

AN EXCERPT FROM THE OAC BURIAL SOCIETY RULES

(as amended on 24 August 2016)

- Rule 2.10** “CHILD” shall, in relation to a Member or Member’s Spouse as defined in Rule 2.27, mean a child of a Member or a child of a Member’s Spouse, and shall include a still-born child or a legally adopted child of a Member or Member’s Spouse, but shall not include a grandchild or a godchild unless such grandchild or godchild shall have been legally adopted by a Member provided that such Child or legally adopted Child is under 21 years of age and unmarried and not a parent and not financially self supporting or in receipt of a regular or fixed income, including state or other grants, and wholly dependent on the Member for a livelihood and provided further that the Executive Committee, regarding the above provisos, may call upon a Member to provide evidence satisfactory to it.
- Rule 2.11** “CHILD-DISABLED” shall mean a child, as contemplated in Rule 2.10, who is physically and/or mentally handicapped, in respect of whom a Member may, regardless of the age of such Child, apply to the Executive Committee for recognition of such Child as an Eligible Dependant;
- Rule 2.12** “CHILD - MAJOR” shall mean a child, as contemplated in Rule 2.10, whose age exceeds the age limit as defined in Rule 2.10, and who is a full-time student registered at a recognised primary, secondary or tertiary institution, in respect of whom a Member may apply to the Executive Committee for recognition as an Eligible Dependant provided that the written approval by the Executive Committee for recognition of such Child as an Eligible Dependant, if granted, shall be valid for a period not exceeding 12 months: Provided further that the Member may, on or before the termination of the 12 month period referred to hereinbefore, re-apply for recognition of such Child as an Eligible Dependant for a further period, subject to the provisions of this Rule, and only apply to a Child who is under 26 years of age and any approval granted in terms of this Rule shall automatically terminate on the day such Child attains the age of 26 years or ceases to be a student as defined above.
- Rule 2.17** “ELIGIBLE DEPENDANT” shall, in relation to any Member, mean the SPOUSE, as defined in Rule 2.27; and a CHILD as defined in Rule 2.10, Rule 2.11 and Rule 2.12, provided that such Eligible Dependant shall be a Member of the Church; and if such Eligible Dependant no longer satisfies the provisions of Rule 2.21, his status as an Eligible Dependant in relation to a Member shall be terminated.
- Rule 2.20** “MEMBER” shall mean any person admitted to membership of the Burial Society in terms of the Rules who has not ceased to be a Member under the provisions of the Rules and any Member of the OAC BURIAL FUND whose membership was transferred to an Affiliated Society in terms of the provisions of Rule 29, provided that such Member shall at all times be a Member of the Church and such Member’s membership of the Burial Society shall be terminated if he no longer satisfies the provisions of Rule 2.21.
- Rule 2.21** “MEMBER OF THE CHURCH” denotes a person who is a Member of the Church in terms of the provisions of the Constitution of the Church and who participates in the activities, acts of worship and sacraments of the Church as stipulated in the

Domestic Rules of the Church provided that a Member of the Church who fails to be involved in the manner described above on account of his permanent disability, hospitalisation or other temporary disability/condition of health or absence from the country for a period not exceeding 12 months shall be regarded as a participating MEMBER OF THE CHURCH if the Overseer submits a report to the Executive Committee in respect of each such case, stating that he has investigated the matter and is satisfied that the Member concerned complies with the provisions of this Rule **and** a person who has been taken up/baptised as a Member of the Church but has not yet been sealed and therefore does not fully comply with the provisions of the Constitution of the Church regarding Membership, shall for the purpose of the Rules be regarded as a Member of the Church for a period not exceeding 12 (twelve) months, which period may be extended by the Executive Committee of an Affiliated Society to 18 (eighteen) months upon receipt of an acceptable motivation by the Overseer of the congregation where the Member serves, stating that he has investigated the matter and is satisfied that the Member concerned shall be sealed before expiry of the extended period in order to comply with the provisions of the Constitution of the Church regarding Membership of the Church.

Rule 2.27 “SPOUSE” shall mean the husband or wife to whom a Member is married, provided that the marriage was solemnised in terms of the Marriage Act (no 25 of 1961) or registered in terms of the Recognition of Customary Marriages Act (no 120 of 1998), and the Spouse, registered as an Eligible Dependant, may only be substituted by another Spouse upon the death of the Spouse or on presentation by the Member of evidence satisfactory to the Executive Committee that the marriage had been legally dissolved and a subsequent marriage was registered in terms of the provisions of the Acts referred to in Rule 2.27 and the Executive Committee may, in its absolute discretion, call upon the Member to provide evidence satisfactory to it, together with such other information as it may reasonably require.

