

Reg no 2014/148459/07

Payment of claims

Valid claims are paid within 48 hours.

Company value

To treat their clients fairly.

Contact us at

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Single and family funeral plan

Our funeral plan provides wide cover

The cover can be for you, as the only life insured. Or it can be for you and your *immediate family* - one spouse and up to six dependant children.

Extended family

Other family members who are not included as *immediate family*, such as more than one spouse or other children can be included as *extended family* members. *Extended family* members can be added at an additional monthly premium.

Payment of benefits

Claims are paid within 48 hours - if we have received all required claim documentation.

Waiting periods

- Immediate family in the event of the death, other than accidental death of an insured life, a waiting period of six months from the start date of the policy is applicable in respect of the full payment of benefits.
- Extended family in the event of the death, other than accidental death of an insured life, a waiting period of nine months from the start date of the policy is applicable in respect of the full payment of benefits.
- 24 months waiting period for death by suicide.
- Accidental death will be covered after the first premium has been received.
- Should the insured amount be increased at any time, a new waiting period will apply to the increased portion of the insured amount.
- Maximum age of entry for the client is 65 years.
- Maximum age of entry for the spouse is 65 years on the family plan.
- Maximum age of entry for the extended family member is 85 years.
- Cover is applicable for the whole of life a life insured enjoys cover as long as premiums are paid.
- HIV/Aids is included.

Funeral cover options available

Family funeral plan

Benefit amount R10 000 R15 000 R20 000 R25 000 R30 000 Client 18 - 65 years R10 000 R15 000 R20 000 R25 000 R30 000 Spouse 18 - 65 years R10 000 R15 000 R20 000 R25 000 R30 000 Children 14 - 21 years R10 000 R15 000 R20 000 R25 000 R30 000 Children 1 - 5 years R7 000 R10 500 R14 000 R17 500 R21 000 Children 1 - 5 years R5 000 R7 500 R10 000 R12 500 R15 000 Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Spouse 18 - 65 years R50 000						
Spouse 18 - 65 years R10 000 R15 000 R20 000 R25 000 R30 000 Children 14 - 21 years R10 000 R15 000 R20 000 R25 000 R30 000 Children 6 - 13 years R7 000 R10 500 R14 000 R17 500 R21 000 Children 1 - 5 years R5 000 R7 500 R10 000 R12 500 R15 000 Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Benefit amount	R10 000	R15 000	R20 000	R25 000	R30 000
Children 14 - 21 years R10 000 R15 000 R20 000 R25 000 R30 000 Children 6 - 13 years R7 000 R10 500 R14 000 R17 500 R21 000 Children 1 - 5 years R5 000 R7 500 R10 000 R12 500 R15 000 Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 R50 000 R230.00 R270.00 Spouse 18 - 65 years R50 000 R50 000 R50 000 R60 000 R230.00 R270.00 Children 14 - 21 years R30 000 R30 000 R230.00 R270.00 R270.00 Stillborn to 11 months R15 000 R190.00 R230.00 R270.00 R270.00	Client 18 - 65 years	R10 000	R15 000	R20 000	R25 000	R30 000
Children 6 - 13 years R7 000 R10 500 R14 000 R17 500 R21 000 Children 1 - 5 years R5 000 R7 500 R10 000 R12 500 R15 000 Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 R50 000 R50 000 R230.00 R270.00 Spouse 18 - 65 years R50 000 R60 000 R230.00 R270.00	Spouse 18 - 65 years	R10 000	R15 000	R20 000	R25 000	R30 000
Children 1 - 5 years R5 000 R7 500 R10 000 R12 500 R15 000 Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 Client 18 - 65 years R50 000 Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Children 14 - 21 years	R10 000	R15 000	R20 000	R25 000	R30 000
Stillborn to 11 months R3 000 R4 500 R6 000 R7 500 R9 000 Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 R50 000 <td>Children 6 - 13 years</td> <td>R7 000</td> <td>R10 500</td> <td>R14 000</td> <td>R17 500</td> <td>R21 000</td>	Children 6 - 13 years	R7 000	R10 500	R14 000	R17 500	R21 000
Monthly premium R110.00 R150.00 R190.00 R230.00 R270.00 Benefit amount R50 000 Client 18 - 65 years R50 000 Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Children 1 - 5 years	R5 000	R7 500	R10 000	R12 500	R15 000
Benefit amount R50 000 Client 18 - 65 years R50 000 Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Stillborn to 11 months	R3 000	R4 500	R6 000	R7 500	R9 000
Client 18 - 65 years R50 000 Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Monthly premium	R110.00	R150.00	R190.00	R230.00	R270.00
Spouse 18 - 65 years R50 000 Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Benefit amount	R50 000				•
Children 14 - 21 years R30 000 Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	GII					
Children 6 - 13 years R25 000 Children 1 - 5 years R20 000 Stillborn to 11 months R15 000	Client 18 - 65 years	R50 000				
Children 1 - 5 years R20 000 Stillborn to 11 months R15 000						
Stillborn to 11 months R15 000	Spouse 18 - 65 years	R50 000				
	Spouse 18 - 65 years Children 14 - 21 years	R50 000 R30 000				
Monthly premium R360.00	Spouse 18 - 65 years Children 14 - 21 years Children 6 - 13 years	R50 000 R30 000 R25 000				
	Spouse 18 - 65 years Children 14 - 21 years Children 6 - 13 years Children 1 - 5 years	R50 000 R30 000 R25 000 R20 000				

Single funeral plan

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Benefit amount	R5 000	R10 000	R15 000	R20 000	R25 000
Client 18 - 65 years	n/a	R60.00	R80.00	R100.00	R120.00
Client 66 - 75 years	R90.00	R140.00	n/a	n/a	n/a
Client 76 - 85 years	R110.00	R190.00	n/a	n/a	n/a
Benefit amount	R30 000				
Client 18 - 65 years	R140.00				
Client 66 - 75 years	n/a				
Client 76 - 85 years	n/a				

Extended family

Age of members	Charge per R1 000	Age of members	Charge per R1 000
0 - 13 years	R2.00	51 - 60 years	R6.00
14 - 25 years	R3.00	61 - 65 years	R8.00
26 - 30 years	R4.00	66 - 70 years	R10.00
31 - 40 years	R4.50	71 - 75 years	R15.00
41 - 50 years	R5.00	76 - 85 years	R25.00

Grocery benefit

Age of member	Family R5 000	Single R 5000
18 - 65 years	R40.00	R20.00
66 - 75 years	n/a	R60.00
76 - 85 years	n/a	R90.00

iNkomo benefit

Age of client	Benefit	Monthly Premium
Client 18 - 65 years	1 x iNkomo	R60.00
Spouse 18 - 65 years	1 x iNkomo	R50.00
Children 14 - 21 years	1 x iNkomo	R40.00
Extended family 16 - 65 years	1 x iNkomo	R60.00
Extended family 66 - 80 years	1 x iNkomo	R130.00

Tombstone benefit

Age of client	Benefit	Monthly Premium
Client 18 - 65 years	R7 500	R50.00
Spouse 18 - 65 years	R7 500	R50.00