



Zimelela Kwinstika Yethu, Ududuzeke
Ekunakekeleni Kwethu

POLICY SCHEDULE

Zimelela Funerals

Underwritten by: RAND MUTUAL ASSURANCE

Policy #

Z H 0 0 5 2 9

POLICY DETAILS (A)

First Name/s	MISS NDUDUZO CYNTHIA	Surname	MKHIZE
ID Number	8804090412088	Date of Birth	1988/04/09
Branch	Hibberdene		
PayAt Number	1125800005529931347		
Residential Address	NYANGWINI AREA WARD 10	Email	
Postal Address	HIBBERDENE		
Contact Numbers	(C) 0739664683		
Required Package	ZIM SILVER PLAN	Monthly Premium (A)	R 310.00
Benefits	Halfview Casket Coffin Spray (Flower) Funeral Program X100 Enlarged Photo (A3) Hearse 1 Family Car Transport allowance (T&C) Preparation and front Deco Collection and Storage of body Washing and Preparation of Body Tent R1000 Cash Back R1500 Still water Grave set up Pastures/Green Carpets Lowering device Still water		
Last Prod Change	2025/03/06		
Cover	R 15000.00	Waiting Period	0 month(s)
Inception Date	2024/12/01		

EXTENDED FAMILY DETAILS (D)

FULL NAME (SURNAME FIRST)	DATE OF BIRTH	ID NUMBER	RELATIONSHIP	INCEP DATE	WAITING PERIOD (month(s))	COVER	MONTHLY PREMIUM
1. MKHIZE MPHAKANYISWA	1961/02/28	6102285558084	EXTENDED	2024/12/01	0	15000.00	0.00
2. MKHIZE NQUBEKO	1993/12/10	9312105439087	EXTENDED	2024/12/01	0	15000.00	0.00
3. MKHIZE ALWANDE	2008/05/15	0805155494083	EXTENDED	2024/12/01	0	15000.00	0.00
4. MKHIZE MENZI	1992/06/30	9206305518080	EXTENDED	2024/12/01	0	15000.00	0.00
5. MKHIZE SBUSISO	2011/04/22	1104225348084	EXTENDED	2024/12/01	0	15000.00	0.00
6. MKHIZE NTANDO	2017/09/19	1709196252089	EXTENDED	2024/12/01	0	15000.00	0.00

(D) TOTAL R0

SUPPLEMENTARY BENEFITS (E)

Benefit	Incep Date	Waiting Period month(s)	Prem
E MPHAKANYISWA - INKOMO INDIVIDUAL	2025/03/06	6	95.00

TOTAL MONTHLY PREMIUM **A + B + C + D + E (M)** = R405.00

NOMINATED BENEFICIARY / PROPOSER

Title	Full Name	Contact	Date of Birth	ID Number	Relationship
MR	MKHIZE, MENZI	0677071814	1992/06/30	9206305518080	BROTHER

METHOD OF PAYMENT

PayAt

TERMS AND CONDITIONS OF ZIMELELA FUNERAL SERVICES

INSURANCE & FUNERALS POLICY

Distributor/ Partner details

This product is distributed by Zimelela Funeral Services

Registration Number: 2024/229081/07

FSP no:

Insurer/Underwriter Details

This product is underwritten by Rand Mutual Assurance Company (SA) Limited. A licensed FSP and Life Insurer.

Rand Mutual Assurance Company Limited (RMA)

Registration Number: 1899/000876/06

FSP No 46113

10 St Andrews Road

Parktown

2193

Complaints

For all complaints about products and services contact Zimelela Funeral Services on 087 711 3199 or email info@zimelela.co.za

If you are still not satisfied, you can call the Insurance Ombudsman on 0860 103 236 or FAIS Ombudsman on 012 762 5000

Benefit Allocation

The table below shows the cover per insured person (if applicable) as a percentage of the benefit amount listed in the table above.

Role-player /Insured person	Product / Benefits
Children (14 - 20 years)	100% of insured amount
Children (6 - 13 years)	50% of insured amount
Children (1 - 5 years)	25% of insured amount
Children (0 - 1 year stillborn)	0% of insured amount

Main member insured may choose any cover level for all insured life's so long as that cover does not exceed that of Main life.

Benefit Description

Funeral Benefit

In the event of the death of a life insured the benefit amount as selected will become available for funeral expenses. This is applicable to all lives insured under this product. Accidental Death Benefit

Accidental Death Benefit

In the event of the accidental death of a life insured a benefit amount equal to the funeral benefit will be available during the waiting period. This is applicable to all the Lives assured. There are no separate premiums for this benefit.

Compulsory Annual Increase

As the policy is meant to assist with costs associated with a Zimelela Funeral service, it is compulsory that both the cover amounts, and premiums amounts for all benefits must increase every year to keep up with inflation as determined by Stats SA through the Consumer Price index.

