



FUNERAL PLAN

WHAT IS YOUR FUNERAL PLAN?

Your Funeral Plan is a funeral insurance product that pays a fixed cash amount in the event of death, and is underwritten by Centriq Life Insurance Company Limited (FSP No. 7370). We are Legal and Tax Services (Pty) Ltd (FSP No. 28566), and are authorized by Centriq to market and administer all aspects of this Policy. We are an Authorised Financial Services Provider.

The Welcome Letter (sent together with this document) contains important information, and forms part of this Policy document. Your Funeral Plan covers you, your spouse, and children under 21 (natural, legally adopted and step children only) and, if selected, parents. A marriage by customary law must be registered according to the Recognition of Customary Marriages Act, 1988. You must be 18 years or older, but younger than 64 years when you take out Your Funeral Plan. Only persons permanently resident in South Africa or in possession of a valid work permit can be covered.

WAITING PERIODS

No claim will be accepted if the person dies within the first 6 months (calculated from date of 1st premium paid), unless death occurs as a result of an accident and the person is 14 years and older. In other words, the only cover that exists within the first 6 months of cover is for Death as a result of an Accident to a person 14 years and older. Death must occur within 90 days of the accident. Accident means an event that results in unintended and involuntary external physical bodily injury, which is clearly visible.

PARENT COVER

You have elected to extend cover under Your Funeral Plan for your parent/s. Only you or your spouse's natural, adoptive or step-parents may be covered, whose name is set out in the Welcome Letter. A parent may not be older than 74 years at entry age. All the terms and conditions of Your Funeral Plan set out herein apply to parents, and the Waiting Period (see above) will be calculated from the 1st premium paid relating to your parent. The cash benefit will be paid to you upon a parent's death.

INCREASED ACCIDENTAL DEATH COVER

If you have elected to take out Increased Accidental Death Cover, this will increase the amount paid to you in the event of Accidental Death. This means that if a person covered by this Policy who is 14 years or older (i.e children 13 or younger are excluded from this benefit) dies as a result of an Accident (as defined above), an additional amount will be paid over and above the Cover Amount. The Accident must take place after expiry of the 6 month waiting period (see above), and death must occur within 90 days of the Accident. This provision specifically relates to the Increased Accidental Death Cover and does not affect the Accidental Death cover set out above, which is not subject to any waiting period, and commences upon payment of the first premium.

PREMIUMS AND COVER

Please refer to the Welcome Letter which sets out details relating to the Premium. Cover commences upon payment of the first premium. Your Funeral Plan is a monthly policy, and will automatically continue for one month at a time unless you stop paying the premium, which is payable monthly in advance on your selected payment day.



FUNERAL GOLD		FUNERAL PRESTIGE		FUNERAL PRESTIGE +	
R99 per month		R116 per month		R150 per month	
This plan will cover you and your family's funeral expenses to the value of:		This plan will cover you and your family's funeral expenses to the value of:		This plan will cover you and your family's funeral expenses to the value of:	
Main member	R10 000	Main member	R15 000	Main member	R20 000
Spouse	R10 000	Spouse	R15 000	Spouse	R20 000
Child (aged 14 – 21)	R10 000	Child (aged 14 – 21)	R15 000	Child (aged 14 – 21)	R20 000
Child (aged 6 – 13)	R5 000	Child (aged 6 – 13)	R7 500	Child (aged 6 – 13)	R10 000
Child (aged 1 - 5 years)	R2 500	Child (aged 1 - 5 years)	R3 750	Child (aged 1 - 5 years)	R5 000
Baby (0 – 11 months)	R1 250	Baby (0 – 11 months)	R1 875	Baby (0 – 11 months)	R2 500
Stillborn (after 26 weeks)	R1 250	Stillborn (after 26 weeks)	R1 875	Stillborn (after 26 weeks)	R2 500

ADDITIONAL BENEFIT

If the policyholder holds six consecutive payments, he or she will receive the following benefits in addition to the successful claim:

1. A Once off grief counselling session if and where necessary;
2. Depending on the client's selected network, a once off airtime voucher, calculated to the closest available voucher amount to:

- R100 - Funeral Gold
- R150 - Funeral Prestige
- R250 - Funeral Prestige Plus

FAILURE TO PAY PREMIUMS

If your debit order is unpaid, you will have a grace period of 1 month to pay the premium. If you fail to make payment before the expiry of the grace period, you will lose all benefits of Your Funeral Plan, until we receive another payment, and no claim will be paid if death occurs during this period. We will continue to debit your account in an attempt to collect the next monthly premium.

If your debit order is unpaid on 2 successive due dates, we will automatically apply the Protector Benefits, which is designed to keep you covered at a lower premium. This means that Your Funeral Plan will continue, but the Cash Benefit will be reduced to the Cover Amount applicable at the time. All these details will be set out in a new Welcome Letter which will be sent to you. If your first Protector debit order is returned unpaid, Your Funeral Plan will be cancelled and we will not debit you again without you requesting us to do so.



CLAIMS

Claims must be lodged in writing within six (6) months of death, failing which the claim will not be accepted. A Claim Form must be completed truthfully and in full, accompanied by the death certificate and all requested supporting documentation (and marriage or birth certificate, if applicable). We are entitled to access and keep copies of all medical and hospital information, to request more information about the claim, and to do all things we consider necessary to make sure that there is no dishonesty and that the claim is a valid claim. Once we are satisfied that all requirements have been complied with, claims are usually paid within 2 working days.

WHO RECEIVES CLAIM PAY-OUT

Claims will be paid directly to you, in the event of the death of a spouse, child, or parent who is covered (if cover has been extended to a parent). Upon your death, payment will be made to the person nominated by you to receive payment, failing which the person in charge of administering the deceased estate.

CAN I CANCEL AT ANY TIME?

Yes. We have a no hassle cancellation policy - simply call us to cancel. You can also send a written request by letter or email.

WHEN DOES YOUR FUNERAL PLAN END?

- Your Funeral Plan ends if we give one month's written notice of cancellation.
- Your Funeral Plan will automatically be cancelled if you stop a debit order with your bank.
- Your Funeral Plan ends upon your death.

ANNUAL INCREASE

We review the Cover Amount and premium annually, and we may elect to increase the premium each year by an amount not exceeding 10%. The Cover Amount may increase by a corresponding percentage, subject to the applicable statutory limit at the time. We will send you notice when the increase takes effect. Increases are normally made in September, although we may make the increase in a different month.

KEEPING IN TOUCH

If we need to send you a written communication, we will send it to your last known email address or SMS number. If you have no email or SMS number, we will send it by letter to your last known postal address. The communication will be deemed to have been received within 24 hours of email or SMS, and within 3 days if sent by letter.

EXCLUSIONS

No claim will be paid if death results from or is related to:

- Participation in terrorism, conduct intended to harm or influence government or the public, war, hostilities, warlike operations (whether war is declared or not), military uprising, riot, civil commotion, any unlawful strike, mass protest or mass activity, or any event similar to these type of events.
- Suicide or attempted suicide within 24 months of first payment, whether by own hand or not.
- Substance abuse, including but not limited to drugs and alcohol.
- Deliberate violation of criminal law.

GENERAL TERMS

This is the entire contract between us, and changes can only be made to it by us in writing. We are entitled to change the terms and conditions of Your Funeral Plan on one month's written notice. If we fail to enforce any provision strictly or at all, this does not mean that we waive any of our rights thereto, nor does it mean that we will not enforce it thereafter.

T 0860 587 587 | F +27 11 728 0910 | E info@legalandtax.co.za
3rd Floor | Acacia Grove | Houghton Estate Office Park
2 Osborn Road | Houghton | Johannesburg | 2196

legalandtax.co.za