

# FUNERAL COVER

2019



One of the most traumatic events in life is the death of a loved one. The situation is made worse if that person was the main breadwinner.

Funeral costs can run into the thousands and often funds are tied up to an estate. Our Funeral Cover policy is designed to pay claims as quickly as possible to assist in covering the financial burden posed by even the simplest funeral.

#### Our Funeral Cover Policy:

- Provides benefits for the policyholder and their immediate family members only i.e. spouse and / or child / children under 21 years of age.
- Spouse is defined for this Policy as the legal or common law husband / wife of a Member or such a person residing with the Member (for a period of at least 12 months proved with an affidavit), who is normally regarded by the community as the Member's husband / wife.
- Will pay a pre-determined sum of money to a policyholder or nominated beneficiary in the event of one of the registered beneficiaries passing away.
- Imposes an entry age limit of 65 years.
- Applies a general 3 month waiting period, unless in the case of ACCIDENTAL death.

#### Benefits:

The table below shows the amount that will be covered by the different membership categories as well as the premium payable per family per month.

#### When are you NOT COVERED under your Funeral Cover Policy?

- Where death is due to self-inflicted injuries within 12 months of taking out cover.
- Where claims are submitted and received after a period equal to 3 months after the date of death.

#### How do you claim?

Policyholders need to submit certified copies of the following documentation to [claims@totalrisksa.co.za](mailto:claims@totalrisksa.co.za) to initiate the claiming process:

- Death Certificate
- ID document of deceased
- ID document of nominated beneficiary
- Banking details of nominated beneficiary

Claims will be paid via EFT into the bank account identified by the nominated beneficiary.

**Terms and Conditions Apply. Errors and Omissions Excepted.**

| FUNERAL COVER - EFFECTIVE FROM JANUARY 2019 |             |             |             |              |              |              |
|---|-------------|-------------|-------------|--------------|--------------|--------------|
| OPTION                                      | PLAN A      | PLAN B      | PLAN C      | PLAN D       | PLAN E       | PLAN F       |
| Principal                                   | R 5 000     | R 10 000    | R 15 000    | R 20 000     | R 25 000     | R 30 000     |
| Spouse                                      | R 5 000     | R 10 000    | R 15 000    | R 20 000     | R 25 000     | R 30 000     |
| 14 - 21                                     | R 5 000     | R 10 000    | R 15 000    | R 20 000     | R 25 000     | R 30 000     |
| 06 - 13                                     | R 2 500     | R 5 000     | R 7 500     | R 10 000     | R 12 500     | R 15 000     |
| 01 - 05                                     | R 1 250     | R 2 500     | R 3 750     | R 5 000      | R 6 250      | R 7 500      |
| Stillborn - 11 months                       | R 500       | R 1 000     | R 1 500     | R 2 000      | R 2 500      | R 3 000      |
| <b>PREMIUM</b>                              | <b>R 25</b> | <b>R 50</b> | <b>R 75</b> | <b>R 100</b> | <b>R 125</b> | <b>R 150</b> |



TOTALRISKADMINISTRATORS

Administered by:

Total Risk Administrators (Pty) Ltd (TRA),  
an authorised financial services provider | FSP No 40815



TAILORED RISK SOLUTIONS

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Underwritten by:

Guardrisk Life Ltd  
Reg No 1999/013922/06 | FSP No 76