Terms and Conditions

01 · Definitions

Accident(al)	An external, violent, unexpected, and visible life event.
Activation Page	The web page linked in your welcome SMS where you confirm your cover, provide required identity details, and nominate your beneficiary.
Beneficiary	The person you nominate to receive the funeral benefit when you pass away.
Claim	A demand for policy benefits by a person in relation to a policy.
Commencement Date	The date your cover becomes active, being the 1st day of the calendar month following the calendar month in which your first qualifying recharge was made.
Exclusion	A loss risk event not covered under the policy.
Lapse	A month in which no cover applies because your recharge in the previous month was below the Tier 1 minimum.
Life Insurer and Intermediary	Viva Life Insurance Limited, a registered life insurer in terms of the Insurance Act 18 of 2017 and an authorised Financial Services Provider (FSP: 39697).
Policy	This contract in terms of which, exclusively as a result of a life event, policy benefits are provided.
Policyholder / Main Member	The registered Spot Connect account holder whose life is insured under this policy.
Qualifying Recharge	A recharge made to your Spot Connect prepaid number in a calendar month at or above the Tier 1 minimum threshold, which activates cover for the following calendar month. A qualifying recharge may comprise one recharge, or two or more recharges combined within the same calendar month.
Registered ID	The South African identity number under which your Spot Connect number(s) are registered.
Spot Connect Service	Your active Spot Connect prepaid mobile service, identified by your registered Spot Connect mobile number.
Tier	Your cover level (Tier 1 or Tier 2), determined each month by your qualifying recharge.

02 · Introduction and Mechanics

Spot Connect has arranged this embedded funeral cover, underwritten by Viva Life Insurance Limited, as a value-added benefit included in your Spot Connect prepaid service. There is no additional charge to you. The cost of your cover is paid by Spot Connect. No portion of your recharge or airtime money is used to pay for this policy — your qualifying recharge only determines whether your cover is active, and at which tier.

How your cover works

Your cover is conditional on your Spot Connect recharge activity each calendar month. This is not a continuous-cover policy.

A qualifying recharge in any calendar month activates your cover from the 1st of the following month. If your recharge in a calendar month falls below the Tier 1 minimum threshold, no cover applies in the following month. Cover reinstates automatically — a qualifying recharge in any subsequent calendar month restores your cover from the 1st of the month that follows.

Your applicable cover tier and benefit amount are determined by the level of your qualifying recharge in each calendar month. Tier details are set out in Section 3.

Recharge activity is assessed on a calendar-month basis, from the first to the last day of each month. Cover activated by a qualifying recharge takes effect from the 1st of the following calendar month.

General conditions

This policy covers an individual life only. Only the registered account holder of the qualifying Spot Connect number is insured under this policy.

You may hold only one Spot Insure Embedded Funeral Cover policy at a time. Your policy is linked to your South African ID: qualifying recharges across all Spot Connect numbers registered to your ID count together toward your cover.

This document, together with the SMS confirmations containing your policy number and cover tier, constitutes the entire agreement between you and Viva Life Insurance Limited.

Activating your cover record. When your cover starts, we will SMS you a link to an activation page. On this page you confirm acceptance of the cover, provide the identity details we are required by law to collect, and nominate your beneficiary. Your cover is in force from your Commencement Date even if you have not yet completed activation — but please complete it promptly, so that your beneficiary is on record and a claim can be paid without delay.

03 · Benefits

This policy provides a lump-sum funeral benefit, payable to your nominated beneficiary or your estate, in the event of your death.

Recharge-based benefit tiers

Your benefit amount is determined by your Spot Connect recharge activity. Two tiers apply:

Cover tier	Minimum qualifying monthly recharge	Funeral benefit
Tier 1	R100	R5,000
Tier 2	R200	R10,000

A qualifying recharge in any calendar month activates cover for the following month, from the 1st. For example, combined recharges of R100 or more across the month of June give you Tier 1 cover from 1 July; combined recharges of R200 or more across the month of June give you Tier 2 cover from 1 July.

Your cover tier is determined by your total qualifying recharge in each calendar month. Tier upgrades and downgrades take effect automatically from the 1st of the following month. We confirm your cover tier by SMS when your policy is issued, and again whenever your tier changes.

If your recharge history includes months at different tiers, the benefit paid is the cover amount in force in the month in which the death occurs.

Payment of benefit

The benefit will be paid to your nominated beneficiary. If you have not nominated a beneficiary, or if your nominated beneficiary is deceased or cannot be located at the time of the claim, Viva Life will pay the benefit to your deceased estate.

