



Flexi Funeral Cover

For advisors



simply

Simply Financial Services (Pty) Ltd is
a registered financial services provider
(FSP 47146). T&Cs online.

Holland.

Holland Life Assurance Company Limited (Reg No.
1993/001405/06), a Licensed Life Insurer
and an authorised Financial Services Provider



Who is Simply?

Simply is not just another life insurance company—we're here to shake things up!

Our mission? To secure the financial future of millions, making sure people feel safe, supported, and empowered.

We offer life, disability, and funeral cover that's simple to understand and affordable, designed to fit people's needs like a glove. Because with Simply, it's all about making life easier, not harder.

Smart

We use data and technology to give individuals the cover they want at a price that's right for them.

Simple

Life, disability and funeral cover in one easy policy - no blood tests, no complex medicals, no paperwork.

Safe

Policies underwritten by The Hollard Life Assurance Company Ltd, a licensed life insurer.

Funeral Cover: features



Add unlimited family members for funeral benefit



No blood tests or paperwork



Funeral Cover: qualifying criteria

- Up to 74 years old for funeral cover (individual and additional family members)
- Up to 79 years old for parents and grandparents (Funeral cover only)
- Funeral cover for South African citizens and legal foreigners





Funeral Cover: single-life

Single-life Funeral Cover (R15k - R100k)

Paid to the beneficiaries within 48 hours of receiving all the claim information we need.
Only family members residing in South Africa can be covered under our Funeral plan.

Additional family members (optional - on the same plan, at an additional cost)

May include spouse, children, siblings (and in-laws), parents (and in-laws), grandchildren, great-grandchildren, grandparents, great-grandparents, aunts/uncles, nieces/nephews and 1st cousins.

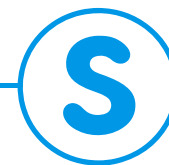
Up to R100k funeral cover is available to the spouse and children (age dependent) of the main life assured.
Please note that the maximum cover amount applies across all Simply policies. This is a cover limit per life assured across one or more policies.

The maximum cover for each of the following lives up to R100k is defined below.

- Main member or spouse -100% of cover
- Child aged 14-21: 100% of cover
- Child aged 6-13: 50% of cover
- Child aged 0-5: 50% of cover (maximum R20,000)
- Extended family: maximum of R50, 000

No medical questions to be answered for the funeral cover.





Funeral Cover without main life assured

We're aware that customers might already have sufficient funeral cover in place with other insurance providers and/or through group risk cover from their employer where applicable.

As a result, it is possible for a premium payer/policy owner to take out funeral cover for family members (immediate and extended family) without the requirement to take out funeral cover for themselves as the main life on the policy.

The maximum cover amounts that apply for funeral cover are the same. R100,000 for immediate family (age dependent for children) and R50,000 for extended family members



Funeral Cover for legal foreigners

Qualifying criteria:

- Foreign nationals from countries in the SADC region are eligible for funeral cover with Simply
- The insured person must be a **resident** in South Africa. This means that they have to be living in South Africa
- A valid passport number and valid expiry date will have to be provided according to eligibility rules

It is possible for the foreign national to take out a policy as a main life assured for **funeral cover only**, or alternatively, they can also be added as an immediate or extended family member on a policy.

Main life, spouse and children (age dependent regarding sum assured) qualify for maximum of R100,000 funeral cover whilst extended family members qualify for R50,000.

Therefore, it is the same rules that apply for foreign nationals as per normal maximum cover amounts for RSA ID holders.

Additional Family Members

*The relationship must be biological or as a result of a legal adoption process. It can also be via marriage, so it can be the main insured person's relation, or their spouse's relation, where the same definitions apply as above. Their step-children and step-parents can also be covered.