Rule 15 Admission to Membership of the Society shall, subject to the provisions of the Rules and with effect from 1 January 2005, be exclusively open to a Member of the Church who, on the date of application for membership of the Society, has not reached the age of 55 years. This provision also applies to the dependants of such Member. An eligible dependant who has not yet reached the age of 55 years may be admitted to Membership of the Society even if the applicant does not personally qualify under the provisions of this rule. **Application for membership:**

- Each application for membership shall be made in writing on the form and in the manner prescribed by the Board and shall, subject to the provisions of Rule 15;
 - in the case of a first application, be accompanied by an application fee equal to one contribution as defined in terms of Rule 19;
 - in the case of re-admission where Membership of the Society had been terminated in terms of the provisions of Rules 18 and 20, be accompanied, with effect from 1 January 2005, by an application fee equal to 12 (twelve) times the value of a contribution as defined in terms of Rule 19;

- Each Member shall be given a duplicate copy of his application to membership of the Society which shall, subject to the provisions of Rule 15, be proof of membership. Application for membership shall not automatically confer any right to a benefit unless contributions have been paid in terms of the Rules;
- Each applicant shall, in respect of himself and his Eligible Dependants, furnish satisfactory evidence of age, together with such other information as the Executive Committee may reasonably require;
- The Executive Committee in its absolute discretion may decline admission to membership or to pay a benefit in respect of any person for whom there was a material non-disclosure (of which the Executive Committee shall be the sole judge) of any information requested by the Executive Committee for the purpose of assessing such person's application for admission to the Society;
- A Member and any of his Eligible Dependants shall not be eligible for any benefit in terms of the Rules for a period of 3 (three) contribution months commencing on the Admission Date of such Member, provided that the provision of this paragraph shall not apply where the Member has been admitted to membership within 90 days of ceasing to be an Eligible Dependant of another Member of the Society; or the Member has been transferred to the Society in terms of Rule 29.

Rule 16 A Member shall notify the Executive Committee without delay of any change of address. The Society shall not be held liable if a Member's rights are prejudiced or forfeited as a result of neglect to comply with this requirement. Any Member whose conjugal status changes subsequent to his date of admission to membership of the Society, shall notify the Executive Committee of his altered conjugal status within 30 days of such change. A Member shall notify the Executive Committee within 30 days of the birth or adoption of a Child.

Rule 18 A Member may resign from the Society by notifying the Executive Committee in writing of his intention to do so. The Member's resignation shall take effect from and benefits shall cease on the first day of the month following the date on which notification of his resignation reaches the Executive Committee. If a Member ceases to be a Member of the Church, his membership of the Society shall automatically be terminated from the date on which he ceased to be a Member of the Church, upon which date any benefits in terms of the Rules shall also cease. The Executive Committee shall have the right to cancel the Society membership of any Member or invalidate the eligibility of any eligible dependant of a Member if, at any time, the Executive Committee becomes aware of the fact that such Member and/or any of his eligible dependant(s) no longer comply with the provisions of Rule 2.21 and such cancellation/invalidation shall be effective from the date of a written notice given by the Executive Committee to the Member, informing him of the said cancellation/invalidation. A Member shall not be entitled to any refund of money which had become due and payable to the Society on termination of his membership whether by resignation, death or any other circumstances including that provided for in Rule 18.

Rule 19 Every Member shall make an approved contribution per Contribution Month. *Any changes to it will be communicated to members through the normal congregational channels*). The first contribution shall be paid on or before the Admission Date and each subsequent contribution shall be paid on or before the first Sunday of each and every month thereafter during the lifetime of the Member. In the event of the termination of membership in terms of the provisions of the Rules, the Member shall then forfeit all contributions made. Contributions (and the application fee) must be paid to the official treasurer of the Affiliated Society as appointed for each Congregation. The treasurer is only permitted to receive contribution payments directly before or directly after church services/activities on Sunday mornings, Sunday evenings and Wednesday evenings and at the official place of gathering of the Congregation where church services are held. A Congregational Treasurer may not receive contribution payments in respect of Members who do not comply with the provisions of Rule 2.21. Upon the death of a married Member, contributions in terms of the Rules shall thereafter continue to be paid on behalf of his Eligible Dependants by the surviving Spouse, failing which all benefits arising from membership in terms of the Rules shall automatically cease. Upon the death of a Member who was not married at the date of his/her death or in the event of the simultaneous death of the Member and his/her Spouse, all Eligible Dependants of such Member shall, subject to the provisions of the Rules, continue to be covered for their full benefit in terms of the Rules and no further contributions shall be paid in respect of them: Provided that such Eligible Dependants continue to satisfy the requirements of the definition of Eligible Dependant (as per Rule 2.17).