Product / Benefit	Increase Type	Premium Increase		Benefit Increase		Cease Age
		Min	Max	Min	Max	
All Benefits	Compulsory	CPI	n/a	CPI	n/a	n/a
	Supplementary/ Voluntary Benefits	CPI	n/a	CPI	n/a	n/a

IMIGOMO NEMIBANDELA YEZINKONZO

ZOMNGCWABO KaZIMELELA FUNERALS

INSURANCE & FUNERALS POLICY

Imininingwane Yomphakeli / Umhlanganyeli

Lo mkhiqizo usatshaliswa yiZimelela Funeral Services

Inombolo Yokubhalisa: 2024/229081/07

Inombolo ye-FSP:

Imininingwane Yomshwalense / Umshwalense Ongaphansi

Lo mkhiqizo ugunyazwe iRand Mutual Assurance Company (SA) Limited. I-FSP egunyaziwe kanye noMshwalense Wempilo.

Rand Mutual Assurance Company Limited (RMA)

Inombolo Yokubhalisa: 1899/000876/06

FSP No 46113

10 St Andrews Road

Parktown

2193

Izikhhalazo

Ukuze uthumele izikhhalazo mayelana nemikhiqizo nezinsizakalo, xhumana neZimelela Funeral Services ku-087 711 3199 noma uthumele i-imeyili ku-info@zimelela.co.za

Uma unganelisekile, ungashayela i-Insurance Ombudsman ku-0860 103 236 noma i-FAIS Ombudsman ku-012 762 5000

Ukwabiwa Kwezinzuzo

Itafula elingezansi libonisa imnyaka yomuntu ngamunye oshwalensiwe (uma kusebenza) njengephesenti lemali ye-benefit ebhalwe etafuleni elingenhla.

Umlingisi / Oshintsha-shwalensiwe	Umkhqizo / Izinzuzo
Izingane (14 - 20 iminyaka)	100% yemali eshwalensiwe
Izingane (6 - 13 iminyaka)	50% yemali eshwalensiwe
Izingane (1 - 5 iminyaka)	25% yemali eshwalensiwe
Izingane (0 - 1 unyaka - azikazalwa)	0% yemali eshwalensiwe

Ilingu eliyinhloko elishwalensiwe lingakhetha noma yiliphi izinga lekhava kubo bonke abashwalensiwe inqobo nje uma lingadluli elomshwalensi omkhulu.

Incazelo Ye-Khava

I-Benefit Yokungcwaba

Uma kwenzeka ukushona komuntu oshwalensiwe, imali ye-khava oyikhethile izotholakala ukuze isetshenziselwe izindleko zomngcwabo. Lokhu kusebenza kubo bonke abashwalensiwe ngaphansi kwalomkhqizo.

I-khava Yokushona Ngengozi

Uma kwenzeka ukushona ngengozi komuntu oshwalensiwe, imali ye-khava elingana ne-khava yokungcwaba izotholakala ngesikhathi sesikhathi sokulinda. Lokhu kusebenza kubo bonke abashwalensiwe. Azikho izinkokhelo ezihlukile zale benefit.

Ukwenyuka Konyaka Okuphoqelekile

Njengoba le policy ihlosele ukusiza ngezindleko ezihambisane nesevisi yomngcwabo kaZimelela, kuyaphoqeleka ukuthi izinga lembozo, kanye nenani le-premium, likhuphuke minyaka yonke ukuze lihambisane nokwenyuka kwentengo yezimpahla nezinsizakalo njengoba kunqunywe yiStats SA ngeConsumer Price Index.

Insert Table

Ukwabiwa Kwezinsiza Zengane

Waiting periods

The waiting periods are as outlined below:

Role-player / Insured person		
Natural Causes		
Main Member / Partner	6 months	From first premium payment
Child / Grand-child	6 months	From first premium payment
Extended / Dependents	6 months	From first premium payment
Suicide		
Main Member / Partner	12 months	From first premium payment
Child / Grand-child	12 months	From first premium payment
Extended / Dependents	12 months	From first premium payment
Accident		
All Lives	1 month	From first premium payment

Age & Term Limits

Role-player / Insured person	Product / Benefits	Entry Age **		Cease Age ***
		min	max	
Policyholder	Main Insured	18	99	for life
<u>Member Insured</u>	Funeral	18	99	for life

Child Benefit Allocation

If the client elects a service benefit for children at claim stage they will receive a service equivalent to their insured Value. Where the client elects to have a cash option legal limits as below will apply. The cash claim is calculated at 50% of the funeral cover amount thereafter the below table will take effect.

The table below shows the cover per insured person (if applicable) as a percentage of the benefit amount listed in the table above.

