



a dignified farewell

Funeral Cover

Funeral Cover provides a rapid lump sum payout to cover immediate costs when the main insured person, or a covered family member, dies.

OPTION 1

Member-only cover

Covers only the employee. If the employee dies, the lump sum is paid to their first listed beneficiary. Family members are not covered.

OPTION 2

Family cover

Comprehensive protection for the employee, their spouse, and all biological or legally adopted children under the age of 21.

How the payout works

Who	% of cover
Member / Spouse / Child (14–21)	100%
Child (6–14)	50%
Child (0–6)	50% (max R20k)
Stillborn benefit*	R5,000

*For a stillborn baby after 26 weeks of pregnancy.

Body repatriation

Transport of the deceased's remains within South Africa. For the main member only, it also includes repatriation to a SADC country (e.g. Zimbabwe, Botswana).

Premium waiver

If the main member dies, the surviving spouse and children receive 6 months of continued cover without paying any premiums.

Waiting period & ending

A 6-month waiting period applies for natural causes; accidents are covered from day one. No benefit for suicide within the first year. Cover for member and spouse ends at age 70; children are covered until they turn 21.



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