

## GENERAL TERMS AND CONDITIONS

<b>Member Minimum Entry Age</b>	<b>18 Years</b>
<b>Maximum age at entry</b>	
- Member	65 Years
- Spouse	70 Years
- Parent	85 Years
- Extended Family Employees	85 Years
<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>	1 Month
<b>Parents</b>	3 Months
<b>Extended Family Employees</b>	3 Months
<b>Double Accident Benefit (Member Only)</b>	<b>Employees' 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 employment

## REQUIREMENTS TO JOIN THE SCHEME

The company must provide KYC Documents and the employee data as per the prescribed format.

## PREMIUM PAYMENT

Premiums will be **paid upfront** 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)**

### Head Office

**Plot 138, Gaborone International  
Finance Park, Gaborone  
(+267) 393 0024 / (+267) 393 0025**

### Francistown Branch

**Plot 15049 CBD Extension, Francistown  
Tel: 244 2166 / Fax: 241 2822**

**PABALELO  
Funeral**



**PABALELO  
GROUP**

*Funeral Scheme*

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INSURANCE BROKERS

**TAILORED COVER  
FUNERAL SCHEME FOR  
EMPLOYEES OF COMPANIES**

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# The Pabalelo Group Funeral Scheme, the first of its kind, specially designed for companies to improve the welfare of *all* their employees with competitively priced funeral cover.

## WHO CAN JOIN THE SCHEME?

- The company must have at least 20 employees
- Only employees of the company will be eligible to join the funeral scheme
- Main employees should be aged between 18 and 65
- Membership to the scheme is voluntary or compulsory depending on the company
- Cover ceases when the member dies, reaches retirement age or when they leave the company

## BENEFIT OPTIONS

Member and Immediate Family Cover	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Member and Spouse	10,000.00	20,000.00	30,000.00	50,000.00
Children >16	10,000.00	20,000.00	30,000.00	50,000.00
Children 6-15	5,000.00	10,000.00	15,000.00	25,000.00
Children <6 (Including Still Born)	2,500.00	5,000.00	7,500.00	12,500.00

Monthly Premium	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Members Below 65	18.00	30.00	53.00	88.00
Members 65 and Below 80	29.00	47.00	84.00	140.00
Members 80 and Above	35.00	59.00	105.00	176.00

## 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 company employees. For example, in respect of Member and Immediate Family Cover, the company must choose either Option A, B, C or D. Similarly, for optional covers (Parents and Extended Family Cover), the company must choose one benefit level per each category.

## OTHER OPTIONAL COVERS

Optional Benefit 1 (Employees only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Tombstone Cover	5,000.00	7,500.00	10,000.00	15,000.00
Monthly Premium for Members Below 65	6.00	9.00	12.00	18.00
Monthly Premium for Members 65 and Below 80	9.00	14.00	19.00	28.00
Monthly Premium for Members 80 and Above	12.00	18.00	23.00	35.00

Optional Benefit 2 (Employees only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Grocery Benefit	6,000.00	12,000.00	18,000.00	24,000.00
Monthly Premium for Members Below 65	7.00	14.00	21.00	28.00
Monthly Premium for Members 65 and Below 80	12.00	23.00	35.00	47.00
Monthly Premium for Members 80 and Above	14.00	28.00	42.00	56.00

## OTHER OPTIONAL COVERS

Optional Benefit 3 (Employees only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Mobilisation Expenses	1,000.00	1,500.00	2,000.00	3,000.00
Monthly Premium for Members Below 65	1.00	2.00	2.50	3.50
Monthly Premium for Members 65 and Below 80	2.00	3.00	3.50	6.00
Monthly Premium for Members 80 and Above	2.50	3.50	4.50	7.00

**Please Note:** The company is to select one benefit level to apply to all employees.

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Gaborone  
 +267 393 0024

Francistown  
 +267 244 2166