Role-player / Insured person	Product / Benefits
Children (14 - 20 years)	100% of insured amount
Children (6 - 13 years)	50% of insured amount
Children (1 - 5 years)	25% of insured amount
Children (0 - 1 year stillborn)	0% of insured amount

* Unmarried children are covered up until date of 21st birthday or their 25th birthday if they are full-time students. Documentation must be produced to support the condition.

** Unmarried mentally/physically disabled children who are totally dependent on the main member will be covered as long as the policy is in force.

*** Stillborn children will not be covered.

**** Entry Age refers to age last birthday when cover commences for that insured person.

***** Cease Age refers to the insured person's age exact.

Commission and Expenses Charges

Distribution Fees

The average distribution fee is up a maximum of 40% of the premium amounts

All Fees are annually reviewable on the anniversary date of the policy

Alterations allowed

Only The Main member/Policyholder may amend the policy

Uma iklayenti likhetha insiza yokusiza izingane ngesikhathi sokufaka isicelo, lizothola insiza elingana nenani eliqinisekisiwe. Lapho iklayenti likhetha inketho yemali, imingcele yomthetho elandelayo izosebenza. Isicelo semali sibalwa ngo-50% wenani lokufakwa komngcwabo, bese ithebula elingezansi lisebenza.

Ithebula elingezansi libonisa ukuvikelwa komuntu ngamunye oqinisekisiwe (uma kusebenza) njengamaphesenti enani lezinsiza ezikhonjiswe etafuleni elingenhla.

Umuntu Odlalayo / Oqinisekisiwe	Umkhqizo / Izinzuzo
Izingane (14 - 20 iminyaka)	100% yenani eliqinisekisiwe
Izingane (6 - 13 iminyaka)	50% yenani eliqinisekisiwe
Izingane (1 - 5 iminyaka)	25% yenani eliqinisekisiwe
Izingane (0 - 1 unyaka ezizelwe sezifile)	0% yenani eliqinisekisiwe

* Izingane ezingashadile zivikelwe kuze kube usuku lwabo lwama-21 noma usuku lwabo lwama-25 uma zifunda ngokugcwele. Imibhalo kufanele ilethe ukufakazela lesi simo.

** Izingane ezingashadile ezikhubazeke ngokomqondo/omzimba ezincike ngokuphelele kumalungu amakhulu zizovikelwa uma inqubomgomo isasebenza.

*** Izingane ezizelwe sezishonile azizokhaviwe.

**** "Entry Age" isho iminyaka yokugcina yomuntu oqala ukuvikelwa.

***** "Cease Age" isho iminyaka yomuntu oqinisekisiwe ngokuqondile.

Izindleko Zekomishini Nezokuphatha

Izimali zokusabalalisa zifika kumkhawulo ophezulu ka-40% wamanani epremiyamu. Zonke izimali zibuyekizwa minyaka yonke ngosuku lokugubha inqubomgomo.

Izinguquko Ezivunyelwe

Umuntu omkhulu oqinisekisiwe noma omunye okhethwe nguyena (onobufakazi bokuzazisa nomqulu wokuvuma) angashintsha inqubomgomo. Izinto ezingashintsha zifaka:

- Ukuvikelwa kwabantu abaqinisekisiwe
- Iminingwane yomzuzi
- Iminingwane yasebhangane
- Ukukhulisa/ukunciphisa amanani okuvikelwa
- Iminingwane yokuxhumana

Imithetho Yokuphela Kwenqubomgomo (Lapse rules)

Uma iZimelela Funeral Services ingatholi imali yomshwalense ngosuku olufanele noma phakathi nesikhathi esivunyelwe sezinsuku eziyi-90, inqubomgomo izophela. Azikho izimangalo ezizokwamukelwa noma zikhokhwe phakathi nalesi sikhathi.

Uma izikweletu sezikhokhelwe zonke, umshwalense uzobuyiselwa ngokuzenzakalelayo futhi izikhathi zokulinda zizosebenza kusukela ngosuku lokubuyiselwa.

Uma inqubomgomo iphelelwa yisikhathi, iklayenti lingadinga ukudlulela ohlelweni olusha uma oludala seluphelile noma lungasathengiswa. Imigomo nemibandela yohlelo olusha izosebenza.

Imithetho Yokubuyiselwa Kwenqubomgomo (Reinstatement rules)

- Izinhlelo zingabuyiselwa uma:
- Imali yomshwalense ekade ingakhokhwa isitholakele
- Uma Umnikazi Womshwalense evuma imigomo nemibandela yomshwalense
- Izikhathi ezintsha zokulinda zizosebenza ngaphambi kokuthi isimangalo samukelwe

Or a nominated person by the Main Insured Policyholder with Proof of Identification and consent document signed by both parties

The Main Insured Person/ Policyholder can amend the following:

- Insured Persons cover
- Beneficiary details
- Banking details
- Increase/Decrease cover amounts
- Contact Details
- Amendment Documents

Lapse rules

If Zimelela Funeral Services does not receive the policy premium on the due date or within the 90 days grace period, the policy will lapse. No claims will be accepted or paid during this period.

