



**Standard Voluntary and Compulsory** Family Funeral benefits products offered to scheme with small number of main members. These are readily available product, with **Value Added Benefits** embedded in the product offering with an option to add extended family member at additional premium.



**Tailor-made Voluntary and Compulsory** product where data must be provided to calculate a quotation. The product features will depend on the client's request, such as only funeral cover or funeral cover plus value added benefits. **Value Added Benefits** options are limited to Safrican current value added benefits offerings.



**Value Added Benefits**, these are additional benefits that can be added to the basic funeral benefit at additional premiums to enhance the cover.

## Group Funeral Standard Products

Product	Principal Member						Value Added Benefits (Customer can add value added benefits to basic funeral benefits at additional premium, see below a list of value added benefits offered by Safrican Insurance.)										
	Min - Max Number	Min - Max Entry Age	Cessation Age	Cash		Memorial	Incapacitation	Death	Disability	Retirement	Extended Family Cover	Airtime benefit	Inkomo benefit	Wider Children benefit	Grocery benefit		
				Minimum Cover Amount	Maximum Cover Amount												
						50% of basic funeral payable immediately (This is for main member and spouse only)	Incapacity benefit: (This is a main member only benefit.)	Accidental Death benefit: Double of the basic funeral benefit	Paid-up benefit on Disability: Premiums are waived upon total & permanent disability of the main member	Paid-up benefit on Retirement: Premiums are waived when main member reaches retirement age	Maximum benefit amount is R20k	Airtime benefit (Vodacom, MTN, Cell C, Telkom mobile.)	Pays a maximum of R15k cash benefit in the event of death of a life insured	Optional benefit to cover max of 4 children not qualifying as eligible children.	RTk per month for the next 12 months		
COMPULSORY AFFINITY PLUS LOW RISK UMBRELLA	50	200	18	64	65	R3 000	R40 000	Yes	No	Yes	Yes	No	Optional	Optional	Optional	Optional	Optional
COMPULSORY TO DEATH (LOW & HIGH RISK)	10	200	18	64	To Death	R3 000	R20 000	No	No	No	No	No	Optional	Optional	Optional	Optional	Optional
COMPULSORY AFFINITY UMBRELLA (LOW & HIGH RISK)	10	50	18	64	65	R3 000	R40 000	Yes	Yes	No	No	No	Optional	Optional	Optional	Optional	Optional
COMPULSORY AFFINITY PLUS HIGH RISK UMBRELLA	50	200	18	64	65	R3 000	R40 000	Yes	No	Yes	Yes	No	Optional	Optional	Optional	Optional	Optional
VOLUNTARY AFFINITY PLUS UMBRELLA (LOW & HIGH RISK RATES)	100	200	18	64	65	R3 500	40 000	Yes	No	Yes	Yes	No	Optional	Optional	Optional	Optional	Optional
VOLUNTARY TO DEATH UMBRELLA (LOW & HIGH RISK RATES)	10	200	18	64	To Death	R3 000	R20 000	No	No	No	No	No	Optional	Optional	Optional	Optional	Optional
VOLUNTARY LIFELONG UMBRELLA	100	500	18	64	To Death	R3 000	R20 000	No	No	Yes	Yes	Yes	Optional	Optional	Optional	Optional	Optional
SAFRICAN LOW MEMBERSHIP UMBRELLA (Umphakathi)	10	200	18	84	To Death	R5 000	R40 000	Optional	No	No	No	No	Optional	Optional	Optional	Optional	Optional
BURIAL SOCIETY MEMBER PLUS 9	10	200	18	64 & 74	To Death	R5 000	R20 000	No	No	No	No	No	Yes	Optional	Optional	Optional	Optional

### **Additional benefits:**

**Memorial:** An additional 50% of the Basis Funeral benefit is payable immediately on the death the Principal Member and Spouse provided that the policy is in force, and we have received the underlying premiums.

**Incapacitation:** In the event of the Principal Member being permanently incapacitated as a direct result of an accident, e.g. motor car accident, factory accident or violent attack, whilst a member of an existing Funeral Plan, with this benefit, an Incapacitation Benefit will be paid. This benefit may only be taken as an additional benefit to an existing Funeral Plan. The benefit covers the Principal Member and Spouse (if included in the quote) only. A defined lump sum benefit will be payable on the loss of or loss of use of a limb, sight, hearing or permanent and total incapacitation. A deferred period of 6 (six) months apply to all claims, to determine the extent of disability. Should the Principal Member or Spouse (if applicable) die during the deferred period, no benefit will be payable under the Incapacitation Benefit.

Permanent loss or loss of use of:

1 limb : 50% of Basic Funeral Benefit  
2 or more limbs :100% of Basic Funeral Benefit  
• Permanent, total and irreversible loss of sight in:

1 eye : 50% of Basic Funeral Benefit  
2 eyes :100% of Basic Funeral Benefit  
• Permanent, total and irreversible loss of hearing:

100% of hearing :100% of Basic Funeral Benefit  
• Total and Permanent disablement:  
Inability to perform any occupation :100% of Basic Funeral Benefit

### **6 Months Waiting:**

Immediate cover for accidental death and a 6-month waiting period for non-accidental deaths.

### **For more information:**

- ▶ Call us on: **011 778 8000**;
- ▶ WhatsApp us on: **081 029 7458** or
- ▶ visit: **[www.safrican.co.za](http://www.safrican.co.za)**
- ▶ Speak to a Sales Manager or Broker Consultant:

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