

The funeral benefit plan provides

Cover for the main member only or main member, one spouse and 6 dependant children under the age of 21 years or 25 years if registered as full-time student. The oldest of the main life and spouse will determine the premium payable.

Extended family, which include parents or parents-in-law and other extended family members can be added at an additional monthly premium. Each individual's premium must be calculated according to his or her own age. Maximum of R10 000 cover allowed. Cover may not be more than that of the main member.

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
- **Extended family:** in the event of the death, other than accidental death of an insured life, a waiting period of 6 months from the start 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
- Maximum age at entry for the extended family member 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

Money will be available immediately as proceeds are received outside of the deceased estate if a beneficiary has been nominated. If pay-out cannot be made to the beneficiary, the proceeds will be paid to your estate.

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 valid ID of the person who claims
- Certified copy of the original death certificate 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 3 months, showing the account-holder and the 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.

Costs included in your premium: Commission of 10%

Funeral cover options available

Single	Plan A R7 500	Plan B R10 000	Plan C R15 000	Plan D R20 000
18 - 65 years	R22.00	R27.00	R37.00	R49.00
66 - 80 years	R31.00	R39.00	R55.00	

Single/ Spouse	Plan E R7 500	Plan F R10 000	Plan G R15 000	Plan H R20 000
18 - 65 years	R37.00	R47.00	R68.00	R91.00
66 - 80 years	R56.00	R73.00	R106.00	

Family	Plan I R7 500	Plan J R10 000	Plan K R15 000	Plan L R20 000
18 - 65 years	R43.00	R55.00	R81.00	R108.00
66 - 80 years	R67.00	R86.00	R127.00	

Funeral cover options available

Extended family	Tarrif per R1 000	Extended family	Tarrif per R1 000
0 - 13 years	R4.00	51 - 60 years	R12.00
14 - 25 years	R6.00	61 - 65 years	R16.00
26 - 30 years	R8.00	66 - 70 years	R19.00
31 - 40 years	R9.00	71 - 75 years	R29.00
41 - 50 years	R10.00	76 - 80 years	R38.00

Apply **today**



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Contract provisions apply

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