Once the arrears payments are paid up to date the cover will be reinstated atomically and the waiting periods will automatically become applicable from the reinstatement date.

Reinstatement rules

Policies can be reinstated if;

- The premium outstanding has been received
- If the Policyholder accepts terms and conditions of the cover
- New waiting period will apply before the claim can be valid
- If more than 2 month passes after the policy has been lapsed, the policy can no longer be reinstated but must now be restarted and will have a 6 month waiting period
- Should a policy lapse, the client may need to move to a new plan should the old one be phased out or no longer available for resale. The terms and conditions of the new plan will take effect

Special terms and conditions

Premium Guarantees

No Premium, No Cover: This policy is conditional upon and will only commence following the payment of the first premium and the joining fee.

Premiums are due and payable monthly on or before the 10th of each month. The sum assured for Extended Family Members cannot exceed that of the main member.

“No Premium = No Cover” and should premiums not be paid in terms of the policy, cover ceases and should the member wish to re-join, they will be treated as new entrant with commensurate waiting period.

Zero Waiting Period Special

Regardless of the plan you have chosen, If a member dies before completing the 6 months waiting period. We will conduct the funeral on the Bronze package only. The client can then top up should they need something different. The will be no cash claim on any plan on a Zero waiting period special

Specific and General Exclusions

The Benefit will not be paid if the claim results from an insured person:

- Breaking the law or making a fraudulent claim
- Not being honest about the information we ask
- Premiums not up to date
- Documents required not sufficient

The client might be required to pay additional amount for transport if the funeral service is more than 100 km form the originating branch of the client. This is different from the body repatriation benefit

Claim Requirements

• Uma kudlule izinyanga ezingu-2 selokhu inqubomgomo iphelile, inqubomgomo angeke isabuyiselwa, kufanele iqale phansi futhi kuzoba nesikhathi sokulinda izinyanga eziyisithupha

Imibandela Ekhethekile (Special terms and conditions)

- Iziqinisekiso Zenkokhelo (Premium Guarantees)
- Ayikho Inkokhelo, Ayikho Inzuzo: Lo mshwalense uqala kuphela uma inkokhelo yokuqala kanye nemali yokungena sezikhokhiwe.;
- Izinkokhelo zikhokhwa njalo ngenyanga ngaphambi noma ngosuku lwe-10 lwenyanga ngayinye. Inani lemali yokuziphindisela kwamalungu omndeni elingaqhubeki ngeke lidlule elilodwa lomuntu oyinhloko womshwalense.
- “Ayikho Inkokhelo = Ayikho Inzuzo”, futhi uma izinkokhelo zingakhokhwa ngokwemibandela, umshwalense uyaphela. Uma ilungu lifuna ukujoyina futhi, lizothathwa njengomuntu omusha futhi lizoba nesikhathi sokulinda esifanele.

Izinto Ezikhishwe Kakhulu Ngezizathu Ezithile (Specific and General Exclusions)

Inzuzo ngeke ikhokhwe uma isimangalo sivela emsebenzini womuntu omshwalense:

- Uphula umthetho noma wenza isimangalo sobugebengu
- Engaqiniseki noma efihla ulwazi oluceliwe
- Izinkokhelo azilungile
- Amadokhumenti adingekayo awanele

Ikhasimende lingadingeka likhokhe imali eyengeziwe yezokuthutha uma inkonzo yomngcwabo ingaphezu kwekhilomitha eli-100 ukusuka egatsheni leklayenti. Lokhu kuhlukile kunenzuzo yokubuyiselwa kwezidumbu.

Izidingo Zezimangalo (Claim Requirements)

- Ifomu lokubhalisa isimangalo
- Ikhophi eqinisekisiwe yencwadi yokushona (death certificate)
- Ikhophi eqinisekisiwe ye-ID yomnikazi omkhulu womshwalense
- Ikhophi eqinisekisiwe ye-ID yomuntu oshonile
- BI 1663
- Umbiko wamaphoyisa
- Ikhophi yesitatimende sebhangwe somzuzi

Ukukhokhwa Kwezimangalo (Claim Payout)

Kwamakhasimende akhona, uma ikhasimende lishintshela enanini elisha lomshwalense, lizothola ukukhokhwa okusha ngemuva kokuphuthulwa kwesikhathi sokulinda esidingekayo.

Uzokhokhelwa yonke imali yemali yomshwalense wakho.

Uma izinkokhelo zomshwalense zingekho esimweni, inani olitholayo lizoba ngaphansi ngokulingana nemali ongayikhokhangwe.

Ukuze isimangalo sikhokhwe, zonke izidingo zamadokhumenti kufanele zifezekiswe.