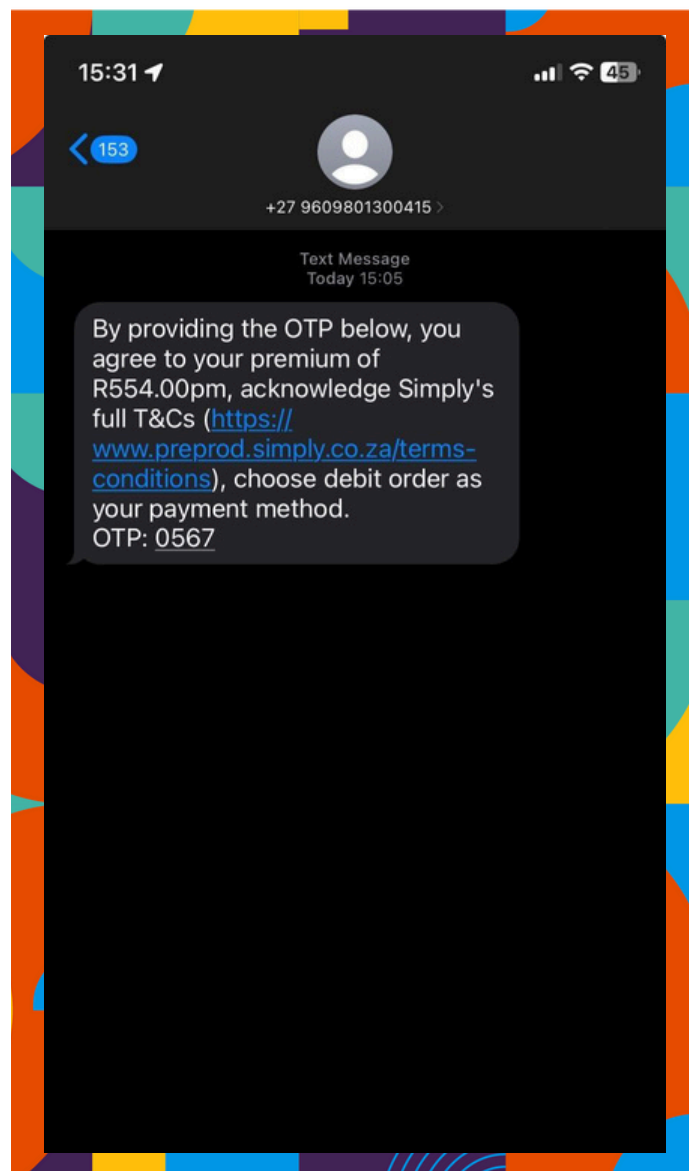
Who can be covered?

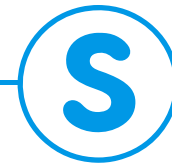
The list of family members who can be covered under the funeral benefit is given below, along with a definition of what this relationship means. It is very important that the relationship selected is accurate. In the event of a claim Simply will verify that the person covered is related to you or your spouse as stated. We reserve the right to decline the claim if they are not.

- First spouse – your legal or common-law spouse (including via traditional marriage)
- Children – these must be your biological (or legally adopted) children.
- Additional spouse – if you have multiple spouses.
- Parents – these must be your biological (or legally adoptive) mother and/or father.
- Siblings - these must be the biological (or legally adopted) children of one or both of your parents.
- Aunts and Uncles – these must be the sibling of one of your parents, or legally married to the sibling of one of your parents.
- Nieces and nephews – these must be the biological (or legally adopted) children of your sibling.
- First cousins – these must be the biological (or legally adopted) children of your aunt or uncle.
- Grandparents – these must be the biological (or legally adoptive) parents of your parents.
- Great grandparents – these must be the biological (or legally adoptive) parents of your grandparents.
- Grandchildren – these must be the biological (or legally adopted) children of your own children.
- Great-grandchildren – these must be the biological (or legally adopted) children of your own grandchildren.



Client OTP Process





DebiCheck

DebiCheck is a new authorisation process implemented by all banks to reduce fraud. It gives you control and peace of mind as all of your debit orders require you to verify them.

By enrolling with DebiCheck, you can securely approve debit order requests - and prevent fraudulent debits from coming off your account - giving you total peace of mind.

Each bank uses a slightly different process, but you can do it in multiple ways.

Email & SMS

If your bank uses email to confirm a debit order mandate, you'll need to open your email and confirm or decline the mandate (agree that they can debit the money). Similarly, if your bank uses SMS, you will receive an SMS with instructions and the option to reply, where you can accept or decline the mandate.

USSD

If your bank uses USSD to confirm DebiCheck mandates, you will receive your mandate via a USSD message. Thereafter, you will have the option to decline or accept the mandate by way of a text response.

APP

As each bank maintains its own mobile or web app, functionality may differ – however, each bank will offer a selection to review, decline, or accept debit order mandates. Most commonly, you may receive further instruction from your bank or a push notification once a mandate has been received.



Persal

Premiums can be paid using Persal as a selected payment method.

