

## GENERAL TERMS AND CONDITIONS

<b>Member Minimum Entry Age</b>	<b>18 Years</b>
<b>Maximum age at entry</b>	
- Member	unlimited
- Spouse	70 Years
- Parent	85 Years
- Extended Family	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>	3 Months
<b>Parents</b>	3 Months
<b>Extended Family</b>	3 Months

<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

## REQUIREMENTS TO JOIN THE SCHEME

The member must provide completed application form and KYC documents as per the prescribed format.

## PREMIUM AND ADMINISTRATION FEE PAYMENT

Premiums will be paid to the society up-front on monthly, quarterly or annual basis.

### PROUDLY IN PARTNERSHIP WITH



### UNDERWRITTEN BY



### 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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*Reakgathala*

*Funeral Society*

**TAILORED COVER  
FUNERAL SCHEME FOR  
MEMBERS OF THE SOCIETY**

**THE REAKGATHALA FUNERAL SOCIETY SCHEME, SPECIALLY DESIGNED TO IMPROVE THE WELFARE OF ALL MEMBERS WITH COMPETITIVELY PRICED FUNERAL COVER.**

**WHO CAN JOIN THE SCHEME?**

- An individual should be of age 18 to infinite to join.
- Membership to the scheme is voluntary.
- Cover ceases when the member dies or when they leave the society

**BENEFIT OPTIONS**

<b>Joining and Administration Fee: P100.00</b>				
<b>Monthly Administration Fee: P20.00</b>				
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

Premiums	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

**Please Note:** Premiums are separate from Society Joining or Administration Fees.

**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

**TOMBSTONE COVER**

Optional Benefit 1 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	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

**GROCERY BENEFIT**

Optional Benefit 2 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	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

**MOBILISATION EXPENSES**

Optional Benefit 3 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	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:** Each member chooses an option inline with their main cover.