Izimangalo zemali zizokhokhwa phakathi kwezinsuku ezingu-90.

Izinsizakalo Zokubuyiselwa Kwesidumbu (Repatriation Services)

Ukulahlekelwa yilungu lomndeni kuyisikhathi esinzima. Nakuba kungekho muntu ongakwazi ukususa usizi, insizakalo yokubuyiselwa kwesidumbu ye-Zimelela Funeral Services izosiza ngokuthutha isidumbu ukuya endaweni yokungcwaba

- Claim registration form
- Certified copy of death certificate
- Certified copy of ID document of main member
- Certified copy of ID Document of Deceased
- BI 1663
- Police report
- Copy of bank statement of beneficiary

Claim Payout

- For Current Existing Clients, If the client moves to the new cover amount, the client will receive the new pay-out after serving the required waiting period.
- You will be paid out your full cash component of your cover
- In the event, your policy premiums are in arrears, your policy cover amount paid will be less premiums.
- For the Claim to be out, all claim document requirements must be fulfilled to proceed with claim processing.
- Cash claims will be paid within 90 days

Repatriation Services

The loss of a loved one will always remain a traumatic event in our lives. While no-one can make their easier Zimelela Funeral Services repatriation service will lighten the load by transporting the deceased to the place of burial within the borders of South Africa (Gauteng, Eastern Cape, Mpumalanga, Free State, Northern Cape, Western Cape, North West, Limpopo, KwaZulu Natal.).

If death occurs in South Africa, the service allows for one surviving relative to accompany the deceased to the funeral home closest to their place of burial in South Africa.

Please note that this service has no monetary value attached to it, therefore in a case that a family elects not to use our repatriation Benefit, there is no refund that shall be afforded to the remaining family. This is an added benefit which cannot be replaced/exchanged. This benefit only applies to the collection of the remains and is different from the transportation costs incurred during the funeral or burial service.

Rider Benefit

- Inkomo , Goat / Sheep , Grocery, catering and Tombstone benefit has a 6 months waiting period from the date of receiving first premium. Zero waiting period does not apply
- No Benefit will be claimable unless the benefit premium is up to date.
- The benefit is change per member or per ID number and not per policy
- If we are unable to provide a live cow, R10 000 cash will be paid to the client

Family Cars

- Should the family not need the use of a family car, this benefit will not be replaced/exchanged with anything else
- There is no monetary value attached to it. This is just an added benefit given to clients who need it.

Bus

- This amount will only be paid to should the family not need the use of a bus this benefit will not be replaced/exchanged with anything else
- There is no monetary value attached to it. This is just an added benefit given to clients who need it.
- The amount stipulated in the product is the maximum that the company will contribute for this benefit. Should the actual cost exceed that, the policy holder/ claimant will bear the costs of excess amount
- Should the funeral service and burial site be on the same plot,

ngaphakathi kwemingcele yaseNingizimu Afrika (Gauteng, Eastern Cape, Mpumalanga, Free State, Northern Cape, Western Cape, North West, Limpopo, KwaZulu-Natal).

Uma ukufa kwenzeka eNingizimu Afrika, insizakalo ivumela ilungu lomndeni elilodwa ukuba lihambe nesidumbu ukuya endlini yomngcwabo eseduze nendawo yokungcwaba.

Sicela uqaphele ukuthi le nsizakalo ayinakho ukubaluleka kwemali, ngakho uma umndeni ungayisebenzisi, akukho mbuyiselo ezonikezwa. Le nsizakalo ingeyengeziwe futhi ayinakushintshwa noma ifakwe enye. Isebenza kuphela ekuthatheni isidumbu futhi ihlukile ezindlekweni zokuthutha ngesikhathi somngcwabo.

Izinsiza Zengeziwe (Rider Benefit)

Izinsiza zeNkomo, Imbuzi/Imvu, Impahla Yasekhaya kanye nethuna inezinyanga eyisithupha zokulinda kusukela ngosuku lokukhokha inkokhelo yokuqala.

Awukho umvuzo ozotholakala ngaphandle kokuthi inkokhelo yalesi sici ikhokhwe.

Le nzuzo ishintshwa ngomuntu ngamunye noma i-ID, hhayi ngenqubomgomo yonke.

Uma singakwazi ukunikeza inkomo ephilayo, kuzokhokhwa imali engu-R10 000 kumakhasimende.

Izimoto Zomndeni (Family Cars)

Uma umndeni ungadingi imoto yomndeni, le nzuzo ayinakushintshwa noma inikwe enye into. Ayinakho ukubaluleka kwemali; yinzuzo enikezwa amakhasimende ayidingayo kuphela.

Ibhasi (Bus)

Le mali izokhokhwa kuphela uma umndeni udinga ibhasi. Le nzuzo ayinakushintshwa noma inikwe enye into. Ayinakho ukubaluleka kwemali; yinzuzo enikezwa amakhasimende ayidingayo kuphela.