Rule 20 If the contributions payable are more than 2 Contribution Months in arrears, any claim to a benefit in terms of the Rules shall be forfeited in respect of the Member and/or any of his Eligible Dependants, provided that the date for payment of the arrear contributions includes the first Sunday of the Contribution Month following the second arrear Contribution Month. If the contributions payable are more than 6 Contribution Months in arrears, membership of the Society shall automatically terminate, provided that the date for payment of the arrear contributions includes the first Sunday of the Contribution Month following the sixth arrear Contribution Month. The liability of a Member to the Society shall be limited to the amount of his unpaid contributions. In the event of any Member ceasing to be a Member, any amount still owing by such Member in respect of himself or his Eligible Dependants shall be a debt due to the Society and recoverable by it.

Rule 23 Benefits shall, subject to the provisions of the Rules, be paid by the Affiliated Society on the death of any Member of that Affiliated Society or any of his Eligible Dependants in accordance with the schedule contained in the annexure to the Rules, and forming part of the Rules, provided that the funeral of such Member or his Eligible Dependant shall be conducted in the Church and that an ordained officer of the Church officiates at such funeral. In the event of the funeral not being conducted in the Church, either because an ordained officer of the Church was not acceptable to the deceased's family or for any other reason, then no refund of any contributions paid by the Member shall be made nor shall any part of the funeral benefit be paid to the family in cash, or otherwise. Any person requiring benefits to be paid by the Affiliated Society on behalf of a Member or of his Eligible Dependant

must first report such death to the registered office of the Affiliated Society and furnish the office with a Death Certificate (original or certified copy) and valid membership according to the provisions of Rules 19 and 20. The consent of the registered office of the Affiliated Society for the execution of the funeral must be obtained by the undertaker. In the event of any funeral arrangements being made or executed without the consent of the Executive Committee, the Society shall not be liable for payment of any expense so incurred. Any fees, expenses or charges of an undertaker, in excess of the benefits provided by the Society in terms of the Rules, shall be paid directly to the undertaker by the Member, his Eligible Dependant, next of kin, or any other person who incurred such fee, expense or charge and shall not be paid by the Society. Undertaking and funeral services shall be rendered to a Member or his Eligible Dependant by an undertaker under contract or as appointed by the Board or Executive Committee and payment of the cost of the undertaking and funeral services (as a benefit to the Member or his Eligible Dependant in terms of the provisions of the Rules) shall be made directly to the undertaker thus contracted, on presentation by the undertaker of an invoice, including supporting documents, for such services, provided that, with due regard to the provisions of Section 19 of the Friendly Societies Act, the Board or Executive Committee shall not have any discretionary powers in respect of any Dependant of age 14 years or younger. No cash payments shall be made in lieu of benefits as contemplated in this Rule.

Rule 29 If Members move house across the geographical boundaries assigned to AFFILIATED SOCIETIES (which conform to the boundaries of Districts of the Church), membership of those Members shall be transferred from the current AFFILIATED SOCIETY (Transferring Society) to the new AFFILIATED SOCIETY (Destination Society), provided that the onus rests with the Member to notify both Affiliated Societies involved **and** that the Destination Society shall accept as Member only those Members whose membership is valid **and** that the Transferring Society shall pay to the Destination Society all contributions paid in advance by the Member beyond the date of transfer of membership, provided that if a Member whose contributions had been paid in advance passes away without having complied with the provisions of Rule 29, then the Affiliated Society where the Member's membership is registered at the date of demise shall be responsible for the cost of benefits, provided that the claim complies in all respects to the provisions of the Rules.

The benefits which the OAC Burial Society may pay in terms of its Rules are determined by the Short Term and the Long-Term Insurance Acts and it is published in the Government Gazette by the responsible Minister. Members are kindly requested to make use of undertakers who will offer the best service within the benefit limit. Please ask the Responsible Officer for assistance and guidance in this regard.

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