

FUNERAL PLAN

Flexible cover for the death of a loved one where you
decide how much cover you want to suit your budget



Why choose **Episodic**

The Episodic Funeral Plan is simple and flexible. It pays out stated amounts to cover the costs of a funeral if you or a loved one passes away.



Simple

No hidden benefits, just plain cover.



Instant

Claims are paid out within 48 hours



Flexible

Choose how much cover you want & for how many family members.



Affordable

Choose cover that suits your budget with discounts for immediate family.

Who can be **covered**

The policy can cover:

- Family Members
 - Your spouse and your children (or any child financially dependant on you)
 - You can add up to 6 Family Members (plus you makes 7 people covered)
- Extended Family Members
 - Cover can be extended to cover your parents, grandparents, brothers, sisters, aunts and uncles
 - This is the extended family of the Principle Insured (Policy Holder) and not their spouse.
 - Can add up to 6 Extended Family Members

Principle Insured + 6 Family Members + 6 Extended = maximum of 13 people on the policy.

What **criteria** is there for insured members?

- Entry Age
 - Principle Insured (person taking out the policy) must be at least 18
 - Principle Insured and Family members must be younger than 65
 - Extended Family Members must be younger than 85
- Children Age
 - Children must be younger than 21
 - Full time students must be younger than 26





Pricing Plans

Choose between R30k, R40k or R50k cover for you or your family.

Single Members

This is a single person covering just themselves and no Family Members

R30,000 R135 per month	R40,000 R180 per month	R50,000 R225 per month
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**This is a rate per policy*

Family

The rates below are for a policy including Family Members. This is a policy that is not just the Principle Insured (single) but includes at least one Family Member.

R30,000 R180 per month	R40,000 R240 per month	R50,000 R300 per month
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**This is a rate per policy so it doesn't change if you add Family Members (maximum of 6 additional Family Members)*

Choose between R10k, R20k, or R30k cover for Extended Family Members.

Extended Family

Extended Family Members have a rate per person and not per policy. If you add an Extended Family Member then you pay extra per Extended Family Member.

Members aged 18-65	Members aged 66 - 75	Members aged 76 - 85
R10,000 R50 per month	R10,000 R75 per month	R10,000 R150 per month
R20,000 R100 per month	R20,000 R150 per month	R20,000 R300 per month
R30,000 R150 per month	R30,000 R225 per month	R30,000 R450 per month



Funeral Plan Premium Examples

- If I take out a policy for just me for R40,000 cover I'll pay R180 per month
- If I then add my spouse and both of my children I'll pay R240
- If I also add my Mother aged 70 for R20,000 cover then I'll pay an additional R150. New premium will be $R240 + R150 = R390$
- If I add my brother aged 50 for R10,000 then I'll pay an additional R50. New premium will be $R240 + R150 + R50 = R440$



Payout Amounts

The plan pays out like this:

- Adults: 100% of the covered amount is paid out
- Children aged 14-20 (25 for students) is 100%
- Children aged 6-13 is 50%
- Children 0-5 is 25%
- Stillborn is 25%



Waiting Periods

- Death owing to an accident has no waiting period and pays out immediately, provided the 1st premium is paid
- Death owing to suicide has 12 calendar months
- Natural/Unnatural death has 6 months (e.g. old age & disease)

For a comprehensive understanding of the relevant terms and conditions you are required to refer to the product summary or Product Specifications Document which will be provided once you apply for the product



Contact Details

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Episodic Health (Pty) Ltd is an authorised Financial Services Provider, FSP #49319.
Funeral Plan is underwritten by African Unity Life.
African Unity Life Ltd is a licensed insurer and an authorised Financial Services
Provider, FSP #8447.

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