04 · Waiting Periods

Once your cover is active, the following waiting periods apply:

Cover type	Waiting period	Effect
Natural causes	Immediate	Death due to natural causes is covered from the first active month of cover.
Suicide	12 active months from Commencement Date	No benefit is payable for death by suicide within 12 months of the Commencement Date.
Accidental death	Immediate	Accidental death is covered from the first active month of cover. A claim qualifies under the accidental death benefit where the policyholder passes away within 90 days of the Accident that caused the injury.

05 · Lapse, Reinstatement and Termination

This is a transactional product. Your cover is conditional on your monthly recharge activity. There is no fixed premium and there are no arrears.

Lapse

Your cover lapses automatically for any calendar month in which your qualifying recharge in the preceding month falls below the Tier 1 minimum threshold. No notice is required — the lapse takes effect from the 1st of the affected month.

A lapsed month means no benefit is payable for a claim event occurring in that month, regardless of the cause.

Reinstatement

A lapsed policy reinstates automatically. A qualifying recharge in any subsequent calendar month restores your cover from the 1st of the month that follows.

Reinstatement does not restart your waiting periods. Your waiting period status continues from its prior position. See Section 4 for the waiting period mechanic.

Termination

Your Embedded Funeral Cover policy will end permanently if any one of the following events occurs:

1. You cancel the policy.
2. Your Spot Connect prepaid account is closed, cancelled or deregistered — this includes if your relationship with Spot Connect ends for any reason.
3. You pass away and the claim is paid.

A terminated policy cannot be reinstated. To obtain cover after termination, you would need to acquire a new Spot Connect prepaid number and qualify under the recharge mechanic from the start.

06 · Policy Limitations

Age	You must be 18 to 65 years old on the date of your next birthday when your cover starts. Once your cover has started, it does not end when you get older — it continues for as long as you keep qualifying through your recharges.
Residency	You must be a South African citizen or permanent resident with a valid SA Identity Document or Smart Card. Cover only applies to death events within the borders of South Africa, or where you are residing outside South Africa for less than 6 months.
Non-Transferable	This policy has no surrender or cash value. It may not be ceded or transferred to a third party as security for a debt.
Currency	All payouts will be in South African Rand (ZAR) into a South African bank account.

07 · How to Claim

When the policyholder passes away, your nominated beneficiary must report the claim to Spot Insure. Claims are assessed and paid by Viva Life Insurance Limited, the underwriter of this policy.

7.1 Notify us

Claims must be reported within 90 days of the policyholder's death. To report a claim, contact Viva Life Insurance Limited:

- Email: claims@spotinsure.co.za
- Phone: 086 100 8482

7.2 Submit documents

All required documentation must be submitted within 180 days (6 months) of the policyholder's death. If documentation is not received within this period, the claim may be declined.

Required documents:

- Official Spot Insure claim form

- Certified copy of the policyholder's ID and Death Certificate
- Certified copy of the Notification of Death (DHA-1663)
- Certified copy of the beneficiary's ID and bank statement

7.3 Assessment and payment

Once all required documents have been received, Viva Life will assess your claim and make a decision within 2 business days to either pay or reject your claim. An approved benefit is paid by EFT into the nominated beneficiary's South African bank account.

Viva Life is registered as an accountable institution in South Africa under the Financial Intelligence Centre Act (FICA). By law, we must follow all South African and international rules to prevent financial crimes, money laundering, and terrorism financing. As a result of these legal duties, we must verify the identity of the person receiving the policy benefits (the Beneficiary) and check their details against official global watchlists before we can pay out any claim. We will require the Beneficiary's full legal names, date of birth and South African identity or passport number. If a Beneficiary's identity is on an official watchlist, we are legally required to pause the payout to investigate the match. We cannot pay any money to individuals, groups, or countries that are legally banned or sanctioned. If a Beneficiary is confirmed on a watchlist, the funds will be frozen, and Viva Life must report the matter directly to the Financial Intelligence Centre (FIC).

7.4 If your claim is declined

If a claim is declined, the beneficiary has the right to request an internal review by Viva Life within 90 days of the decision. If the matter remains unresolved, the beneficiary may escalate to the National Financial Ombudsman. Full NFO contact details are set out in Section 7. A disputed claim must be finally resolved within 14 business days.

