

LEBOWA FUNERALS FAMILY FUNERAL POLICY
TERMS AND CONDITIONS

1. Funeral Cover Options: Lebowa Funeral Parlour offers Seven affordable family policy options to choose from.

2. Joining Fee: There is no joining fee applicable to any of the available options.

3. Covered Family Members:
Spouse
Children under 21 years of age
Extended family members (at an extra cost)
Stillborn children are covered under the active policy.
Children aged 22-25 years are covered if proof of school registration (student cover) is submitted annually.

4. Children with Disabilities:
Children with mental or physical disabilities will remain covered under the active policy, regardless of age, subject to submission of a medical report.

5. Extended Coverage for Children:
Children above 21 years will remain covered under the active policy at an extra cost, with no waiting period, if they are not students.

6. New-born Registration:
Registration of new-born children must be done within one month after birth. Failure to submit the birth certificate within the required timeframe will result in a six-month waiting period.

7. Collections, Deliveries and Burial Transport:
Services are provided within a 600km radius. A fee of R5.00 per kilometre will be charged for distances exceeding 600km.

8. Waiting Periods:
No waiting period for accidental death.
Six months waiting period for death due to natural causes.
Twelve-months waiting period for death due to suicide.

9. Claim Eligibility:
Claims will not be honoured if:
The policy premiums are in arrears.
Death occurs within the waiting period.
The insured was engaged in a criminal activity or an illegal activity at the time of death.

10. Late Claim Submissions: A claim should be submitted within six months of death.

11. Policy Basis and Surrender Value: The policy is provided on a month-to-month basis and has no surrender value if the policy lapses.

12. Premium Payments:
All premiums must be paid in advance, on a monthly basis to keep the policy active.
The policy will lapse after two months of non-payment.

13. Premium Escalation: An annual 2.5% premium escalation shall be implemented.

14. Ex-Spouse Coverage: The active policy will not cover an ex-spouse in case of divorce.

15. Policyholder Responsibility: It is the sole responsibility of the policyholder to submit any general information in case of changes.

16. Nomination of beneficiary:
The registered spouse in the policy is the automatic beneficiary. In the event that no beneficiary has been nominated on the policy or where the nominated beneficiary predeceased the main life assured, the policy benefits will, in accordance with the law, be payable to the executor of the deceased estate.

Where a cash benefit is claimed, the following documents will be required for processing the claim:
Letter of Authority.
Estate bank account details.

Where Lebowa Funeral Parlour is providing the funeral service, the above mentioned documents will not be required.

17. Required Documents for Joining:
ID copies of adult members and of the extended members as well as children's birth certificates.
Marriage certificate or customary marriage letter.

18. Required Documents for Claiming: Claiming:
Certified ID copy (ies) of the deceased and of the beneficiary.
Certified death certificate and BI 1663.
Police report for death due to unnatural causes.
Policy card/booklet.

19. Benefit Payment: Benefits will be paid within 48 hours into the policyholder/ beneficiary's bank account, provided all required documents are submitted.

Lebowa Funerals is Underwritten by Atlehang Life, Company Registration No: 2020/864927/07, FSP 51568. Terms and conditions apply. All rights reserved.

WHY CHOOSE US?

You've relied on our compassion and care. We are proud to honor that trust by introducing an exclusive Family funeral policy. It is designed to bring you peace of mind today, with dignity and affordability for tomorrow.

CONTACT US

Limpopo Head Office:
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Head Office: 0861 532 692

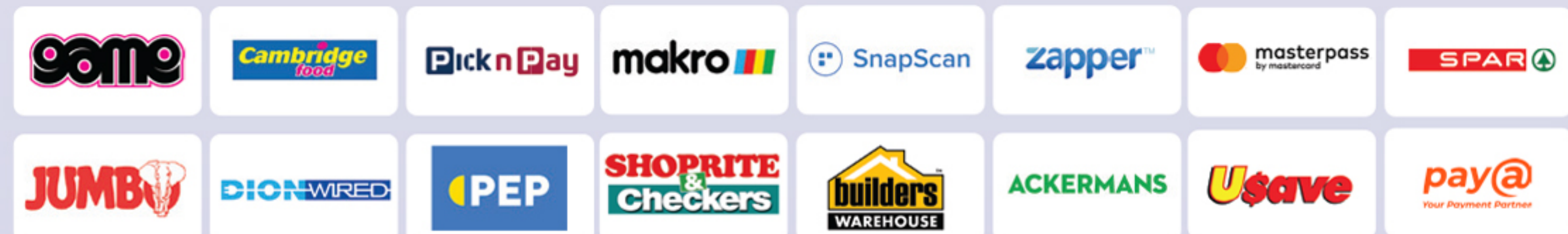
Gauteng Office:
Edenvale, 33 Voortrekker Road
Edenvale: 011 453 4251



FOR MORE INFORMATION



PAYMENT AVAILABLE
at these participating stores.



Family
FUNERAL POLICY
An exclusive & affordable funeral plan.
SERVING THE COMMUNITY AT LARGE



FAMILY FUNERAL POLICY

Secure your family’s future with our straightforward and affordable plans. The table below details how each monthly premium translates into guaranteed coverage, offering you peace of mind with transparent, tiered benefits for every member of your family.

PLANS	GOLD	PLATINUM	EXECUTIVE	PRESIDENTIAL A	PRESIDENTIAL B	PRESIDENTIAL C	PRESIDENTIAL D
COVER AMOUNT	R12 000.00	R22 000.00	R32 000.00	R42 000.00	R52 000.00	R62 000.00	R72 000.00
Individual Premiums							
18-65 years	R100.00	R150.00	R180.00	R230.00	R285.00	R335.00	R390.00
66-74 years	R255.00	R350.00	R490.00	R630.00	R770.00	R910.00	R1 050.00
Family Premiums							
18-65 years	R225.00	R310.00	R430.00	R555.00	R675.00	R800.00	R920.00
66-74 years	R410.00	R560.00	R785.00	R1 010.00			
Children's Covers							
14-21 years	R9 000.00	R16 500.00	R24 000.00	R31 500.00	R39 000.00	R46 500.00	R54 000.00
6-13 years	R6 000.00	R11 000.00	R16 000.00	R21 000.00	R26 000.00	R31 000.00	R36 000.00
0 months-5 years	R3 000.00	R5 500.00	R8 000.00	R10 500.00	R13 000.00	R15 500.00	R18 000.00

EXTENDED MEMBERS COVERS				
COVER AMOUNT	R9 000.00	R10 000.00	R15 000.00	R20 000.00
Adopted Children's Cover	R20.00			
0-65 years		R60.00	R85.00	R105.00
66-74 years		R185.00	R275.00	R365.00

OLD AGE	75-85 years			R500.00	
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