

Compliance department

If you feel that the agent has in any way not complied with the Policy Protection Rules, please contact the Compliance Office at 086 123 5664.

Replacement of policies

Replacement of any insurance is generally not to the advantage of the proposer because it involves duplication of initial costs charged to the policy. A Replacement Policy Advise Record should have been completed by the advisor of new business.

Cooling-off cancellation

A policyholder has the right to cancel a policy within 31 (thirty one) days after receipt of the policy documentation. Cancellation must be in writing. Any premium that has been paid (less policy provisions) will be refunded and your policy will be cancelled.

Premium analysis

The monthly premium shown includes all commissions, fees and administration charges allowed in terms of legislation. Details of the amounts are available on request.

Other conditions

- Should the premium not have been paid in the month of death, the outstanding premium will be deducted from the benefit;
- In the event of suicide of the Policyholder, the benefit will apply on condition that the deceased has been a fully paid up Policyholder for not less than 12 (twelve) months;
- The policyholder has the right to view the master policy.

Assupol On-Call benefit (Repatriation)

Terms and Conditions

- Benefits are effective after payment of the second premium;
- All benefits are services related benefits and therefore the call centre has to be contacted in the first instance for the benefits to be available; **0801 313 313**
- Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect service remains with the service provider.

Repatriation (transportation of the deceased)

In the event of a death of the assured life by any cause, all costs related to transportation of the life insured will be arranged back to the place of residence within South Africa up to R20 000. This benefit is excluded for self-inflicted injuries.

- If the funeral is between 50 km and 150 km away from home, we will make the necessary travel arrangements and pay up to a maximum of R100 per person (maximum R400) for up to four immediate family members of the deceased to attend the funeral;
- If the funeral is more than 150 km away from home, we will make the necessary travel arrangements and pay up to a maximum of R500 per person (maximum R2 000) for up to four immediate family members of the deceased to attend the funeral.

YOU PAY MONTHLY, YOU HAVE COVER



UNDERWRITTEN BY:

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Assupol Life Ltd (registration number 2010/025083/06) is an insurer licensed to conduct life insurance business. Insurer licensed to conduct life insurance business. Authorised financial service provider. FSP53.

Affordable Funeral Cover



Family Plan

No Extended Family Members



Mbs Advisors Ltd Pty

FSP Number: 49600
Office 309 Premium Towers, 296 Pretorius Street,
Pretoria Central, Pretoria, 0002

Tel: 012 004 1234
Fax: 086 598 7103



Family Members

Family plans	Plan A	Plan B	Plan C	Plan D	Plan E
Cover main life	R5 000	R10 000	R15 000	R20 000	R30 000
Spouse	R5 000	R10 000	R15 000	R20 000	R30 000
Children 14 - 21 years	R5 000	R10 000	R15 000	R20 000	R30 000
Children 6 - 13 years	R3 500	R7 000	R10 500	R14 000	R21 000
Children 1 - 5 years	R2 500	R5 000	R7 500	R10 000	R10 000
Children 0 - 11 months	R1 500	R3 000	R4 500	R6 000	R9 000
Premium Main life 18 - 30 yrs	R50	R80	R105	R140	R170
Premium Main life 31 - 44 yrs	R65	R100	R145	R180	R230
Premium Main life 45 - 54 yrs	R80	R130	R175	R215	R315
Premium Main life 55 - 64 yrs	R110	R170	R240	R320	R490

The life insured

This is the person whose life is insured under your policy. This is you, one spouse and six children in whom you have an insurable interest. You have, for example, such an interest in your spouse and children. Any additional spouses or children are not covered under this policy.

Age of life insured at their start date

You and your spouse must be under the age of 65. Children included as immediate family must be under the age of 21. Children who are permanently disabled and totally dependant on you may be included at any age. Children who are unmarried and full-time students at an education institution approved by us may be included if they are under the age of 21.

When cover for children stops

Cover for children stops when they turn 21. For disabled children (described above) it does not stop at any specific age. For a stillborn child the death benefit will be paid only if the birth takes place after 26 weeks of pregnancy, and is not self-induced.

Start date for the life insured

This, for every life insured, is the first day of the month in which we, or someone authorised by us, should receive the first premium for cover for that life insured. That is when death cover for an accidental death starts, and when the waiting period of six months for death cover for a natural (non-accidental) death starts.

Waiting Periods

During a waiting period, premiums must be paid, but policy benefits cannot be claimed.

- The waiting period for natural (non-accidental) death is six months from the start of the policy;
- The waiting period for suicide is 12 (twelve) months from the start of the policy;
- The total benefit is payable for accidental (unnatural) death after receipt of the first premium;
- Payment of premiums during the waiting period must be continuous (i.e. No payment can be outstanding or paid late, or the Policy will lapse and waiting period will re-start from the date the payments resume).
- For example, if the start date of cover for a life insured is 1 January 2023, we may pay out benefits from 1 July 2023, and from 1 January 2024 for suicide.

Maximum funeral cover for one person

When a person takes out funeral insurance with us, the total funeral cover for that person under all individual and group policies with us may not be more than the following maximums: R10 000 if the insurance is taken out when the person is under age six; R25 000 if it is taken out when they are six years or older, but under age 18; R75 000 if it is taken out when they are 18 years or older, but under age 65; and R30 000 if they are 65 years or older. Any cover above the maximum automatically falls away.

About your premiums

The premium for your policy is payable monthly, before the end of every month. The premium we receive in a particular month provides cover for that month. The premium pays for death cover only, and not for any investment or cash value. Premiums are not refunded if your policy ends for any reason. If two monthly premiums in a row are not paid, and both are not paid by the end of the month in which the second premium should have been paid, your policy ends automatically. If your policy has ended because premiums were not paid, you may, within two months, apply for it to be reinstated – subject to any policy provisions we may require. If premiums are not paid in full, benefits also cannot be paid in full. Only a percentage of the benefit can then be paid – namely a percentage that is the same as the percentage of premiums paid. A commission percentage will be included in your monthly premium.

When policy benefits will not be paid

A benefit will not be paid if information (for example, about your relationship with lives insured or the ages of lives insured), was not provided to us before the start of the benefit in question, or is not correct. A benefit will also not be paid if the life insured's death is caused or accelerated directly or indirectly by war, participation in civil commotion or terrorist activity, or if the life insured dies while committing a criminal activity.

How to claim on the policy

In the event of a claim, please visit any of our offices or phone: **086 123 5664**. Claim forms will be forwarded to you - please complete these, and send back to the claims department. The claims department will notify you of the status of your claim. All premium payments must have been paid up to date at the time of a claim arising. Please read the policy provisions documentation for full details.

Documents we need to consider your claim

We must receive a completed claim form within six months of the death of the life insured.

- the claim form - completed and signed;
- certified copy of the valid ID of the person who claims;
- certified copy of the original death certificate of the life insured (DHA5);
- certified copy of the valid ID of the life insured;
- copy of the notification/registration-of-death form (DHA1663);
- copy of a valid bank statement of the person who claims, not older than three months, showing account-holder and account number;
- police report if the death is due to unnatural causes - for example, a motor-vehicle accident;
- other documents that we may reasonably require.