

LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

UMDVUDVUTI FUNERAL PLAN



The plan that takes care of all your funeral needs, allowing your family to focus on what matters most

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.

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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.

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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.

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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

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

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

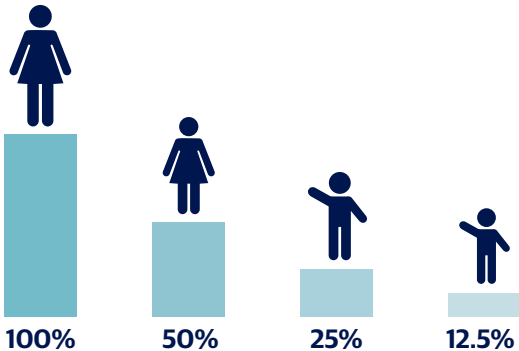
Comprehensive Funeral Option		
Cover Options	Monthly Premium	
E5 000	Policyholder only:	E42.00
	Family:	E50.00
E10 000	Policyholder only:	E60.00
	Family:	E76.00
E20 000	Policyholder only:	E96.00
	Family:	E133.00
E30 000	Policyholder only:	E133.00
	Family:	E182.00

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 2 parents and 2 parents-in-law as well as a maximum of 6 extended family members can be covered for all categories.

Cash Benefit			
	£5 000	£10 000	£20 000
Monthly Premium per parent/parent-in-law	£38	£76	£152
Monthly Premium per extended family member	£30	£60	

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

When funeral cover starts

- 1** Complete the application process
- 2** Accidental cover starts immediately
- 3** Pay your first premium
- 4** Waiting period starts
- 5** At the end of the waiting period, cover for natural events start

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.

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