



# Universal Education Protector (UEP)

**Children's education represents a significant portion of most families' monthly expenses.**

**The Universal Education Protector (UEP) insurance assists with the education expenses the employee was responsible for at their death, and would have become responsible for in the future, for all the deceased employee's eligible children.**

## What is UEP?



The UEP is not intended as a bursary. Benefits must be claimed annually in respect of each eligible child, to cover the education expenses for their:

- ① school education, or
- ① tertiary education for a first undergraduate degree, or NQF recognised tertiary level first diploma or certificate.

Should there be any discrepancies between this document and the employer policy, the policy's terms and conditions will prevail.

## When will Sanlam stop benefit payments?

UEP benefits in respect of an eligible child remain payable until the earlier of:

- ① the successful completion of their course for a first undergraduate degree, or an NQF recognised tertiary level first diploma or certificate at an education institution;
- ① the end of the academic year in which they turn 23;
- ① their death; or
- ① their education being interrupted, except for one gap year allowed after completing their high school education.

## One-stop service

Sanlam relies on the surviving parent or legal guardian to provide the relevant information on an annual basis in order to continue paying the education fees.

For any related **queries or to submit a UEP claim**, parents/guardians have direct access to Sanlam Trust by:

- ① contacting their call centre on the toll-free number 0800 212 382, or sending an e-mail to [UEPtuitionfees@sanlam.co.za](mailto:UEPtuitionfees@sanlam.co.za);
- ① visiting Sanlam's Fiduciary Services at any Sanlam office or Client Walk-in centre countrywide – the facility to fax, e-mail or to call Sanlam Trust directly when wanting to submit a UEP claim or supporting documents are provided.



## Eligible children

UEP benefits can only be claimed for eligible children, identified at the time of the employee's death, who were unmarried and not yet 24 years old.

Based on the information provided (via the employer) at the time of the employee's death, Sanlam creates a claim record for each eligible child identified.

**\* For eligible children who are not yet of school going age, a claim record is also created at the time of the employee's death. As soon as the child is enrolled at a school, the necessary documentation can be submitted by the surviving parent or guardian.**

### How will eligible children that are not of school going age at the time of the employee's death be treated?

For children who are too young for schooling at the time of death:

- ④ The child's education will be deemed to commence at the academic year preceding Grade 1 (i.e. Grade O/R).
- ④ The type of school education (e.g. public/private, urban/rural, or fee-paying/no-fees/fee-exempt) will be considered based on:
  - the deceased employee's intention when he/she was still alive, based on proof of application or enrolment; or
  - any sibling already enrolled at, or attending, a specific type of school.

Should the surviving parent or legal guardian apply their own discretion to change the type of school, the benefit payments may be limited to those applicable at the previous school.

- ④ For a child that has not yet attended school at the time of the employee's death, a claim to attend a private institution will only be considered if:
  - at the time of death, the child was already enrolled at a private school; or
  - the child has a sibling that attended, or is attending a private school.

**\* Each year, education fees must be claimed against each qualifying child's record.**



## Education institutions

Educational institutions include:



All recognised & registered South African schools (in terms of the applicable legislation):

- Public or Private schools;
- Special Needs schools; and
- Online Home-schooling platforms.



All South African universities or universities of technology (technikons) or any institutions of higher learning in respect of any National Qualification Framework (NQF) recognised tertiary level Certificate or Diploma, as well as foreign universities on the Sanlam approved list of foreign universities.

## Approved list of foreign universities

Only the following international universities are included, if the child gains enrolment at an approved university on the list, which may be altered from time to time:

### UK

- ④ Cambridge University (UK), and
- ④ Oxford University (UK)

### USA

- ④ Brown University (USA),
- ④ California Institute of Technology (USA),
- ④ Columbia University (USA),
- ④ Cornell University (USA),
- ④ Dartmouth College (USA),
- ④ Duke University (USA),
- ④ Harvard University (USA),
- ④ John Hopkins University (USA),
- ④ Massachusetts Institute of Technology (USA),
- ④ Northwestern University (USA),
- ④ Princeton University (USA),
- ④ Rice University (USA),
- ④ Stanford University (USA),
- ④ University of Chicago (USA),
- ④ University of Pennsylvania (USA),
- ④ Washington University in St Louis (USA),
- ④ Yale University (USA).

