

## GENERAL TERMS AND CONDITIONS

Member Minimum Entry Age	18 Years
<b>Maximum age at entry</b>	
- Member	unlimited
- Spouse	70 Years
- Parent	75 Years
- Extended Family Employees	75 Years

Children Cover	
<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)

Waiting Period	
<b>Member/Spouse/Children</b>	6 Months
<b>Parents</b>	6 Months
<b>Extended Family Employees</b>	6 Months

<b>Double Accident Benefit (Member Only)</b>	Members' benefits are doubled in the event of accidental death. There is no waiting period applied.
<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,
- (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)
- (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 up-front monthly, quarterly or annual basis.

PROUDLY IN  
PARTNERSHIP WITH



UNDERWRITTEN BY



CONTACT US

For an obligation free quotation, please email us at [ebenezerparlour@gmail.com](mailto:ebenezerparlour@gmail.com)

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# TAILORED FUNERAL SCHEME



**Ebenezer Funeral Parlour**

*'its not the end we continue it the kingdom way*

THE REAKGATHALA FUNERAL 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 75 to join.
- Membership to the scheme is voluntary.
- Cover ceases when the member dies

BENEFIT OPTIONS

Member and Immediate family	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
<b>Member and Spouse</b>	10,000.00	20,000.00	30,000.00	50,000.00
<b>Children &gt;16</b>	10,000.00	20,000.00	30,000.00	50,000.00
<b>Children 6-15</b>	5,000.00	10,000.00	15,000.00	25,000.00
<b>Children &gt;6 (Including still birth)</b>	2,500.00	5,000.00	7,500.00	12,500.00
<b>Members below 65</b>				
<b>First Payment</b>	144	160	190	237
<b>Monthly payment</b>	44	60	90	137
<b>Members 65 and below 75</b>				
<b>First Payment</b>	158	182	231	306
<b>Monthly payment</b>	58	67	131	206

OPTIONAL COVERS

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

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

POLICY BENEFITS

Options	Policy Payout	Casket Value	Casket Type	Cash Back	Funeral Service
Platinum	50,000.00	35,000.00	Alligator	8,000.00	7,000.00
Gold	30,000.00	20,000.00	Std Dome	5,000.00	5,000.00
Silver	20,000.00	14,000.00	Prince Dome	3,000.00	3,000.00
Bronze	10,000.00	7,500.00	Raised Half		2,500.00
<b>Expatriate</b>	<b>20,000.00</b>	<b>8,000.00</b>	<b>Raised Half</b>	<b>2,000.00</b>	<b>10,000.00</b>

\*Children and extended members cash payouts

\*Tombstone ,Groceries and Mobilisation benefits are cash pay outs.

ADDITIONAL OPTIONAL COVERS

**Please Note:** The below mentioned optional covers are only applicable to the main member and these are offered as a package.

1. TOMBSTONE COVER

Optional Benefit 1 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	<b>5,000.00</b>	<b>7,500.00</b>	<b>10,000.00</b>	<b>15,000.00</b>
<b>Monthly Premium for Members Below 65</b>	6.00	9.00	12.00	18.00
<b>Monthly Premium for Members 65 and Below 75</b>	9.00	14.00	19.00	28.00

2. GROCERY BENEFIT

Optional Benefit 2 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	<b>6,000.00</b>	<b>12,000.00</b>	<b>18,000.00</b>	<b>24,000.00</b>
<b>Monthly Premium for Members Below 65</b>	9.00	19.00	23.00	37.00
<b>Monthly Premium for Members 65 and Below 75</b>	16.00	30.00	46.00	62.00

3. MOBILISATION EXPENSES

Optional Benefit 3 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	<b>1,000.00</b>	<b>1,500.00</b>	<b>2,000.00</b>	<b>3,000.00</b>
<b>Monthly Premium for Members Below 65</b>	1.30	2.70	3.30	4.60
<b>Monthly Premium for Members 65 and Below 75</b>	2.70	4.00	4.60	8.00

**Please Note:** Each member chooses an option inline with their main cover.