply to all insured persons.

If you confirm that you were (or any other insured person was) covered under a previous policy with another insurer that was cancelled in the last 31 days before entering into this policy, the waiting period for you (or that other person) will be limited to any unexpired waiting period under the previous policy.

No waiting periods shall be applicable in the event of an accidental death of an insured person, provided the first premium has been paid. Accidental death for purposes of this benefit means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of a person. If applicable, the waiting period for the Embedded Benefit is outlined in the 'Life Divine Embedded Funeral Benefit' section below.

Cession

This policy and any benefits payable may not be ceded or assigned by the policyholder.

Policy Benefits

This policy includes an embedded funeral benefit for you. To maintain this benefit, you need to have an active Divine Mobile SIM card and ensure that the target minimum monthly spend on airtime and/or data is met. The target minimum monthly spend may change from time to time as communicated by Divine Mobile. Should the monthly spend target not be met, the embedded funeral benefit will fall away and will resume in the month after the required spend target is again achieved. If you die, your cover benefit amount of **R 10,000** will be paid to your nominated beneficiary within two business days of receiving all required documentation for a valid claim.

Waiting Periods

Please note that this benefit has a 3-month waiting period. If the benefit falls away due to the target minimum spend on the Divine Mobile SIM Card not being met for a month, and the benefit is subsequently reactivated, a new 3-month waiting period will apply.

When can I not claim?

No cover shall be granted, and OMART will not recognise any claim in the event of your death as a result of:

- Death in a waiting period due to any cause other than an accident.
- Directly or indirectly, suicide within the first year of the cover start date.
- Death in the cover month in which the embedded cover is not active.

When does the cover cease?

- The cover will cease if the minimum monthly spend target is not met.
- The cover is subject to a continued agreement between OMART and Divine Mobile, without which or upon the termination of which, the cover will cease.



ANNEXURE

GENERAL INFORMATION

Different Life Proprietary Limited

Different Life (an authorised financial services provider) is appointed as a binder holder by OMART and is responsible for administering and distributing the Life Divine products. Please note that all emails to Life Divine will be routed to Different Life.

Physical Address

199 Bryanston Drive, Bryanston, 2021, Johannesburg

Postal Address

Postnet Suite 165, Pvt Bag X21, Bryanston, 2021

Telephone

010 020 1921

Old Mutual Alternative Risk Transfer Limited - OMART

The insurer and issuer of this policy is Old Mutual Alternative Risk Transfer Limited, company registration no. 1997/008994/06, a licensed life insurer.

Physical Address

Mutualpark, Jan Smuts Drive, Pinelands, Cape Town.

Postal Address

P O Box 455, Cape Town, 8000

Telephone: 010 055 7701

Email: OMARTComplaints@oldmutual.com

OMART Compliance Officer

Physical Address

Mutualpark, Jan Smuts Drive, Pinelands, Cape Town.

Postal Address

P O Box 455, Cape Town, 8000

Email: OMARTComplaints@oldmutual.com

South African Law

This contract is governed by South African law and any changes on the legislation affecting our contract with you may require a change. If a change is required we will give you 31 days written notice and clearly communicate any impact the change may have to our contract. An updated terms and conditions will be sent to you.

Insurer Disclosures

Protection of Personal Information

OMART may use, share or obtain your personal information (including criminal and/or health information) to meet our obligations to you under this contract and in the normal course of business including:

- Underwriting
- Assessment and processing of claims. Claims checks (Industry Life & Claims Register(s))
- Where applicable, credit reference searches or verification, credit scoring and assessment and credit management
- Verification of personal information (including your identity, address and banking details)
- Updating your personal information
- Tracing beneficiaries
- Tracing you where you are uncontactable
- Prevention and detection of fraud, crime, money laundering (including anti-money laundering screening) or other malpractice
- Market or customer satisfaction research or statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Sharing information with service providers including appointed administrators (Different Life) we engage to process such information on our behalf or who render services to us

You agree that we may view, search and update your information. You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

The full privacy notice applicable to OMART is available on the website (<https://www.oldmutual.co.za/privacy-notice/>).

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za>

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za

Intermediary Disclosures

Different Life Privacy Policy

To view the Life Divine privacy policy please visit our website at <https://differentlife.co.za/privacy>

Parties Involved

OMART is the issuer of this policy. OMART has entered into various agreements in terms of which:

- Life Divine has been engaged by OMART to market and sell the product ranges authorised by OMART from time to time.
- Commission payments are made to Life Divine in accordance with what the law prescribes.
- Different Life provides binder and administration services for which pre-determined monthly fees are paid by OMART to Different Life.

Life Divine Policies are sold through a cell captive structure that is provided (and insured) by OMART. Different Life, in its capacity as Cell Owner, shares in the profits of the cell captive and these profits are derived directly from policies that are marketed, distributed or serviced by Different Life in terms of the representative, binder and administration agreements.

Professional Indemnity Cover

Different Life holds appropriate professional indemnity cover in line with terms and conditions of its FSP licence. Some of the Contact Centre consultants who interact with clients either via the traditional Call Centre or online communication means are working under supervision.

Dispute Resolution

Recordings of telephonic conversations with our consultants are available on request. If you are not satisfied with any aspects of your policy or services provided by Different Life (Pty) Ltd, on behalf of OMART as per the above-mentioned agreements, please allow us the opportunity to resolve the issue as quickly as possible. For us to give your concerns the attention they deserve and ensure a quick response please contact us on:

Postal: 199 Bryanston Drive, Bryanston Place Office Park, Bryanston, Gauteng, 2191

Email: complaints@go.lifedivine.co.za

Telephone: 010 020 4351

If you are still not satisfied with how your complaint has been handled then you can contact OMART or, if they have not assisted, the National Financial Ombud Scheme South Africa NPC (the NFO). If still not satisfied with how your complaint has been dealt with then you can contact the FAIS Ombud where this has to do with any of the intermediary services provided by Life Divine:

Old Mutual Internal Arbitrator

Postal: PO Box 80, MutualPark, 7451

Fax: +27 (0)21 504 7700

Email: arbitrator@oldmutual.co.za

Telephone: 021 509 1770

Office of the FAIS Ombud

Website: <https://www.faisombud.co.za/>

For unresolved complaints about the actual products and their respective features then please contact the NFO:

National Financial Ombud Scheme South Africa (NFO)

Website: <https://nfosa.co.za/>

General Disclosures

1. No insured person shall be covered on more than one Life Divine Funeral Cover Policy whether as a policyholder, or an additional life.
2. Your Premium and policy terms and conditions will not change for the first 12 months.
3. You have declared that you are a permanent South African resident and that you understand that you are buying this policy in your capacity as policyholder and main life covered.
4. Valid claims will be paid out within 2 business days after all required claim documents are received.
5. If Life Divine or this product does not live up to your expectations you can cancel your policy at any time. Where at the date that we receive the cancellation notification, premiums have already been collected or processed for a current or future cover period, such premiums will not be refunded and cancellation will be effected at the end of that cover period. This policy has no surrender value. Note: For a cancellation during the Cooling Off Period (31 days after the purchase of the policy) any premiums received by OMART will be refunded. You may cancel this policy by calling 010 020 4351 or emailing us at info@lifedivine.co.za.
6. You can visit www.lifedivine.co.za/terms for full T&Cs



ANNEXURE

SPECIFIC DISCLOSURES

* These responses were entered on the website.

** These responses were answered over the phone.