

## GENERAL TERMS AND CONDITIONS

<b>Member Minimum Entry Age</b>	<b>18 Years</b>
<b>Maximum age at entry</b>	
- Member	Unlimited
- Spouse	70
- Parent	85
- Extended Family Members	85
<b>Children Cover</b>	
<b>Maximum Number of Children</b>	6
<b>Child Cover Termination Age</b>	21 Years
<b>Extended Child Cover Termination Age</b>	25 Years (Provided the child is attending tertiary education and proof to that effect can be provided)
<b>Waiting Period</b>	
<b>Member/Spouse/Children</b>	3 Months
<b>Parents and Extended Family Members</b>	3 Months
<b>Members Accidental Death</b>	No waiting period applies
<b>Double Accident Benefit (Member Only)</b>	<b>Members' benefits are doubled in the event of accidental death. There is no waiting period applied.</b>
<b>Exclusions</b>	Death due to involvement in criminal activity, suicide or self-inflicted injury has a waiting period of <b>24 months</b>

**Please Note:** The conditions for Children Cover is (i) A maximum number of 6 children may be covered, and (ii) A child is covered up to the age of 21 years (however, children can be covered up to age of 25 years provided they are in a tertiary institution) and (iii) There are no limitations regarding disabled children.

## FAST SETTLEMENT OF CLAIMS

All valid claims are paid within 48 hours of submission of documents. In event of a claim, the following requirements must be provided;

- Completed Claim Form
- Certified copy of the Death Certificate
- Certified Omang of the beneficiary
- Copy of Marriage Certificate in the case of a spouse
- Copy of Birth Certificate in the event of a child
- Proof of registration at a tertiary institution in the event of child above 21, but below 26 years of age
- Letter of confirmation of membership from the Society

## PREMIUM PAYMENT

Premiums will be **paid up-front** on monthly, quarterly or annual basis.

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## More about us

**Kgare Insurance Brokers** was formed in the year 2000 and has been operating successfully in the Botswana market as one of the leading brokerage firms. The company is 100% citizen owned and operates two types of products, namely Group Business and Short Term Insurance. These are offered to individuals, SMMEs, and small to large corporates.

## Contact us

For an obligation free quotation, please email us at [enquiries@kgare.co.bw](mailto:enquiries@kgare.co.bw) or visit our website at [www.kgare.co.bw](http://www.kgare.co.bw)

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**BAROMA  
Funeral**



Leave it to us

**KGARE**  
INSURANCE BROKERS

**TAILORED COVER  
FUNERAL SCHEME FOR  
MEMBERS OF THE CATHOLIC  
DIOCESE OF GABORONE**

[www.kgare.co.bw](http://www.kgare.co.bw)

The BAROMA Funeral Scheme, the first of its kind, has been specially designed and customized to improve the welfare of all members of the Catholic Diocese of Gaborone by providing competitively priced Funeral Expenses cover and related benefits.

## ELIGIBILITY TO JOIN THE SCHEME

- Only Members of the Church will be eligible to join the funeral scheme as Main Members
- Non-members of the Church can be covered as dependents
- Main members should be of age 18 to infinite
- The member pays a once-off joining fee of P60.00 to the Society
- Membership to the scheme is voluntary
- Cover ceases when the member dies or when they leave the Society

## BENEFIT OPTIONS

Member and Immediate Family Cover	Option 1 (Pula)	Option 2 (Pula)
Member and Spouse	20,000.00	50,000.00
Children >16	20,000.00	50,000.00
Children 6-15	10,000.00	25,000.00
Children <6 (Including Still Born)	5,000.00	12,500.00
Members Below 65	40.00	98.00
Members 65 and Below 80	57.00	150.00
Members 80 and Above	69.00	186.00

## OPTIONAL COVER

Parents Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Parent	17.50	35.00

Extended Family Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Person	17.50	35.00

**Please Note:** Uniform levels of benefits are to apply to all Society members where each member chooses only one of the above options. For Example, in respect of Member and Immediate Family Cover, the member must choose either Option 1 or 2. Similarly, for optional covers (Parents and Extended Family cover), the member must choose one benefit level per each category.

## OTHER OPTIONAL COVERS

Optional Benefits (Members only)	Option 1 (Pula)	Option 2 (Pula)
Tombstone	7,500.00	15,000.00
Members Below 65	9.00	18.00
Members 65 and below 80	14.00	28.00
Members 80 and Above	18.00	35.00
Grocery Benefit	12,000.00	24,000.00
Members Below 65	14.00	28.00
Members 65 and below 80	23.00	47.00
Members 80 and Above	28.00	56.00
Mobilisation Expenses	1,500.00	3,000.00
Members Below 65	2.00	3.50
Members 65 and below 80	3.00	6.00
Members 80 and Above	3.50	7.00

**Please Note:** Each member chooses only one of the above options.



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