## Maximum years of education

The child's years of education that qualify for UEP benefit payments are limited to the following maximum benefit periods:

Pre-school (Grade 0/R)	1 year
Primary school (Grades 1 to 7)	7 years
High/Secondary school (Grades 8 to 12)	5 years
Tertiary education	Duration of a first: <ul style="list-style-type: none"> <li>• undergraduate degree; or</li> <li>• NQF recognised tertiary level diploma or certificate, granted by an education institution</li> </ul>

## Special Needs education

A "special needs child" is defined as a child living with a disability and is attending an education institution catering for children who are mentally or physically disabled.

Benefits for special needs education can be claimed until the end of the year in which the child turns 23, i.e. will not be limited to the maximum benefit periods specified above.

## Home-schooling

Online home-schooling platforms will include:

- ④ Institutions registered with the South African Comprehensive Assessment Institute (Sacai); and
- ④ Institutions that provide the CAPS (public schooling) or IEB (private schooling) curriculums, or an international qualification (GED - Grade 12 certificate equivalent).

SAT and ACT exams are limited to one attempt, and the duration for obtaining the GED and SAT will fall within the maximum number of years covered for high school education (5 years).



## Changing education institutions

### FAQ's regarding a child's school education:

#### Will a claim be considered if a child changes from a no-fees school to fee-paying school?

A claim will be considered if an eligible child living in a rural community (for example) changes from a no-fees (or fee-exempt) school to a fee-paying public school, in the following circumstances (only):

- within 12 months of the employee's death;
- when progressing from Pre-primary school (Grade 0/R) to Primary school (Grade 1); or
- when progressing from Primary school (Grade 7) to High school (Grade 8).

The tuition fees payable are however limited, i.e. a reduced amount may be payable towards the new institution (i.e. public school) and the balance will be for the surviving parent's or guardian's own expense.

If an eligible child changes education institution at any other time, the provisions below will apply, i.e. tuition fees payable will be limited to the tuition fees that would have been payable had the child remained at the previous education institution.

#### Will a claim be considered if a child changes schools and the fees increase?

Fees in respect of tuition will be paid in accordance with the school fees paid whilst the employee was alive.

If a child was attending a public/mainstream school at the time of the employee's death, fees in respect of a private school will not be considered, unless:

- The child was enrolled at, or placed on a waiting list for a private school whilst the employee was still alive; or
- It's in line with the fees of the school the child attended whilst the employee was alive.

If a child changes between education institutions, including changes to online home-schooling, following the employee's death:

- Only fees in line with that of the previous institution will be considered, i.e. a reduced amount may be payable towards the new institution and the balance will be for the surviving parent's or guardian's own expense;
- If a child moves from a rural to an urban school, a public to a private school, or from public/private schooling to online home-schooling, then the fees in respect of a new urban/private school or online home-schooling will only be covered in line with the fees of the previous rural/public school or public/private school that the child attended whilst the employee was alive; and
- If a child progresses from primary school to high/secondary school, the tuition fees in respect of all years of their high school education will be limited to a 50% increase on the fees for the last year of primary school (i.e. Gr. 7).

- If a child changes between education institutions before or after one or more UEP benefits have been claimed, including changes to online home-schooling, Sanlam may limit the benefit payments after the change to the same amount that was payable at the institution the child was attending before the change.

#### Fee limitations will apply to changes from one education institution to another, including changes to online home-schooling.

### Repeating a year

Tuition fees and allowances in respect of a particular grade of school education will remain payable irrespective of whether the eligible child failed or passed the previous academic year of school education.

Benefits can therefore be claimed to repeat a school year (excluding tertiary studies), but the benefit payments will be limited to the maximum benefit period for the applicable level of education (e.g. maximum of 5 years to complete high school). This means that, in the event that the maximum number of years for the level of school education has been reached, no further benefits will be paid until the child progresses to the next level of school education (i.e. Pre-primary to Primary school, or Primary to High/Secondary school).

This rule does however not apply to *special needs children* who may claim for repeat years until the end of the year in which they turn 23.

### FAQ's regarding tertiary studies:

#### Is a gap year allowed?

Yes, an eligible child will be allowed to take one gap year between the completion of their high school education (Grade 12) and the start of their tertiary education. No UEP benefits will be payable during the gap year.

