

Terms and Conditions

1. Lebowa Family Funeral Policy has (6) six affordable options of funeral covers to choose from.
2. There is no joining fee for all options. No medical examination is required when joining.
3. The policy covers Main member; spouse and children under 21 years of age. Extended family members are covered at an extra cost.
4. Any child under an active policy who has a mental or physical disability will remain covered regardless of their age. Proof of medical report to be supplied.
5. Active policy covers stillborn and children up to 21 years, child from 22 to 25 years will be covered when proof of school registration is supplied annually.
6. Children above (21) twenty one years of age will remain covered under active policy at an extra cost if they are not students. No waiting period for such children.
7. Registration of newborn babies should be done within one month after birth, failure to submit birth certificate in the required time then six months waiting period will apply.
8. Collections; deliveries and burial transport will be covered for 600km radius. If the radius is more than 600km, R5.00 per kilometer fee will be charged.
9. There is no waiting period for accidental death. 10. There is a waiting period of (6) six months for death due to natural causes.
11. No claim will be honoured if death occurs during the waiting period.
12. For death due to suicide; waiting period will be (12) twelve months
13. All premiums must be paid before the (7th) seventh of every month. Premiums are to be paid a month in advance. Premiums can be paid at LFP offices; retail stores and through stop orders.
14. The policy is provided on a month to month basis and therefore there is no surrender value if the cover lapses.
15. All premiums must be honoured, failure to do so, the policy will lapse
16. The policy lapses after the (7th) seventh of the third month.
17. Claims will not be honoured if is not claimed within (6) six months of death of any person covered under your policy.
18. If premiums are in arrears; then no claim shall be honoured.
19. Premiums are required to secure a member's benefits and shall be payable from the commencement date of the policy.
20. Active policy will not cover the ex spouse in case of a divorce.
21. It is the sole responsibility of a Policy Holder to submit any general information in case of any changes.
22. Documents required for joining: ID copies of adult members; children's birth certificates; \marriage certificate/ customary marriage letter and extended members's ID copies.
23. Documents required for claiming: Certified ID copies of the deceased and of the beneficiary; certified death certificate; BI 1663; policy card/booklet