A 8 digit valid Persal employee number for the main life assured will need to be provided. Please note that 3rd party payments are not allowed for Persal policies. The Persal employee will be validated and an affordability check will be conducted. If the affordability check is unsuccessful due to non-affordability then debit order will be offered as an alternative payment method.

Go back to the Broker Portal

90% complete

Finally, please provide your payment and compliance info to complete your purchase

Payment Options
Persal salary deduction

Please verify your Persal Employee Number. By clicking verify you authorise us to check affordability.

Employee Number
00000000

Department
Search for the department from the list below
DEPARTMENT OF DEFENCE

Verify

Finally, please provide your payment and compliance info to complete your purchase

Payment Options
Persal salary deduction

Salary deduction allowed

I the undersigned:

- Full name: Craig Paul
- Salary No: 00000000
- Identity No: 8206115333085
- Reference No: CRAPAU240524WZG

hereby authorise the Accountant of the Department/Administration of **DEPARTMENT OF DEFENCE** to deduct monthly with effect from **2024/07** the premium of **R373.00pm** from my salary and to remit it to Old Mutual Alternative Risk Transfer until such time as I cancel this authorization in writing, or until I substitute it with a new authorization.

Should the relevant premium rate be adjusted by the institution as a result of a general decrease/increase in subscription or should I request the institution to decrease/increase the subscription for certain reasons, I confirm that the adjusted premium may be deducted from my salary, until such time as I cancel this authorization in writing or until I substitute it with a new authorization.

Print and Sign Sign Online

Persal: print&sign or sign online

Simply are able to provide different options to the customer for them to accept and sign their mandate document which authorises the deduction.

A blank or auto-populated mandate can be downloaded and printed for signature before uploading onto the portal. Alternatively, we have two online signature options.

- 1.) Sign on device being used for application
- 2.) Scan on-screen QR code with cell-phone camera

Administration of stop order facilities

Simply Financial Services
3rd Floor, Grove Ave
Claremont
Cape Town 7800

Old Mutual Alternative Risk Transfer Ltd
6th floor, H block Mutualpark
Old Mutual
Jan Smuts Drive
Pinelands
7405

STOP ORDER

I, the undersigned:

Full name Craig Paul

Salary No. 00000000

Identity No. 8206115333085

hereby authorize the Accountant of the Department/Administration of DEPARTMENT OF DEFENCE

to deduct monthly with effect from 07/2024 mm/yyyy

the subscription / premium / payment of R 373.00

from my salary and to remit it to Old Mutual Alternative Risk Transfer until such time as I cancel this authorization in writing, or until I substitute it with a new authorization.

Reference number CRAPAU240524WZG

Should the relevant subscription/premium/payment rate be adjusted by the Institution as a result of a general decrease/increase in subscription or should I request the Institution to decrease/increase the subscription for certain reasons, I confirm that the adjusted subscription/premium/payment may be deducted from my salary, until such time as I cancel this authorization in writing or until I substitute it with a new authorization.


Signed at _____

Signed on 24/05/2024 dd/mm/yyyy

Signature _____

[Print and Sign](#) [Sign Online](#)

[Click here](#) to sign the mandate on this device.
Alternatively scan the QR code and sign on your mobile device.
Click the 'Signature Completed' button once the document has been signed



[Signature Completed](#)



Admin requests and processes

- Contact **admin@simply.co.za** for the following after-sales assistance:
 - Amendment to spelling error
 - Manual payments or payment arrangements
 - **Cancellation request for policy: 30 days notice is required from the client.**
 - Change of payment method
 - Request a refund
 - Reinstatements of lapsed policies
 - Claims
- Contact **partner-support@simply.co.za** for any system-related queries during or after concluding a sale





Premium refund process

Request a refund

If a policy is cancelled before the deduction then any deductions after the cancellation date should be due a refund

Process

admin@simply.co.za, must use policy number in the email as a reference, must provide a copy of the client's ID and proof of bank account so that Simply admin can create a ticket for the refund to be processed

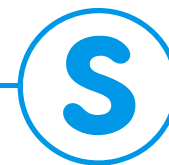
Timelines

Please always remember that Simply is only able to refund the paid premium once we have received this premium. As such, refunds are only able to be paid by approx. 15th of the month after the premium was collected from the client

Consideration of deductions after cancellation

Simply are unable to prevent a deduction from taking place once it has been included in the input file, so if a policy is only canceled after the input file date for a particular month then the client will most likely still have a further two deductions which would need to be refunded





Lapse rules, process & reinstatements

Three attempts

The general rule is that we will attempt to collect the premium 3 times before the policy is lapsed except where the bank account provided is invalid, or the client has reversed the debit order instruction and not provided authority, in which case, the policy will be lapsed after two failed attempts.

