



**LIBERTY**

*In it with you*

# Umdvudvuti Funeral Plan.

Liberty Group Limited is the licensed Life Insurer and an Authorised Financial Services Provider (no 2409). Terms and Conditions, risks and limitations apply.

The loss of a loved one is a difficult and emotional time for family members left behind.

The high costs of arranging a funeral can add financial stress, which is why this Funeral Plan provides you and your family with peace of mind and financial freedom during these difficult times.

There are two cover options, a **Basic** and a **Comprehensive option** so you can choose the one most suitable to your needs and financial circumstance.

Each option covers a policyholder, one spouse and a maximum of six children with a choice to add parents and parents in law as well as extended family members.

All valid claims are paid in less than **48 hours** after all the required claim documents have been submitted.



## Value Added Benefits.

For the policyholder, should they pass away.

---



## Premium Waiver.

Available on **Basic** and **Comprehensive options**.

Should the policyholder pass away, 12 months of cover is provided for the immediate family at the same benefit levels.

---



## Double Accident Benefit.

Only available on **Comprehensive option**.

In case of your accidental loss of life our Double Accident Benefit will pay out a lump sum equal to twice the value of your selected cover.

# Comprehensive Option Benefits.



## Grocery Benefit.

Ensures that there is food on the table when you are no longer around.



## Tombstone Benefit.

Alleviate an additional expense strain on your loved ones with cover for a tombstone for the policyholder.

## Who can be covered?

As a policyholder you must be older than 18 years and not older than age 65 years. Your dependants' age must be as per below table at the application stage:

Dependant	Age
Spouse	Not older than 65 years
Children	Not older than 17 years
Parents and Parents in Law	Not older than 75 years
Extended Family	Not older than 65 years

You do not have to name the children upfront. All your children will have cover but only the first six claims will be paid.

## Benefits payable to the Policyholder.

Basic Funeral Option	
Cash Benefit	
	E5 000
	E10 000
	E20 000
	E30 000
	E50 000

Comprehensive Funeral Option		
Cash Benefit	Grocery Benefit	Tombstone Benefit
E5 000	E3 000	E3 000
E10 000	E3 000	E3 000
E20 000	E3 000	E3 000
E30 000	E3 000	E3 000
E50 000	E3 000	E3 000

# Premiums.

You can choose an option that meets your needs from these package options. This premium is for you, your spouse and children only.

Basic Funeral Option		
Cover Options	Monthly Premium	
E5 000	Policyholder only:	E21.00
	Family:	E29.00
E10 000	Policyholder only:	E36.00
	Family:	E52.00
E20 000	Policyholder only:	E65.00
	Family:	E98.00
E30 000	Policyholder only:	E95.00
	Family:	E144.00
E50 000	Policyholder only:	E155.00
	Family:	E237.00

Comprehensive Funeral Option		
Cover Options	Monthly Premium	
E5 000	Policyholder only:	E42.00
	Family:	E50.00
E10 000	Policyholder only:	E60.00
	Family:	E76.00
E20 000	Policyholder only:	E96.00
	Family:	E133.00
E30 000	Policyholder only:	E133.00
	Family:	E182.00
E50 000	Policyholder only:	E205.00
	Family:	E287.00

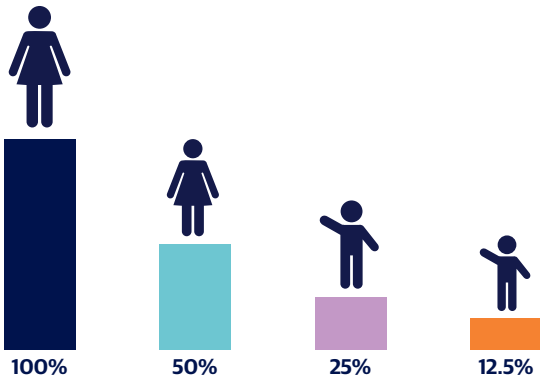
# Benefits are payable for the dependants covered.

The cash benefit is payable, and the amount is determined by the cover option selected by the policyholder.

## For example:

A married person with three children selects the Silver package on the Basic Funeral Option. Should their spouse pass away, a cash benefit of E20 000 will be paid out to the spouse and the cash benefit for children will vary depending their age.

Our example demonstrates as follows:



- Spouse** ▶ E20 000 of the cash benefit on the cover selected
- Child (14-21)** ▶ E10 000 of the cash benefit on the cover selected
- Child (6-13)** ▶ E5 000 of the cash benefit on the cover selected
- Child under 5** ▶ E2 500 of the cash benefit on the cover selected



## Optional benefits available at an additional premium.

- Cover for parents and parents-in-law
- Cover for extended family

\*A maximum of two parents and two parents-in-law as well as a maximum of six extended family members can be covered for all categories.

Cash Benefit			
	E5 000	E10 000	E20 000
Monthly Premium per parent / parent-in-law	<b>E38</b>	<b>E76</b>	<b>E152</b>
Monthly Premium per extended family member	<b>E30</b>	<b>E60</b>	

The cover level for parents and extended family may not be greater than the policyholder cover.

# When funeral cover starts.



## Paying premiums

You can pay your premiums through a bank debit order, cash at a branch, or through a salary deduction

## Cover period

Provided that monthly premiums are maintained – the policyholder, spouse, parents, parents-in-law and extended family are covered for life.

Children are covered up to age 21, or up to age 25 if they are a student at a registered tertiary institution.

## **Making a claim.**

A claim can only be made for natural cause loss of life if your policy has been active for six months and premiums have been paid. However, if loss of life occurs due to an accident, a claim can be made immediately after your policy has been activated.

If someone covered on the policy passes away, you or your nominated beneficiary can contact your broker or agent or sales consultant to claim.

**For more information please speak to your broker or agent.  
Terms and Conditions apply.**

Liberty Life Swaziland Reg. No. R7/29653

Mbabane Office Park, 2nd Floor Sibekelo Building, South Wing,  
Mhlambanyatsi Road, Mbabane, Eswatini

PO Box A294 Swazi Plaza

T +268 2409 5700

F +268 2404 1803

**Disclaimer:** The information contained in this document does not constitute advice by Liberty. Liberty shall not be liable for any loss that may occur directly or indirectly, arising from any losses based on any information contained in the document.

Any legal, technical, or product information contained in this document is subject to change from time to time. This document is a summary of the features of the product as at the time of publication. If there are any discrepancies between this document and the contractual terms and conditions or, where applicable any product rules, the latter will prevail. Any recommendations made must take into consideration your specific needs and unique circumstances. Before any actions are taken based on the information contained herein, it should first be established whether the information meets your specific needs and unique circumstances.