

It is important to Assupol Life to provide a funeral according to your cultural roots.

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* can be included as *extended family* members. These include natural parents, natural brothers, natural sisters, natural grandparents, natural cousins, natural aunts and/or natural uncles of main member and/or spouse. *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 85 years.
- Maximum age of entry for spouse is 75 years.
- 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.

Assupol On-Call benefit

This benefit is included in your funeral plan and provides a wide range of valuable support. It provides, for example:

- Information, counseling and assistance on bereavement, trauma, HIV/Aids, other medical matters and finance.
- Ambulance and other transport in emergency.
- School-work assistance to children.

- Assistance with admission to medical facilities.
- Travel arrangements, paid up to R500 per person, for up to four *immediate family* members to attend your funeral - if the funeral takes place more than 150 kilometres from your main home in South Africa.
- Transport to bury the deceased in their main home town, paid for to a maximum of R20 000.

Ask for the *Assupol On-Call brochure* that describes the benefits.

Commuter benefit

This benefit is applicable to immediate family only and is included in your funeral plan. It provides, for example:

- R12 500 cover for you the client or your spouse and R5 000 cover for four children should an insured life die as a result of an accident.
- Double the assured amount will be payable should the accident occur while traveling with public transport.

Cover options available

Family	Plan A	Plan B	Plan C
Age of members	R5 000	R10 000	R15 000
Client 18 - 65 years	R5 000	R10 000	R15 000
Spouse 18 - 65 years	R5 000	R10 000	R15 000
Children 14 - 21 years	R5 000	R10 000	R15 000
Children 6 - 13 years	R3 500	R7 000	R10 500
Children 1 - 5 years	R2 500	R5 000	R7 500
Children under 1 year	R1 500	R3 000	R4 500
Stillborn	R1 000	R2 000	R3 000
Monthly premium	R40.00	R70.00	R100.00

Client and spouse	Plan D	Plan E
Age of members	R5 000	R10 000
Client 66 - 75 years	R5 000	R10 000
Spouse 66 - 75 years	R5 000	R10 000
Monthly premium	R80.00	R160.00

Single client	Plan F	Plan G	Plan H
Age of members	R5 000	R10 000	R18 000
Client 18 - 65 years	R30.00	R40.00	R60.00
Client 66 - 75 years	R60.00	R90.00	
Client 76 - 85 years	R95.00	R180.00	

Cover options available for extended family

Age of extended family member	Charge per R1 000
1 - 65 years	R5.00
66 - 75 years	R13.00
76 - 85 years	R20.00

How to claim on your policy

We must receive a completed claim form, obtainable from us within six months of the death of the life insured. The person who is claiming must, at their own cost, prove the claim, show that no exclusions apply, and give us all information and documents we need to consider the claim. This must include the following:

- The claim form - properly completed and signed.
- Certified copy of the ID document of the person who is claiming.
- Certified copy of the original death certificate of the life insured (DHA 5).
- Certified copy of the ID document of the life insured with " deceased" or similar notice stamped on it.
- Copy of the DHA1663 notification/registration-of-death form.
- Copy of the claimant's bank statement.
- Police report if the death is due to unnatural causes- for example, a motor-vehicle accident.

Why Assupol Life

- We have been in business for more than 100 years. Assupol Life was established in 1913.
- Our professional and dedicated staffendeavours to render personal client service at all times.
- We are known for treating our clients fairly.

Contact us at

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Underwritten by

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