

FUNERAL COVER

Financial peace of mind for those left behind



We know that budgeting for a funeral for you or your loved ones is the last thing on anyone's mind. You are enjoying life, working to cover your living expenses – you are concentrating on life and living.

However, having to deal with the trauma around the death of a loved one is one of the most difficult things you can face – not just emotionally, but financially too.

your
options

Option A

Option B

Option C





FUNERAL COVER

These are important reasons why you should consider funeral cover:

- A funeral can cost anything between R5 000 and R50 000 (and even more). This is a huge amount of money to find - especially during a period of intense trauma
- Even if you have enough money in your will or estate to cover the funeral, it does not get paid out immediately and in fact can take a year or more to be released
- Your bank account will be temporarily suspended, which means your loved ones end up paying the funeral and burial costs – probably in cash. Access to funds immediately is very important, which is what a funeral plan offers
- Nhluvuko Funeral Cover pays within 48 hours of receiving the required documentation.

Nhluvuko Funeral Cover will not only give you peace of mind knowing your family will be able to cover the funeral costs, you will also be spared the added trauma of worrying about money.

Who can join?

The Nhluvuko Funeral Cover policy is available to employer groups of 5 (five) or more members.

Yes, you can choose from three different options depending on the extent of cover you require:

Insured Person	Option A	Option B	Option C
Principal Member	R5 000	R10 000	R15 000
Spouse	R5 000	R10 000	R15 000
Child aged 14 to 21 years	R5 000	R10 000	R15 000
Child aged 6 to 13 years	R2 500	R 5 000	R 7 500
Child aged 0 to 5 years	R1 250	R 2 500	R 3 750
Stillborn	R 625	R 1 250	R 1 875

What is the cost of the membership?

Your contribution is based on your membership status, as well as your option. Where staff are given the option to join the Nhluvuko Funeral Cover policy, the voluntary group rate will be applicable.

Membership Status	Option A	Option B	Option C
Voluntary Groups	R30	R47	R64
Compulsory Groups	R21	R35	R48

How long will I have to wait before I claim?

You will be covered from day 1 (one) for death as a result of an accident, however you will have a 6 (six) month waiting period for death due to illness and a 24 month waiting period for death due to suicide.

Who is covered under the policy?

Your policy covers you, your spouse or life partner, as well as your biological and/or legally adopted children under the age of 21.

How do I claim?

- You must submit your claim form with ALL the necessary documents (**death certificate and ID documents**) within 6 (six) months from the date of death
- Claims received after 6 (six) months will be rejected
- Claim forms are available from the Customer Care Centre on **0860 100 296**
- Payment will be made within 48 hours after receipt of all required documentation

What are the exclusions?

Please note that the policy will not pay for events as a result of:

Wilful participation in any of the following activities:

- Act of war
- Military action
- Riot
- Insurrection
- Civil Commotion
- Usurpation of power
- Martial law
- Terrorism
- Violation of criminal law



For more information contact your advisor or the Nhluvuko Customer Care Centre on **0860 100 296** or visit us at: www.nhluvuko.co.za