

Attention: Thembi Siaga
GroundUp News and Limpopo Mirror Newspaper

GroundUp News request for comment: Follow-up enquiry regarding deductions from Older Person's Grant

1. We refer to your email dated 22 September 2025 wherein you raised a number of questions for our response following your visit to the Vhembe area.
2. Your questions are set out below in underline with our response set out immediately thereunder.
3. Did Emerald Life end the working relationship with the salesperson active in that specific area? (If it is the case, when and why was this done?)

We kindly ask that you specify which salesperson you are referring to. Providing the name will allow us to respond accurately regarding any changes to contractual relationships.

4. In the response we received from Emerald's lawyers, it was stated that "our client was able to contact one Impacted Individual who indicated that they are aware of her Emerald Life policy and wants to continue with the policy." Seeing that there is only one female pensioner listed, it must be Ms Lucy Maluleke. She strongly denies this.

We can confirm that we have a recording of the telephonic discussion in which the individual confirms awareness of her Emerald Life policy. In line with the Protection of Personal Information Act (POPIA), we are unable to share a copy of this recording to protect the individual's personal information and privacy. We are more than happy to share the recording with our client. If required, we will meet with the client in person to ensure that there is no uncertainty from the client regarding the policy. If the client wants to cancel the policy, we will take the appropriate action.

5. In view of the fact that SASSA grants are only meant for basic needs, there seems to be an implied onus on the insurer to first establish whether an individual has other policies in place to cover such needs before implementing a policy and then deducting premiums.

A comprehensive needs analysis is conducted with every funeral policy sold. This ensures that the policy is appropriate and affordable for each customer before any premiums are deducted.

6. What steps does 1Life take to ensure that SASSA grants are not used to pay for additional funeral policies, outside the purpose set out in the preamble of the Social Assistance Act of 2004?

We are unable to comment on 1Life's internal processes. We kindly request that this question be directed to 1Life.

7. If you have any further queries, please contact the below writer.

Yours faithfully



Jill Abrahams
Complaints Manager
Emerald Life Proprietary Limited