7.5 Misrepresentation and fraud

If a claim involves fraud, misrepresentation, or materially false information, cover will be cancelled with immediate effect and no benefit will be paid.

8 · Exclusions

No benefits will be paid if death is directly or indirectly caused by or attributable to:

- Suicide within 12 months from the Commencement Date.
- Negligence, recklessness, intentional exposure to danger, or involvement in illegal acts.
- Invasion, war, martial law, terrorist activity, riot, or civil commotion.
- Participation in hazardous pursuits (for example rock climbing, cave diving, motorised racing, or aviation other than as a passenger).

- Radioactivity or nuclear explosion.
- Driving while under the influence of drugs with a narcotic effect, or where the alcohol concentration in your blood exceeds the legal limit.

STATUTORY NOTICE

IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS IN TERMS OF THE LONG-TERM INSURANCE ACT, THE POLICYHOLDER PROTECTION RULES (LONG-TERM INSURANCE), 2017 AS AMENDED AND THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT.

As a life Insured, or prospective Insured, you have the right to the following information:

Financial Advisory & Intermediary Services Act No. 37 2002 "FAIS Act"
The FAIS Act requires compliance by Product Suppliers (Insurers) and Financial Services Providers (Intermediaries or Brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial service industry.

This Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider/your Intermediary that you are entitled to together with information about the Ombudsman and the Authority. If you require any further assistance, please contact your Intermediary on the appropriate numbers provided below for your query.

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (INTERMEDIARY & ADMINISTRATOR)	
Name	Viva Life Insurance Limited
Company Registration Number	2008/014840/06
FSP Number	39697
Postal Address	PostNet Suite 33, Private Bag X75, Bryanston, 2012
Physical Address	7 Kikuyu Road, Sunninghill, Sandton, 2157
Tel Number	086 100 8482
Email	support@spotinsure.co.za
Website	www.vivalife.co.za
Legal status of your financial services provider	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and intermediary services in respect of Category 1, Subcategories 1.1, 1.3, 1.20, 1.21, 2.22 relating to life insurance products. All representatives have been mandated by us in terms of section 13 (1) (b) of FAIS. We accept liability for all financial advice and/or intermediary services provided by our representatives within the scope of their mandate.
Whether services are rendered under supervision	The names of our representatives are available upon request, some of whom are under supervision. We have policies and procedures to ensure that they remain fit and proper.
Whether more than 10% of Insurer's shares are held and whether more than 30% of total remuneration was received from the Insurer in the preceding year/last 12 months	Viva Life is the Insurer and Intermediary.
Whether professional indemnity insurance and fidelity guarantee is held	Viva Life has Professional Indemnity cover.
Conflicts of Interest	Viva Life is the Insurer and Intermediary.
Details of financial services provider's complaints procedure	Complaints Department Tel: 086 100 8482
	Email: complaints@spotinsure.co.za
Details of the claims department	Tel: 086 100 8482 or Email: claims@spotinsure.co.za
Details of financial services provider's compliance arrangements	Harry Pretorius of Cyclopedic Consulting Services (Pty) Ltd
	Tel: 086 245 4931
	Email: info@cyclopedic.co.za
Rand amount of fees, commissions etc. payable	Viva Life is the Insurer and Intermediary. The fees are detailed in your schedule of insurance.