#### Are Bridging Courses covered?

No, the UEP does not make provision for a child to do a bridging course.



## ? Can a claim for studies through UNISA be accommodated?

Yes, all registered South African universities or universities of technology (technikons) or any institutions of higher learning in respect of any National Qualification Framework (NQF) recognised tertiary level Certificate or Diploma, are covered.

## ? If a child changes their course of tertiary education, will the new course fees be covered?

Yes, eligible children will be allowed to change their course of study for a first undergraduate degree, or NQF recognised tertiary level first diploma or certificate, provided that:

- The tuition fees paid will be limited to the fees that would have become payable for the remaining duration of the original degree, diploma or certificate; and
- The benefit period will be limited to the remaining term of the original degree, diploma, or certificate.

## ? If the child is younger than 23 years of age, is a post-graduate degree covered?

No, the benefit ceases at the child's successful completion of a first undergraduate degree, or NQF recognised tertiary level first diploma or certificate, granted by an education institution.

## ? Will a claim be considered for a child that was accepted to an international university?

Only foreign universities on the Sanlam approved list are included, should a child gain enrolment at the university. If a child intends to study at an international university, please contact Sanlam to confirm whether the particular university is on the list.

The list of approved foreign universities may be altered by Sanlam from time to time.

## Repeating a year

No benefits will be paid in respect of an eligible child to repeat a year of tertiary education. Benefit payments will resume once the child passes the relevant year of tertiary education.

A child will be deemed to have failed a year of tertiary education, if two-thirds (2/3) or more of their subjects were failed, or if the child failed the year according to the policies of the tertiary education institution.

Benefits will remain payable in respect of subjects that have to be repeated or subjects taken in the place of subjects which have been failed, provided the child passed the preceding year of tertiary education.





## The education fees that can be claimed per year

Benefits are paid only in respect of any outstanding tuition fees that has become payable after the death of the employee. Therefore, if a surviving parent or guardian has already made payment of tuition fees (as levied by an education institution), the UEP will only cover any outstanding tuition fees incurred after the employee's death (i.e. no refunds are made to the surviving parent or guardian).

In the event of the eligible child moving or immigrating to a foreign country, benefit payments will be based on education fees applicable to South African education institutions and not according to fees applicable to education in the new country of residence.

**\* Please arrange with the education institution for the timeously provision of necessary documentation to ensure continued payment.**

**The following benefits can be claimed for each academic year, as and when costs are incurred:**

### ① Minimum allowance benefit

An eligible child qualifies for a minimum allowance benefit for each year of the child's school education, in addition to any tuition fees payable (if any).

The allowance benefit:

- becomes payable in the year the employee dies;
- can be claimed even if the eligible child attends a no-fees or fee-exempt school;
- may be utilised for any school-related expenses, e.g. prescribed books, stationery, uniforms, school fee donations, other equipment;
- is reduced by the book allowance expenses claimed/paid (if any); and
- will be paid directly to the person nominated by the member to receive the allowance benefit on behalf of the child (e.g. the child's surviving parent, or legal guardian), together with the book allowance (if any).

*Please note:* The allowance benefit for a particular year is forfeited, if it is not claimed before the end of that academic year. The benefit is paid directly to the child when he/she turns 18 years even if still attending high school.

### ② Tuition fees

The tuition fees are payable directly to an education institution, subject to an annual benefit maximum and the terms & conditions as set out in the policy contract.

*Over and above the tuition fees, the following may also be claimed per year:*

- ③ **Book allowance** - the costs incurred for books prescribed by an education institution, up to a maximum of 10% of the actual tuition fees paid (subject to the benefit maximum per annum); and

*Please note:* The book allowance expenses claimed is reduced by the minimum allowance benefit paid.

- ④ **University or technikon residence allowance** - the fees incurred for an official university residence, including residence fees for a university of technology (technikon), up to a maximum of 30% of the tuition fees paid (after applying the benefit maximum).

*Please note:* The residence allowance is only payable for children boarding at official university or technikon residences and does not include other boarding houses, schools, colleges and private accommodation, or boarding for NQF recognized tertiary level diplomas/certificates.

