

1. UPDATE YOUR PROFILE

Please note that **Section 3** is compulsory to complete for all changes to ensure we have your most up to date details.

What change should we make to your profile?

- Change the current Principal Insured's details to my details as indicated in **Section 2, 3, 6 & 7**
- I'm an existing client part of an employer group but want to continue cover on my own policy as indicated in **Section 3, 4, 5, 6 & 7**
- Appoint a new broker to advise me on my policy as indicated in **Section 3, 5 & 7**
- Change my debit order details as indicated in **Section 3, 6 & 7**

If the update you'd like to make to your profile is not listed here, like adding or removing a dependant or changing your benefit option, simply email the request to yoursupport@stratumbenefits.co.za.

2. CHANGE THE PRINCIPAL INSURED'S DETAILS

Changing the current Principal Insured's details to someone else's? Let us know who the current Principal Insured is.

Name Surname
 Policy Number ID/Passport

3. MAIN APPLICANT DETAILS

Please complete all fields in Section 3 to ensure your policy profile details are up to date at all times.

Title Name
 Surname
 ID/Passport Date of Birth / /
 Cellphone Alternative Contact No.
 Email Address
 Physical/Postal Address
 Postal Code

4. CONTINUATION OF COVER

If you joined as part of an employer group **before** the age of **65**, you'll be covered under the **64 or younger** premium category. If you add a dependant aged **65 or older** to your policy, you and your family will be covered under the **65+ family option**.

Select the **Gap Cover Option** you're continuing on in your private capacity:

COMPACT ³⁰⁰

Ages	Monthly Premium
64 or younger Individual _____	<input type="radio"/> R 248
64 or younger Family _____	<input type="radio"/> R 300
65 or older Individual or Family _____	<input type="radio"/> R 473

BASE

Ages	Monthly Premium
64 or younger Individual _____	<input type="radio"/> R 226
64 or younger Family _____	<input type="radio"/> R 266
65 or older Individual or Family _____	<input type="radio"/> R 439

ACCESS OPTIMISER

Ages	Monthly Premium
64 or younger Individual or Family _____	<input type="radio"/> R 150
65 or older Individual or Family _____	<input type="radio"/> R 200

ELITE

Ages	Monthly Premium
64 or younger Individual _____	<input type="radio"/> R 363
64 or younger Family _____	<input type="radio"/> R 445
65 or older Individual _____	<input type="radio"/> R 589
65 or older Family _____	<input type="radio"/> R 720

EFFECTIVE DATE OF CONTINUATION / /

5. APPOINT A NEW BROKER

If a broker is currently looking after your policy with us, we'll inform them that you've appointed a **new broker** to advise you on your Gap Cover policy.

New Brokerage New Broker

*If you add a professional fee to your monthly **Stratum Benefits** policy premium, the amount you've selected will be paid to your appointed broker on a recurring basis over and above the monthly commission amount.

*Optional Professional Fee R Product Premium R Total Monthly Premium R

Principal Insured Signature

6. CHANGE DEBIT ORDER DETAILS

By signing this section, you:

1. authorise Stratum Benefits to debit your account for the policy premium that is payable in advance, on the debit order date as selected.
2. authorise Stratum Benefits to accept this debit order authority as a payment instruction issued by the account holder.
3. accept that depending on the selected debit order date, a double debit may be incurred.
4. agree that this debit order authority will remain in force until cancelled in writing by the principal insured person, or by Stratum Benefits if premiums are not received for two consecutive months.
5. understand that this debit order authority may only be assigned to a third party if this contract is also assigned to a third party.
6. understand that if your payment date falls on a Sunday, or recognised South African public holiday, the debit order date will default to the next working day.
7. understand that cover will commence after the first premium is received.
8. accept that if the premium from a previous debit order deduction is returned, a R 25 admin fee will be added to the next premium deduction.
9. accept that your premium may be adjusted during an annual renewal or due to benefit restructuring necessitated by legislation with one month's written notice, and subject to your right of cancellation of cover, the debit order authority will extend to the adjusted premium.
10. understand that your debit order deductions will be processed through a computerised system provided by the South African Banks. Details of each debit order deduction will be displayed on your bank statement with the reference prefix "STRATUM" followed by an 8 digit number ending with "NETCASH".
11. accept that given the debit order authority granted by you, it is your responsibility to ensure that premiums are collected in order to remain covered.
12. accept that you shall not be entitled to any refund of amounts which have been deducted while this debit order authority is in force, if such amounts were legally due.
13. understand that the product premium is inclusive of VAT.
14. understand that all debit order related changes will be effective the following month if not sent in 5 working days prior to your debit order date.

Bank Account Number

Account Holder

Account Type Cheque Savings | Term Monthly Annual | Debit Order Date 1st 4th 7th 15th 20th 25th 28th Last day of the month

*Optional Professional Fee (Increments of R10) R Product Premium R Total Monthly Premium R

Account Holder Signature

7. DECLARATION ACCEPTANCE

As the principal insured, I hereby declare that all the information provided is true and correct. I accept that any non-disclosure or misrepresentation may render my policy null and void.

Principal Insured Signature

Date / /

Email yoursupport@stratumbenefits.co.za. Please enquire if you have not received feedback within 7 days from submitting your Gap Cover Profile Update Form.



Stratum Benefits (Pty) Ltd, an authorised FSP 2111, is underwritten by Constantia Insurance Company Limited, an authorised FSP 31111.
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