

Funeral Benefits

The Funeral Benefit assist's the family of the deceased financially for the purpose of providing the deceased with a dignified burial. 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 structure

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	Maximum allowed benefit
Main member	R30,000
Spouse	R30,000
Child of 14 - 21 years	R30,000
Child of 6 - 13 years	R15,000
Child of 1 - 5 years	R7,500
Child of 0 - 11 months	R3,750
Stillborn	R3,750
Parent	R7,500

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>Paid-up benefit</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>Continuing cover if disabled benefit</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>
<p>Body Repatriation Benefit</p> <p>The Body Repatriation Benefit is offered as part of our funeral benefit solution. This benefit allows for the repatriation of mortal human remains for distances of 150km or from destination. Please refer to the Body Repatriation fact sheet setting out the maximums of the benefit as well as what the service entails.</p>	

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

Policy terms and conditions

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

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 main member
- a copy of the completed B11663 report
- if applicable, a copy of the Police Report from the South African Police Service

When cover for an insured will end

Cover for the main member ends when any of the following occurs:

- the main member's employment with the employer ends, unless the main member remains covered under the paid-up benefit;
- any conditions for eligibility are no longer met;
- premiums are not paid, unless the main member remains covered under the paid-up benefit;
- the main member reaches the maximum cover age;
- the main member is temporarily absent from work for more than six months (or any extended period agreed to by us writing); or
- the main member remains outside the SADC region for more than 12 months (or any extended period agreed to by us in writing).

Cover for an insured ends when any of the following occurs:

- the main member's cover under this policy ends;
- the spouse no longer meets the definition of spouse (if the insured is a spouse)
- the child no longer meets the definition of child (if the insured is a child);
- the insured other than the main member dies;
- the main member dies, unless the insureds remain covered under the paid-up benefit;
- the insured other than the main member reaches the maximum cover age; or
- when all benefits for all insureds under this policy have been paid.

This fact sheet is in terms of our standard policy terms and conditions as well as our standard benefits offered and does not include any of our special offers, endorsements or bespoke policies.

For the complete terms and conditions, please refer to our policy document, a copy of which can be requested from Hollard. To contact Hollard for our policy documents, please contact HGRAdmin@hollard.co.za. In the event of any dispute or any discrepancy between this document and the provisions of the policy, the policy will prevail.

Hollard Group Risk, a division of the Hollard Life Assurance Company Limited (Reg No. 1993/001405/06), a Licensed Life Insurer and an authorised Financial Services Provider
FSP no. 17697