### When will a benefit not be paid:

If an eligible child does not attend a registered education institution facility for any reason whatsoever:

- ① It is a requirement that the years of education must run consecutively without interruption, which means that if there is a break in education, the insurance ceases completely and no further benefit will be payable, even if the child returns to attend an education institution after the break.
- ② An eligible child will however be allowed to take one gap year between the completion of their high school education (Grade 12) and the start of their tertiary education. No UEP benefits will be payable during the gap year.

The UEP does not cater for fees other than the minimum allowance benefit, standard tuition fees, prescribed book allowance, and university residence allowance.

In other words, the following fees are not separately covered by the UEP:

- any registration fees or administration fees not included in the standard tuition fees;
- any fees for extra classes, or fees for studies that do not form part of the standard curriculum;
- excursion fees or the cost of extracurricular activities, e.g. sports, music or gym clubs;
- any clothing or electronic devices; or
- any after care fees.



## How to continue the UEP payment going forward?

The onus is on the surviving parent or guardian to annually provide Sanlam with the relevant information in order for Sanlam to continue paying the annual tuition fees, minimum allowance, book allowance and university residence allowance benefits.

Please submit the following information and supporting documentation to Sanlam at:

📧 E-mail address: [UEPtuitionfees@sanlam.co.za](mailto:UEPtuitionfees@sanlam.co.za)

☎ Toll-free number: **0800 212 382**

(Calls can be answered in any one of the official South African languages.)

Required	Child continues at the same educational institution: (i.e. Grade 2 – 7, Grade 9 – 12, second year of tertiary studies until the last year)	Transfers to high/secondary school: (i.e. from primary school to Grade 8)	Accepted to university	Any change in the educational institution: (i.e. different institution from the previous year)
Confirmation of the deceased employee's ID number	Yes, for identification purposes.	Yes, for identification purposes.	Yes, for identification purposes.	Yes, for identification purposes.
Completed and signed <b>Universal Education Protector Claim form</b>	Not applicable <i>Please note:</i> A Bank certified copy of the surviving parent/guardian's bank statement is required for the payment of the minimum allowance benefit (if applicable, but excluding for tertiary studies).	Yes, please request from Sanlam.	Yes, please request from Sanlam.	Yes, please request from Sanlam.
Certified copy of the previous year's <b>final school report or exam results</b> of the child	Yes, the report must be stamped by the educational institution.	Yes, the report must be stamped by the educational institution.	Yes, the report must be stamped by the educational institution.	Yes, the report must be stamped by the educational institution.
Proof that the child has been/is enrolled at the relevant education institution	Not applicable, unless attending a no-fee school and claiming the minimum allowance benefit.	Yes	Yes, as well as proof of acceptance at the educational institution where an eligible child has been registered.	Yes, as well as proof of acceptance at the educational institution where an eligible child has been registered.
Proof that the relevant educational institution is registered in terms of applicable legislation ( <b>registered with the Department of Education</b> )	Not applicable	Yes, as well as confirmation/proof of educational institution's banking details in the form of a cancelled cheque, or a bank statement to verify the bank account details of the educational institution.	Yes, as well as confirmation/proof of educational institution's banking details in the form of a cancelled cheque, or a bank statement to verify the bank account details of the educational institution.	Yes, as well as confirmation/proof of educational institution's banking details in the form of a cancelled cheque, or a bank statement to verify the bank account details of the educational institution.
An <b>original/certified invoice</b> from the relevant educational institution, as well as a payment instruction: <ul style="list-style-type: none"> <li>from the <b>educational institution</b> where an eligible child has been enrolled; and</li> <li>from the <b>bookseller</b> where the educational books should/will be purchased, with a breakdown of the books (only text books are covered, not writing/stationery books)</li> </ul>	Yes, the invoices must be stamped by the educational institution and bookseller.	Yes, an original/certified invoice from the new educational institution (the invoice must confirm the current status i.e. the amounts due and amounts outstanding for the new year), as well as a payment instruction from the new educational institution.  The invoices must be stamped by the educational institution and bookseller.	Yes, an original/certified invoice from the new educational institution (the invoice must confirm the current status i.e. the amounts due and amounts outstanding for the new year), as well as a payment instruction from the new educational institution.  The invoices must be stamped by the educational institution and bookseller.	Yes, an original/certified invoice from the new educational institution (the invoice must confirm the current status i.e. the amounts due and amounts outstanding for the new year), as well as a payment instruction from the new educational institution.  The invoices must be stamped by the educational institution and bookseller.