

## Funeral Benefits

### The benefit structure

The funeral benefit may be offered as a single member benefit or as a family benefit. The family benefit allows for cover to include an insured’s spouse, children or parents, depending on the policyholder’s benefit selection.

The benefit is always a flat benefit amount, selected by the policyholder at the start of the policy. If the policyholder has selected the family benefit, the benefits are usually scaled, as shown in the example below:

| Insured                | Example scale | Maximum benefit allowed |
|------------------------|---------------|-------------------------|
| Main member            | R15,000       | R20,000                 |
| Spouse                 | R15,000       | R20,000                 |
| Child of 14 - 21 years | R15,000       | R20,000                 |
| Child of 6 - 13 years  | R7,500        | R10,000                 |
| Child of 1 - 5 years   | R3,750        | R5,000                  |
| Child of 0 - 11 months | R1,875        | R2,500                  |
| Stillborn              | R1,875        | R2,500                  |
| Parent                 | R5,000        | R5,000                  |

The policyholder can request a scale appropriate for the scheme; however the benefit for the spouse, child or parent may not be more than the main member’s benefit.

### Ancillary benefits

In addition, the policyholder can provide additional cover by including any of the following ancillary benefits:

|  |  |
|--|--|
| <p><b>Paid-up benefit</b></p> <p>The paid-up benefit allows cover to continue for all insured’s who are covered for benefits, on the date that the main member is disabled or dies.</p> <p>Premiums will be waived from the date of the main member’s death or disability.</p> | <p><b>Continuing cover if disabled benefit</b></p> <p>If you offer disability income benefits as part of your employee benefit program, this benefit allows disability claimants to remain covered for funeral benefits.</p> |
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### Service benefits

We offer the following service benefits as part of our funeral benefit solution:

- Electricity benefit
- Body repatriation
- Airtime benefit
- Vehicle access benefit
- Butchery benefit

If you would like more information on our service benefit offering, you can discuss our service benefit offering with one of our business development consultants.

**Policy terms and conditions**

| Eligibility   | Exclusions   |
|---|--|
| <ul style="list-style-type: none"> <li>- Minimum entry age is 18</li> <li>- Maximum entry age is 64 (except for parents who can join up to age 74)</li> <li>- Maximum cover age is 70 (except for parents where there is no maximum cover age)</li> </ul> <p><b>An insured must:</b></p> <ul style="list-style-type: none"> <li>- be an employee of the employer or be a spouse, child or parent of the employee.</li> <li>- live in the SADC region and must either be a citizen of the Republic of South Africa or have been given the necessary permission from the South African authorities to live and work in the Republic of South Africa.</li> </ul> | <p><b>Warlike activities</b></p> <ul style="list-style-type: none"> <li>a. Nuclear, biological and chemical warfare or sabotage.</li> <li>b. The insured actively taking part in:               <ul style="list-style-type: none"> <li>- any war, invasion, rebellion, revolution, uprising, riot, civil commotion, strike, labour disturbance, and the seizing of power.</li> <li>- overthrowing or influencing any government by force or terrorism.</li> </ul> </li> </ul> <p><b>Waiting period</b></p> <p>If a waiting period applies to your policy, we will not pay a claim that occurs during the waiting period.</p> |

If you select any of the ancillary benefits, there may be additional or different terms and conditions which will apply to your policy.

**Definitions**

| Spouse   | Child  | Parent  |
|--|--|---|
| <p>A person who is the permanent life partner ( whether in a heterosexual or homosexual partnership) or spouse or civil union partner of a main member in accordance with the Marriage Act, 68 of 1961, the Recognition of Customary Marriages Act, 68 of 1997 , or the Civil Union Act, 17 of 2006 , or the tenets of any Asiatic religion.</p> <p>A permanent life partner will be covered only from the date of receipt of written disclosure of the life partnership to us.</p> <p>A maximum of one spouse per main member will be covered for benefits under this policy at any one time.</p> | <p>An unmarried, financially dependent child of the employee, who has not yet attained the age of 21, and will include a posthumous child, a stepchild, a legally fostered child, an adopted child and a stillborn child following 28 weeks of pregnancy.</p> <p>The age may, at our discretion, be extended to 25 age attained, in respect of an unmarried child who is a full time student at a registered educational institution.</p> <p>Will also mean an unmarried, financially dependent child of the employee who is mentally disabled or permanently, totally physically disabled, whilst the employee is eligible for cover under this policy.</p> | <p>Includes the parent of the employee and/or spouse where the employee and/or spouse is a natural child, a stepchild, a legally fostered child or an adopted child of the parent.</p> <p>A maximum of four parents will be covered for benefits under this policy during the entire period of the main member’s cover under this policy.</p> |

## How to claim

- The claim notification period is six months from the date of death.
- The period in which claim documentation must be sent to us is three months of notifying us of the death.

We typically need the documents listed below. If we need any additional evidence we will tell you what we need.

- an original signed claim form
- an original certified copy of the employee's identity document
- an original certified copy of the deceased's death certificate
- an original certified copy of the deceased's identity document
- a copy of the employee's last payslip
- proof of banking details
- an original certified copy of proof of the relationship of the deceased to the employee
- a copy of the completed BI1663 report
- if applicable, a copy of the Accident Report Form from the South African Police Service

## When we will pay

We will pay the funeral benefit within 48 hours of receiving all claim documentation.

## When cover for an insured will end

- the employee's employment with the employer ends;
- any conditions for eligibility are no longer met;
- premiums are not paid;
- the policy ends;
- the insured reaches the maximum cover age;
- the insured is temporarily absent from work for more than six months
- the insured remains outside the SADC region for more than twelve months
- the spouse no longer meets the definition of spouse (if the insured is a spouse);
- the insured dies;
- when all benefits for all insured's under this policy have been paid.

Please refer to the policy document for the complete terms and conditions, a copy of which can be requested from Hollard. In the event of any dispute or any discrepancy between this document and the provisions of the policy, the policy will prevail.

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