Imali ebekiwe kuyona umkhiziqo iyona ephezulu inkampani ezoyikhokha. Uma izindleko zidlula leyo mali, umnikazi wenqubomgomo noma ofake isimangalo uzothwala izindleko ezengeziwe.

Uma inkonzo yomngcwabo nendawo yokungcwaba kusephezu kwendawo eyodwa, umndeni uzolahlekelwa yile nzuzo yebhasi.

Izihlalo / Itende (Chairs / Tent)

Inkampani izohlinzeka kuphela ngezindwangu zezihlalo ezijwayelekile ngenani elifakwe emkhizweni ngamunye. Umnikazi wenqubomgomo kufanele azitholele izihlalo. Imali yetende ifaka izihlalo. Uma imali yokuqasha idlula leyo, ikhasimende kuzomele likhokhe umehluko.

Izinsiza Zokupheka (Catering Equipment)

Ofake isimangalo uzobhekana ngokuphelele nomonakalo noma ukulahlekelwa izinto ezinikwe iklayenti.

Ikhasimende kuzomele lenze izinhlelo zokuthutha ukuze lithathe futhi libuyise izinto eZimelela Funerals.

Uma kungekho zinsiza ezitholakalayo ngaleso sikhathi, ikhasimende lizothola imali evamile yokuqasha izinsiza.

Ukubhalisa Ukushona (Registration of Death)

Usizo lokubhalisa ukushona luzotholakala kuphela emahhovisi lapho kunomuntu ofanelekile, oqinisekisiwe ngokwezidingo zehome affairs.

the family will forfeit the bus benefit.

Chairs / Tent

- The company will only provide standard chair covers of the quantity indicated in each product.
- The policy holder will need to source the chairs himself. The money for tent is inclusive of chairs.
- Should the rental amount be more, the client will have to cover the difference

Catering Equipment

- The claimant will be fully responsible for any damage to or loss of items given to the client
- The client will have to make their own transport arrangements to collect the items and return them to TFH
- Should there be no equipment available at any given time, the client will be paid the normal rate of rental of the items.

Registration of Death

- Assistance with registration of death will only be made available in offices where a suitable accredited individual is available, who meets the requirements set out by home affairs
- The family will need to consent to providing their original documents needed to finalize the registration of death

Maximum contract term

As this policy is sold under the regulatory regime for Funeral insurance, it is by law required to limit its contract terms to a maximum of 12 months.

Whilst the insurance company uses a longer-term view for pricing, the limited contract term means the insurance Company cannot legally guarantee premiums beyond the 12 months prescribed maximum

To facilitate uninterrupted cover, this Funeral policy will be automatically renewable at the end of the contract term, without the need for a new policy document or a new waiting period.

Should there be actuarial grounds to change the terms of the contract, the policy holders will be given a 60 days' notice of the new pricing regime

The basis for cancelation of this policy by the Insurance company is:

- Non-payment of three policy premiums by the policyholder
- Falsification of the blood relationships between policyholder and the insured persons
- Policy holder/claimants knowingly making false statements when making a claim.

Definitions

Term	Definition
Accident	A sudden, fortuitous and uncertain event caused solely and directly by violent, external, physical and visible means independently of any other cause.
Beneficiary	A person or entity that you chose to receive an insured person's benefits on the death of the insured person. This is known as nominating a beneficiary. Benefit premium The monthly cost of the selected benefits on this policy for each insured person, as set out in the policy schedule.
Benefit start date	The benefit start date for each insured person or benefit may be different. This is the date when an insured person's cover for a specific benefit begins under this policy, as set out in the policy schedule.
Child	Will mean an unmarried, financially dependent child of the main insured person or partner, who has not yet attained the age of 21, and will include: a biological child, a posthumous child and a grandchild, a stepchild, a legally fostered child and an adopted child. While the main insured person or partner is eligible for cover under this policy, the age may (at our discretion), be extended to age 25 in respect of: an unmarried child who is a full-time student at a registered educational institution; and an unmarried, financially dependent child of the main insured person or partner who is mentally disabled or permanently, totally physically disabled.

Isikhathi esiphezulu senkontileka

Njengoba le pholisi ithengiswa ngaphansi komthetho olawula i-Funeral insurance, ngokomthetho kudingeka ukuthi imingcele yesikhathi senkontileka ibe yiminyaka engu-12 kuphela.

Nakuba inkampani yomshwalense isebenzisa umbono wesikhathi eside uma ibala amanani, lesi sikhathi esilinganiselwe senkontileka sisho ukuthi inkampani yomshwalense ayikwazi ukuqinisekisa amanani emishwalense ngaphezu kwezinyanga eziyi-12 ezimiswe ngomthetho.

