### The protection plan provides

Cover for the main member only or main member and one spouse.

#### **Waiting period**

- Death by accident: No waiting period
- Immediate family: In the event of the death, other than accidental death of an insured life, a waiting period of 3 months from the inception date of the policy is applicable in respect of the full payment of benefits
- 12 months waiting period for death by suicide
- Should the insured amount be increased at any time, a new waiting period will apply to the increased portion of the insured amount
- Maximum age at entry for client and spouse is 80 years
- Cover is applicable for the whole of life a life insured enjoys cover as long as premiums are paid.

## **Payment of claims**

We must receive a completed claim form, obtainable from our offices, within 6 months of the death of the life insured. The person who claims must, at their own cost, prove the claim, show that no exclusions apply, and give us all information and documents we need to consider the claim. This must include the following:

- The claim form completed and signed
- Certified copy of the original death certificate of the life insured
- Copy of the notification/registration-of-death form (DHA1663)
- Police report if the death is due to unnatural causes - for example, a motor-vehicle accident
- Other documents that we may reasonably require.

#### Funeral cover options available

Monthly premium for member and spouse respectively.

Age	Plan A	Plan B	Plan C
18 - 65 years	R1 000	R5 000	R10 000
Monthly premium	R2.00	R9.00	R18.00
Age	Plan A	Plan B	Plan C
<b>Age</b> 66 - 80 years	<b>Plan A</b> R1 000	<b>Plan B</b> R5 000	<b>Plan C</b> R10 000

#### **Example**

- Cover of R5 000 for Pretorium Trust member aged 67 years (R51.00) and a spouse aged 56 years (R9.00)
- The total monthly premium payable will be R60.00 and both the member and spouse will each enjoy cover of R5 000
- Costs included in your premium: Commission of 10%
- The spouse may only apply for cover if the main member has applied.

Money will be paid into your Pretorium Trust account.



#### **Underwritten by**

#### **Assupol Life Ltd**

Authorised financial service provider Reg no 2010/025083/06 FSP 53

Contract provisions apply www.assupol.co.za

Summit Place Office Park, Building 6, 221 Garstfontein road, Menlyn, Pretoria, 0181



# **Protection plan**

Insure your Pretorium Trust account from as little as **R2.00** per month