Lapse communication

Both the broker/advisor and the client are informed of any unsuccessful collections via SMS and the broker/advisor is able to view the failed collections information via their dashboard within their broker portal.

Reinstatement options

A policy can be reinstated if the debit order is rectified according to the lapse rules and permitted reinstatement period for a policy (must be within 4 months of the last failed collection or 4 months from when cover initially incepted).

Reinstatement rule

The general rule for a policy to be reinstated is that Simply must receive at least one premium to restore cover for the policy.

Reinstatement payments

If the collection error cannot be rectified at all or in a sufficient timeframe then a manual payment or a forced once-off debit can be arranged with Simply admin.





Claims

Is it a valid claim?

We encourage brokers to speak to our claims department before submitting an official claim so that we can advise if the claim will be valid according to the claims rules.

Our admin team is available and can be contacted over email admin@simply.co.za or the phone (021) 045-1513.

Submitting a claim

Please send all required documents to claims@simply.co.za

Refunds of premiums

There are NO refunds for claims in the waiting period.

Always refer to the policy document. Please make use of the policy document for the client, this provides all of the required information such as benefits, waiting period timelines, and details of requirements for different claims.

How long will it take?

We strive to pay valid funeral cover claims within 48 hours, also taking into consideration the burial details for urgent payments. Life cover and disability claims are subject to different timelines based on required investigations (where applicable) and benefit claims rules.



Claim documentation

Funeral cover claim

- Certified copy of death certificate.
- Certified copy of insured person's ID
- Certified copy of the beneficiary's ID
- Completed funeral claim form
- DHA1663 – notification of death register
- Claimant/Beneficiary 1 month bank statement

Exclusions

Unfortunately, no benefit can be paid if the death or injury is caused by one of the following:

- Participation in any terrorist activity, riot, civil commotion, rebellion or war.
- Radioactivity or nuclear explosion.
- Wilful and material violation of any criminal law.
- Driving while the concentration of alcohol in your blood exceeds the legal limit.
- Intentional intake of drugs, narcotics or medication, unless prescribed by a registered medical practitioner and used as prescribed.
- **For funeral cover: suicide or deliberate self-injury within 1 year of starting the policy.**
- Refusal of treatment recommended by a registered medical practitioner.
- Hazardous pursuits. These are unusually dangerous activities that the insured person engages in regularly, not occasionally. Examples include but aren't limited to big game hunting, boxing, mixed martial arts, outdoor rock climbing, skydiving, motor and boat racing, as well as white water rafting.



Premiums

Minimum premium - R49 per month

Premiums are paid monthly in advance and increase by 10% every year, cover on benefits increase by 5% every year.

Is the premium guaranteed?

Premiums are guaranteed for the first year of the policy, thereafter Simply may revise them at any time, with at least 31 days' notice.

How long is the client covered for?

They are covered for life, as long as you pay the monthly premium.

What if a payment is missed?

There is a 30 day grace period if the policyholder fails to pay a premium. This means they will still be covered until the next payment date. If that payment also fails, the cover will lapse.

What if the cover lapses, but the client wants to re-activate it?

If the policy lapses because of a missed last premium, but the client doesn't want to lose the policy, they can restart it. This is called a re-instatement. If they restart within 3 months of the first failed payment, the cover carries on from where it left off. They can do this a maximum of 5 times. If more than 3 months have passed, they need to start a new policy, with new medical questions and a new waiting period.





Waiting periods

Policy waiting period:

This is the period directly after the policy has been taken out. Cover is limited to accidental only until 6 months after the policy starts and once 6 premiums have been paid. After that they will enjoy full cover.

What if a claim is submitted during the waiting period?

Death related to accidental causes is covered during the waiting period. Death from natural causes is not.





Waiving of waiting periods

The waiting period can only be waived for lives that were covered under the previous policy, and there are several other requirements:

- The waiting period is only waived for the amount of cover that is replaced. If you take out more cover than you had before, there will still be a waiting period on that extra cover
- Where the policy being replaced is less than 6 months old, the waiting period on your new policy will be reduced by the period for which the old policy was active
- The policy can no longer be active, and must have been cancelled within 2 months of your FlexiFuneral policy being taken out. It also cannot be reinstated later
- The old policy must have been with an insurance company licensed with the Prudential Authority.