Ukuze kuqinisekiswa ukuthi umshwalense uyaqhubeka ngaphandle kokuphazamiseka, le pholisi ye-Funeral izovuselelwa ngokuzenzakalelayo ekupheleni kwesikhathi senkontileka, ngaphandle kwesidingo sempahla entsha yepholisi noma isikhathi sokulinda esisha.

Uma kunezizathu zobuchwepheshe bokubala amanani (actuarial) ezidinga ukuthi imigomo yepholisi ishintshwe, abanikazi bepholisi bazokwaziswa izinsuku ezingama-60 ngaphambi kokuba amanani amasha asebenze.

Izizathu ezisemthethweni zokukhansela le pholisi yilezi:

- Ukungakhokhi izinkokhelo ezintathu zepholisi ngumnikazi wepholisi
- Ukushintshwa kweqiniso lobudlelwano begazi phakathi komnikazi wepholisi nabantu abaqinisekisiwe
- Umnikazi wepholisi noma abafake izimangalo bekwazi ukusho amanga uma befaka isicelo sembuyiselo.

Izincazelo

Igama	Izincazelo
Ingozi	Isigameko esenzeka ngokungazelelwe, esingalindelekile futhi esingaqinisekile esibangwe kuphela futhi ngokuqondile izimbangela ezibonakalayo, ezingaphandle, ezibonakalayo, nezibonakalayo ngaphandle kwanoma iyiphi enye imbanga.
Umlamuleli	Umntu noma ibhizinisi olikhethayo ukuthola izinzuzo zomuntu oshadile uma eseshonile. Lokhu kubizwa ngokuthi ukukhetha umlamuleli.
Inkokhelo Yenzuzo	Izindleko zanyanga zonke zezinzuzo ozikhethile kule inpolisi yomuntu ngamunye oshadile, njengoba kuboniswe kushedyuli yepolisi.
Usuku Lokuqala Lenzuzo	Usuku lokuqala lwenzuzo yomuntu ngamunye oshadile noma inzuzo lungahluka. Lolu usuku lapho umuntu oshadile eqala ukuvikeleka ngenzuzo ethile ngaphansi kwalenpolisi, njengoba kuboniswe kushedyuli yepolisi.
Ingame	Kuzosho ingane engashadile, encike kwezezimali kumuntu oyinhloko oshadile noma umlingani, engakafiki eminyakeni engu-21, futhi izofaka: ingane yezalo, ingane ezalwe ngemva kokushona kwabazali kanye nengane yomzukul; ingane yomshado wesibili, ingane ehlala nabazali ngokomthetho, kanye nengane ethathiwe. Ngesikhathi umuntu oyinhloko oshadile noma umlingani efanelekile ukuvikeleka ngaphansi kwalenpolisi, iminyaka ingandiswa (ngokubona kwethu) ibe yiminyaka engu-25 uma: kuyingane engashadile efunda ngokugcwele esikhungweni semfundo esibhalisiwe; noma ingane engashadile, encike kwezezimali kumuntu oyinhloko oshadile noma kumlingani onesifo sengqondo noma okhubazekile ngokugcwele, unomphela ngokomzimba.
Umfakisicelo	Umntu osazise ngesesikhhalazo sakhe futhi isicelo sakhe samukelwe yithi.
Ilungu Lomndeni Elimwetshiwe	Ilungu lomndeni elinwetshiwe kumele libe nobudlelwano obuthile nomuntu oyinhloko oshadile. Umuntu oyinhloko oshadile angaba nomlingani owengeziwe; ingane esikhulile (yezalo, ethathiwe noma yomshado wesibili); umfowethu noma udadewabo (wezalo, ethathiwe noma yomshado wesibili); umshana noma umshana wesifazane (ingane yomfowabo noma kadadewabo womuntu oyinhloko); umalume noma ugogo (umfowabo noma udadewabo wabazali bomuntu oyinhloko); abazali (umama noma ubaba womuntu oyinhloko noma womlingani wakhe); ogogo nomkhulu (umama noma ubaba womuntu oyinhloko).
Abantu Abavikelekile	Kubhekiselwa kumuntu ohambisana nemigomo yokufaneleka futhi okhonjisiwe kushedyuli yepolisi. Ingxenyengayinye yezenzuzo ikutshela ukuthi yibaphi abantu abavikelekile abafanelekile kuleyo nzuzo ethile.
Isigameko Esivikelekile	Yinto eyenzeka kumuntu ovikelekile ngaphansi kwalenpolisi okuholela ekukhokhweni kwesicelo. Isigameko esivikelekile sichazwe engxenyeni ngayinye yezenzuzo.
Umntu Oyinhloko Ovikelekile	Kubhekiselwa kumuntu okhonjisiwe kushedyuli yepolisi esamukelwe njengomuntu oyinhloko ovikelekile.
Ulwazi Olubalulekile	Ulwazi oluthinta isinqumo sethu sokuvikeleka umuntu ovikelekile ngokwemigomo nemibandela yalenpolisi.
Ukwelashwa noma Iseleleko Sobudokotela	Ukuhlolwa njalo noma okuvamile, noma ukubonisana nodokotela noma usokhemisi ukuqapha izimo zezempilo ezikhona.
Usuku Lokukhethwa Kwegama	Usuku lapho inkampani yaziswa ngalo igama lomuntu impilo yakhe eqinisekisiwe.
Umzali	Kubandakanya umzali womuntu oyinhloko ovikelekile noma umlingani lapho umuntu oyinhloko noma umlingani wakhe eyingane yezalo, yomshado wesibili, ehkala nabazali noma ethathiwe ngumzali.
Umlingani	Umntu ongumlingani ophila naye ngokugcwele, noma umyeni noma unkosikazi ngokomshado, umshado womphakathi, umshado wamasiko, noma imithetho yenkolo yase-Asia kumlingani womuntu oyinhloko ovikelekile.

