



Intelligent
insurance for life

The Funeral Cover Benefit

Benefit overview

The Discovery Life Group Risk funeral policy offers a cost-effective method to provide financial assistance after the death of the principal member or any member of the immediate family.

Overview

The Funeral Cover Benefit will pay a lump sum in the event of the death of the member, the member's spouse and/or children up to the maximums below:

Age reached	Maximum lump sum benefit
Member (age from 15 to below 70)	R30 000
Spouse (age from 15 to below 70)	R30 000
Child (age from 14 to below 21)	R30 000
Child (age from 6 to below 14)	R15 000
Child (age from 0 to below 6)	R9 000
Stillborn (death of the foetus after the 26 th week of pregnancy)	R3 750
Other adult (age from 21 to below 100) (only applies to Extended Family Funeral Cover Benefit)	R30 000

The funeral benefits are offered as a compulsory benefit to employer groups and there is no waiting period or medical information needed. The Family Benefit includes three spouses and five children.

COSTING

For policies with less than 400 members, rates are set by taking into consideration the risk profile of the scheme. Up to date and complete information must be submitted to Discovery Life for a rate to be set. For policies with more than 400 members, rates are set by taking into consideration the claims experience and the risk profile of the scheme. Up to date and complete information and claims experience must be submitted to Discovery Life for a rate to be set.

HOW IS A CHILD DEFINED?

A child is defined as an unmarried person who is financially dependent on the member and is described as:

- Under the age of 21, born of the member
- A dependent stepchild of the member, under the age of 21
- A foster child of the member, under the age of 21
- A legally adopted child under the age of 21 years
- A stillborn child (death of the foetus after the 26th week of pregnancy), born to the member
- A grandchild being a child of the member's children, where both the child's parents are deceased or the child is dependent on the member. Proof of dependency must be submitted to Discovery Life Group Risk.

A child of the member who studies full time at a recognised educational institution and who has not reached the age of 24 years is considered a child. No age limit will apply to a child who is incapacitated by mental or physical infirmity and unable to maintain themselves, provided that such child is wholly dependent on the member for support and maintenance. Once a child has become independent of the member for support and maintenance, they will not be considered a child for the purposes of this benefit at any future date.

HOW IS A SPOUSE DEFINED?

For all benefit types, a spouse is defined as the person that the member is legally married to and includes:

- A party to a customary union according to South African indigenous laws
- A union recognised as a marriage under the tenets of any religion
- A person living with the member in the manner of a spouse, living in a relationship of mutual dependence with the member, and running and sharing a common household with the member
- A person regarded by the member as a common law spouse and accepted as such by Discovery Life.

Please note: Common law and same-sex partners will only be covered if the relationship is disclosed to Discovery Life in writing. If a member has more than one spouse, the person to whom the member has been married for the longest, as defined above, will be deemed the spouse. The principle of one spouse being covered will apply to all benefits, excluding the Funeral Cover Benefit, where a maximum of three spouses will be covered.

HOW COMMON LAW AND LIVING ARRANGEMENTS WORK?

Discovery Life will cover a common law spouse if the union is registered in terms of one of these acts:

- The Recognition of Customary Marriages Act
- The Civil Union Act*
- The tenets of a religion (Muslim, Hindu marriages etc.)

This therefore covers:

- Legal heterosexual marriages
- Civil unions, which include same-sex partners and deemed common law spouses
- Marriages in terms of customary law

*This act provides for the registration and solemnisation of marriages and civil partnerships, referred to as civil unions, between two persons, regardless of their sexual orientation. It gives couples in a civil union, whether a same-sex relationship or a heterosexual relationship, the same rights that a heterosexual couple would enjoy in a legal marriage. Partners who are in a permanent relationship, but are not registered as a civil union cannot be regarded as a spouse for purposes of this definition.

CLAIM PROCESS

Completed claim forms together with the necessary supporting documents must be submitted before the claim can be processed. Payment will be made within 48 hours of receiving all the necessary documents.

CONTACT US

For more information, please contact our claims team on:

Discovery Life Group Risk Claims Contact Centre

Telephone: 0860 54 33 22

Email: groupriskclaims@discovery.co.za