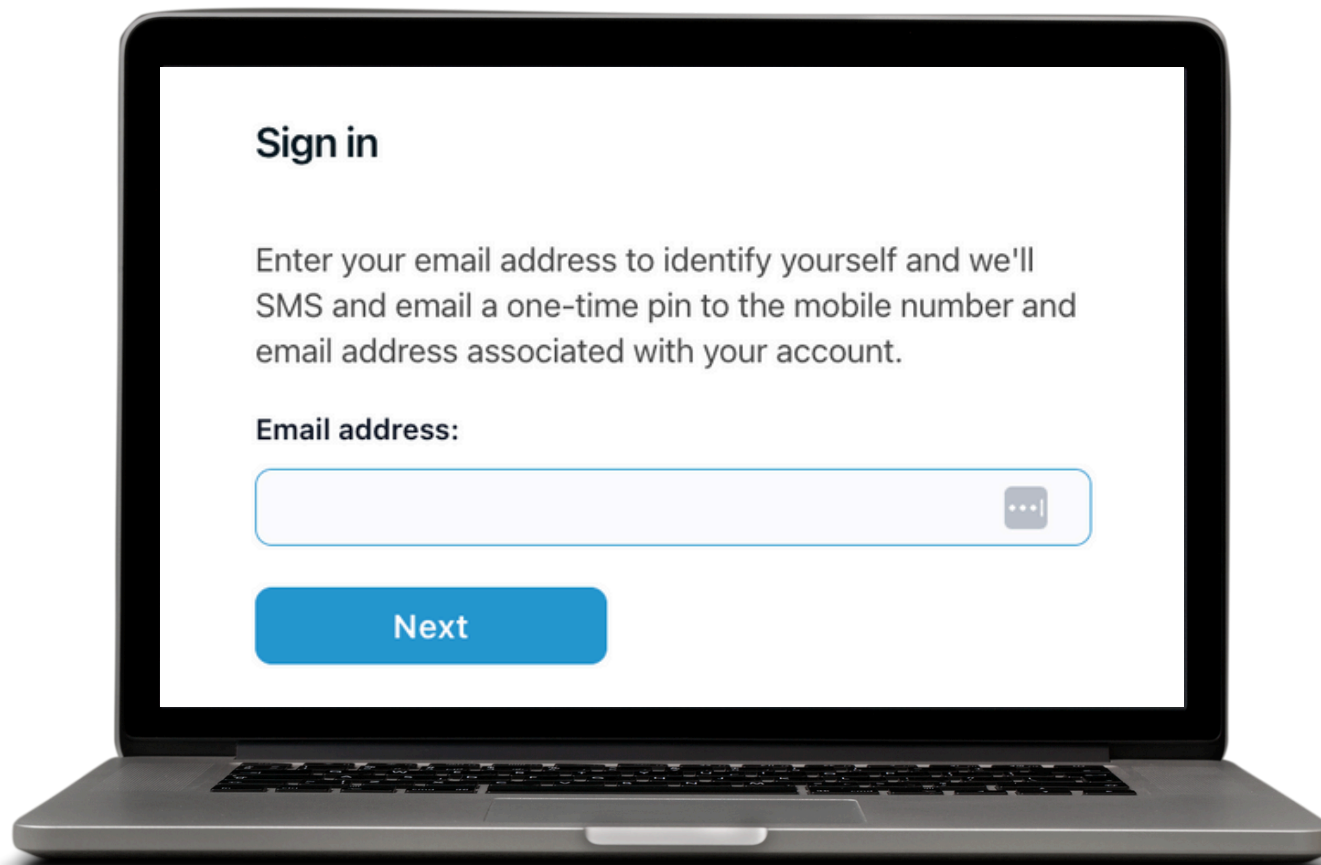


Broker portal

The entire sign-up process is online and can be completed in 10 minutes.
To get a client covered, or to get them a quote, go to www.advisor.simply.co.za

We will also provide access to our TEST site, go to <https://panoramix.preprod.simply.co.za>

Enter your email address and a one-time-pin will be sent to your cell phone and your work email address so that you can login.



Thank you!

Get in touch with your broker consultant should you wish to discuss any queries.



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