Term	Definition
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Claimant	The person who has told us about a claim and whose claim was accepted by us.
Extended family member	An extended family member must have one of the following Familial relationships with the main insured person. The main insured person's: Additional partner; Adult Child (biological, adopted or step); Siblings Brother and or sister (biological, adopted or step); Niece or Nephew (child of the main insured person's brother or sister); Aunt or Uncle (brother or sister of the main insured person's parents); - Parents (Mother or Father of the main insured person's or Mother or Father of the main insured persons' wife) - Grand Parents (Mother or father of the main insured person's) Insured persons Refers to the person who meets the conditions for eligibility and who is listed on the policy schedule. Each benefit section tells you which insured persons are eligible for the specific benefit.
Insured persons	Refers to the person who meets the conditions for eligibility and who is listed on the policy schedule. Each benefit section tells you which insured persons are eligible for the specific benefit.
Insured event	Is something that happens to an insured person under this policy that results in us paying out a claim. The insured event is set out in each benefit section.
Main insured person	Refers to the person named in the policy schedule who we accepted as the main insured person.
Material information	Information that affects our decision to cover an insured person on the terms and conditions in this policy.
Medical treatment or advice	he regular or routine examination by, or consultation with, a physician or medical practitioner for monitoring existing medical conditions.
Nomination Date	The date from which the Company is informed of the name of the person whose life is assured
Parent	Includes the parent of the main insured person or partner where the main insured person or their partner is a biological child, a stepchild, a legally fostered child or an adopted child of the parent.
Partner	A person who is the permanent life partner or spouse by marriage, civil union, customary law, or the tenants of any Asiatic religion partner of the main insured person.
Period of insurance	Means the period between the policy start date or the benefit start date and the date when the policy ends, subject to the receipt of your monthly total premium.
Policyholder	Refers to you, the owner of the policy named in the policy schedule. You are also the main insured.
Admin Fee	The Admin Fee is an amount that is added to the benefit premium and goes towards the cost of managing this policy. The Admin Fee is set out in the policy schedule.
Policy review date	The anniversary month on which we will review your policy every year, as set out in the policy schedule. This is the date on which we: will automatically increase the benefit premium (if applicable); may increase the Admin Fee; and may make changes to the policy conditions.
Policy start date	The date cover for the main insured person begins under this policy. The date is set out in the policy schedule. The policy start date will be the later of: the first of the month during which we received the first total premium; and the date that we agree to restart this policy.
Premium collection date	The date in each month as set out in the policy schedule, on which you agreed for us to collect the total premium as: -a debit to your bank account; or -a deduction from your salary.
Terrorism	Refers to an act which involves the use of violence, threats or intimidation to disrupt, coerce or in furtherance of a political, ideological, religious, racial or ethnic cause as set out in the Anti-Terrorism Act (Act 762 of 2008).
Total premium	The total premium is set out in the policy schedule and is the total of: - the monthly benefit premiums; and - the Admin Fee.
Trustee	A person who receives the benefits of the policy in respect of a claim arising from the death of the policyholder where the named beneficiary on the policy is not yet 18 years old.
Waiting period	The waiting period per insured person that applies in each instance is set out in the benefit section. The waiting period begins from the benefit start date of each insured person.

Igama	Izincazelo
Isikhathi Somshwalense	Kusho isikhathi phakathi kosuku lokuqala kwenpolisi noma usuku lokuqala lwenzuzo kanye nosuku lapho inpolisi iphela, kuya ngokwamukelwa kwenkokhelo yakho yesamba sonke yanyanga zonke.
Umnikazi Wenpolisi	Kubhekiselwa kuwe, umnikazi wenpolisi okhonjiswe kushedyuli yenpolisi. Wena uphinde ube umuntu oyinhloko ovikelele.

Signature of Main Member/Usokontileka Omkhulu Usayine : _____

Date/Usuku : _____