Contractual arrangements with product suppliers including any restrictions or conditions	Viva Life is the Insurer and Intermediary.
2. ABOUT THE INSURANCE PRODUCT SUPPLIER	
Name	Viva Life Insurance Limited
Company Registration Number	2008/014840/06
FSP Number	39697
Postal Address	PostNet Suite 33, Private Bag X75, Bryanston, 2012
Physical Address	7 Kikuyu Road, Sunninghill, Sandton, 2157
Tel Number	Tel: 086 100 8482
Website	www.vivalife.co.za
E-mail address	support@spotinsure.co.za
Details of the compliance department	Harry Pretorius of Cyclopedic Consulting Services (Pty) Ltd
	Tel: 086 100 8482
	Email: info@cyclopedic.co.za
Details of claims department	Tel: 086 100 8482
	Email: claims@spotinsure.co.za
3. ABOUT THE AIRTIME SERVICE PROVIDER	
Name	Spot Money SA (Pty) Ltd
Company Registration Number	2005/016196/07
Physical Address	The Centenary Building, 30 Meridian Drive, Umhlanga New Town, 4319
Tel Number	0861 010 003
E-mail address	talktous@spot.co.za
Website	www.spot.co.za
4. ABOUT THE SERVICE	
The Product Policy If the policy was sold to you by the Intermediary's telemarketer, the same details as those of the Intermediary are applicable. Recordings of the telephone discussion with the telemarketer can be made available upon your request.	
5. PARTICULARS OF FAIS OMBUD	
Name	The FAIS Ombud
Postal address	PO Box 41, Menlyn Park, 0063
Physical Address	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
Tel Number	086 066 3274
Email	info@faisombud.co.za
Website	www.faisombud.co.za
6. PARTICULARS OF NATIONAL FINANCIAL OMBUD	
Name	National Financial Ombud Scheme
Physical Address	110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, Cape Town, 7708
Tel Number	0860 800 900
WhatsApp	076 574 8005
Email	info@nfosa.co.za
Website	www.nfosa.co.za
7. PARTICULARS OF THE AUTHORITY	
Name	The Financial Sector Conduct Authority
Postal address	PO Box 35655, Menlo Park, 0102
Physical Address	Riverwalk Office Park, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081
Tel Number	012 428 8000/ 0800 203 722
Fax Number	012 346 6941
Website	www.fsca.co.za
8. PARTICULARS OF THE INFORMAITON REGULATOR	
Name	The Information Regulator
Postal address	PO Box 31533, Braamfontein, Johannesburg, 2017
Tel Number	010 023 5200
Email	enquiries@inforegulator.org.za
9. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS	

Procedures for the submission of claims and complaints are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact your Intermediary/Administrator. All complaints must be reduced to writing and generally, you are required to advise your Intermediary/Administrator within a prescribed number of days of the event, provide written details of the event, provide proof in support of the claim, and provide any other details that may be required by the Intermediary/Administrator. Should you remain dissatisfied with the assistance provided, then you may contact the National Financial Ombud Scheme. In addition, the addresses of both the Authority and the FAIS Ombud are provided in this Disclosure Notice and your policy should your complaint still not be satisfactorily resolved.

10. NAME, CLASS OR TYPE OF POLICY

Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, deductibles or any other information, please contact your Intermediary/Administrator for assistance on 086 100 8482.

11. EXTENT AND NATURE OF PREMIUM OBLIGATIONS

Your policy documents reflect the premiums payable, the due date of payment and the frequency of payment (e.g., monthly, or annually). All premiums are inclusive of Value Added Tax at the prescribed rate.

12. CONSEQUENCES OF NON-PAYMENT OF PREMIUMS

The due date for the payment is reflected on your policy schedule, renewal notice or premium advice as the case may be. Your payment should be made on or before the due date reflected to avoid the lapsing of the policy.

13. OTHER MATTERS OF IMPORTANCE

(a) You must be informed of any material changes to the information referred to in paragraphs 1, 2, 3, 4, 5, 6, 7 and 8.
(b) You must be informed in writing, on 31 days' notice of any material changes to your policy wording.
(c) If any complaint to the Intermediary, Insurer or Administrator is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
(d) Polygraph or similar tests are not obligatory, and claims may not be rejected solely on the basis of a failure of such a test.
(e) If your premium is paid by debit order, the debit order must be in favour of either the Intermediary or the Product Supplier (Insurer) and may not be transferred without your approval.
(f) The Product Supplier (Insurer) must give you 31 days' notice in writing of its intention to cancel your debit order.
(g) The Product Supplier (Insurer) must give reasons in writing for the rejection of any claim submitted by you.
(h) The Product Supplier (Insurer) must give you 31 days' written notice of its intention to cancel your policy.
(i) You are entitled to a copy of your policy free of charge.

14. WARNING

(a) Complete all forms in ink.
(b) Keep all documents you receive.
(c) Make notes as to what is said to you.
(d) Ask for a letter of representation from your advisor.
(e) Do not be pressured into buying a product.
(f) Failure to provide correct or fully relevant information may influence an Insurer on any claims arising from your contract.
(g) Do not sign any blank or partially completed application forms.

15. SHARING INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to preventing fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.
The sharing of information includes but is not limited to information sharing via the Information Data Sharing System operated by Trans Union ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.
You also similarly give consent to the sharing of information regarding past insurance policies and claims that you have made. You also acknowledge that information provided by yourself, or your representative, may be verified against any legally recognized sources or databases. By insuring or renewing your insurance you hereby not only consent to such information sharing but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.
In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other Insurers participating in the Information Data Sharing System.

16. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, recognize, accept, or act on any such waiver by a client. Any such waiver is null and void.