

Compulsory Funeral Scheme for Employees, Trade Unions or Corporate Institutions

PEACE OF MIND

The death of a family member or loved one is always a sad and traumatic event and even more so if no provision has been made to cover the financial burden which has been imposed on the immediate family. The SA Life Benefits Funeral Plan ensures peace of mind as claims are attended to within 24 hours.

WHO ENJOYS COVER?

Participation is open to all full-time employees up to the age of 65 on the permanent staff of the employer. The SA Life Benefits Funeral Plan covers your entire immediate family member's, which includes your spouse and biological and/or legally adopted children under the age of 21 years (or 25 if a full-time student at a recognized education institution). The scheme does not cover extended family members, e.g., parents and / or parents-in-law of the member, etc. Members who are not legally married but living together as a family can enjoy family benefits provided all the relevant information is declared at inception.

GENERAL RULES

- Cover is provided for on a month-to-month basis.
- Members are not required to produce evidence of health for the Family Cover product.
- SA Life Benefits reserves the right to increase the premium with one (1) calendar months' notice.
- Employees who participate in the scheme must be actively at work at the date of inception.
- Participation of employees who are not actively at work at date of inception, shall take place on the first day of the month after they have returned to work.
- Cover ceases on the earliest of:
 - Retirement,
 - Age 65 or normal retirement age, whichever is earlier,
 - death of the main member,
 - non-payment of premium, or
 - Termination of employment.

PREMIUMS

Premiums are payable monthly in advance on or before the 1st day of each month.

PARTICIPATION

An employee will participate in the Plan from the date of commencement of the Plan or from the date of joining the employer's service provided that he is actively at work in the employer's service on that date. If another insurer insured, the Plan there will be no actively atwork requirements when the Plan is taken over.

ADMINISTRATION

On registration a complete list of members joining is required. List to include details of members and all dependent's (name, surname, and ID number). An updated list of participating members is required every month thereafter.

CLAIMS

All valid claims are paid within 24 hours of receipt of the necessary documentation. No claim will be paid if premiums are in arrears. Every claim must be supported by the original, or certified copy of, the BI5 (death certificate) or a BI20. When submitting a claim, the member's last pay slip (month prior to death) must be supplied. If no pay slip is provided the claim will not be paid. Proof of relationship is required on submission (e.g., marriage certificate or affidavit detailing relationship). Only claims submitted within 52 weeks of the date of death will be considered for payment.

UNDERWRITING

We have a well-established underwriting facility with Old Mutual and African Unity Insurance Ltd.