

# Funeral Plan

## What we offer

### BASIC

Up to R30 000 cover per adult

### EXECUTIVE

Up to R60 000 cover per adult

#### Adult member

Premium of R40 pm  
Cover up to R30 000

#### Adult member

Premium of R60 pm  
Cover up to R60 000

#### Child member

Premium of R10 pm  
Cover up to R30 000

#### Child member

Premium of R15 pm  
Cover up to R60 000

## Cover amounts for children

|               |         |
|---------------|---------|
| 0 - 5 years   | R7 500  |
| 6 - 13 years  | R15 000 |
| 14 - 21 years | R30 000 |

### \*Executive Plans:

You can double your covered amount by applying for a second policy with the Executive option.\* (a maximum of 2 policies per person)

## Examples



#### Single

Premium of R40 pm  
Cover up to R30 000

#### Single

Premium of R60 pm  
Cover up to R60 000



#### Married

Premium of R80 pm  
Cover up to R60 000

#### Married

Premium of R120 pm  
Cover up to R120 000



#### Single Parent & 2 Children

Premium of R60 pm  
Cover up to R90 000

#### Single Parent & 2 Children

Premium of R90 pm  
Cover up to R180 000



#### Married with 2 Children

Premium of R100 pm  
Cover up to R120 000

#### Married with 2 Children

Premium of R150 pm  
Cover up to R240 000

## Submission approval

Your application is submitted to the underwriter for consideration. Once accepted, your Policy Certificate, listing all persons and benefit amounts, and Policy Terms and Conditions will be mailed to you, and should be kept in a safe place for future reference.

## Premium Revision

Premiums are not guaranteed and may be reviewed in order to ensure that the policy remains actuarially sound in term of the Long-Term Insurance Act. You will be notified in writing, 30 days in advance of any increases.

## Entry Age

### Principal Member

A Principal Member is any person between the ages of 18 & 64 years at the time of qualifying for insurance in terms of the policy. Maximum Entry age is 64 years.

### Qualifying Spouse (if applicable)

Maximum entry age is 64 years.

### Qualifying Child (if applicable)

Cover for Children will cease at age 22. Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognised school or tertiary institution. Annual proof of full time study must be provided.

## Update your plan regularly

It is the Client's responsibility to keep his / her Funeral Plan up-to-date, for the best possible cover. Confirm update interval with Securitas Representative.

Reasons for early updating of your Funeral Plan:

- Change in client's marital status.
- The birth of a child.
- The purchase of fixed property or asset.
- Changes in client's business interests.
- Change of Address.

### Still-born Child (if applicable)

A Child that has had at least 28 weeks of intra-uterine existence but showed no sign of life after complete birth.

### Extended Family Member (if applicable)

Cover for Extended Family Member's under the age of 14 years will reduce in line with the funeral scale selected by the scheme. Extended Family Members are additional children (maximum of 4), who are financially dependent on the Principal Member. An additional premium is payable per Extended Family Member.

## Over Insure

Please note: If more than 2 Policies are issued for any person, irrespective of who the Policy holder is, that person will be over insured. The underwriter will pay only 2 claims per insured person. Preference will be given to claims made under the Policy that pays out the highest cover. The claim value on the other Policies will be limited to a return of premiums less commission cost.

## Claims Process

The following documents must be provided for consideration of a claim for funeral aid benefits:

- Member Certificate; and
- Benefit claim forms as required by Liberty; and
- Application for Benefits form on which the Principal Member nominated his/her Family and Extended Family Members;
- Original certified copy of the official death certificate.
- Original certified copy of the Deceased ID document.
- Original certified copy of the Principal Member ID document.
- Copy of recent bank statement.

The underwriter reserves the right to call for any other documentation to ensure that that claim is valid.

## Waiting Period

### Natural Death

In the case of death due to natural causes, cover or any increase in cover has a waiting period of

- Six months in the case of a Principal Member, his/her Family Members and Extended Family Members
- The waiting period specified above will also apply for Extended Family Members added after the inception of the policy.

### Accidental Death

No waiting period will apply for all lives insured under this Policy. The underwriter shall not be bound to settle any accidental death claim prior to receipt of the first monthly premium.

### Suicide

No claim will be recognised where an insured person dies by committing suicide within 2 (two) years of the start or restarting date of the Policy.

## Unpaid Premiums

The Debit Order will run on the date selected by the Principal Member. If the debit order is not honoured for any reason, two withdrawal runs will be done the next month. In the event of this second run being dishonoured, the policy will lapse. Liberty may, however, reinstate your cover on conditions which it may lay down from time to time.

## Additional Services

Additional services offered when Funeral Benefits are selected include:

- Assistance in obtaining death certificates
- Assistance with referrals for autopsy or pathology
- Consideration of religious customs
- Recommendation of undertaker or mortuaries
- Death-related legal assistance
- Bereavement and trauma counselling
- Claim administration assistance
- A 24-hour client and claims assistance service

- Discounted tombstone and funeral related services when choosing either Doves or Avbob funeral parlours. These call centre services are intended to simplify and support a member's family in their time of loss. The services are available 24 hours a day; 7 days a week.
- 24-7 Call Centre for the family  
0861 020 407 (within South Africa) OR  
+27 11 267 3933 (outside South Africa).

**Call Centre:** funeral@securitas.co.za | 0861 77 8883

**After hours:** 0861 02 04 07

## Disclaimer

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## Complaints

Please email your complaints to:

funeral@securitas.co.za

Post: PO Box 40544, Moreleta Ridge, Pretoria, 0044

Call: 012 990 5000

## Ombudsman for Long-Term Insurance

Physical address: 3rd floor, Sanclare building,  
21 Dreyer street, Claremont, Cape Town, 7700

Postal address: Private Bag X 45, Claremont, 7735

Email: info@ombud.co.za

Tel: +27 (0) 21 657 5000

Fax: +27 (0) 21 674 0951

## Financial Sector Conduct Authority

Physical address: Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads) Ashlea Gardens, Extension 6, Menlo Park, Pretoria, South Africa, 0081

Postal address: P. O. Box 35655, Menlo Park, 0102

Toll free: 0800 110 443 or 0800 20 37 22

Tel: +27 (0)12 428 8000

Fax: +27 (0)12 347 0221

## Underwriter Information

Capital Alliance a division of Liberty Group Limited is the Underwriter of this product.

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