

## GENERAL TERMS AND CONDITIONS

<b>Member Maximum Entry Age</b>	<b>18 Years</b>
<b>Maximum age at entry</b>	
Member	<80 Years
Spouse	<70 Years
Parent	<85 Years
Extended Family	<85 Years

<b>Children Cover</b>	
<b>Maximum Number of Children</b>	<b>6</b>
<b>Child Cover Termination Age</b>	<b>21 Years</b>
<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>	<b>6 months</b>
<b>Parents</b>	<b>6 months</b>
<b>Extended Family</b>	<b>6 months</b>

<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.

## GENERAL TERMS AND CONDITIONS

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 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.

## PREMIUM PAYMENT METHOD

Premiums can be paid via SMEGA, MYZAKA, FNB Account, SMEGA, Orange Money.

## IN PARTNERSHIP WITH

Leave it to us



## 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)

### Head office

1st Floor-West, Kgwebo 1, Plot 64515,  
Fairgrounds, Gaborone  
(+267) 393 0024 / (+267) 393 0025

### Francistown Branch

Toro Junction Mall, Unit 38, Francistown  
(+267) 244 2166



# Reakgathala

FUNERAL SOCIETY

**ALWAYS WITH YOU!**

## THE REAKGATHALA FUNERAL SCHEME, SPECIFICALLY DESIGNED TO IMPROVE THE WELFARE OF INDIVIDUALS AND GROUPS WITH COMPETITIVELY PRICED FUNERAL COVER

### WHO CAN JOIN THE SCHEME

- An individual should be of age 18 -80 to join.
- Membership to the scheme is voluntary
- Cover ceases when the member dies

### 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

Premiums	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
<b>Members below 65</b>				
First Payment	144	160	190	237
Monthly Fee	44	60	90	137
<b>Members 65 and above</b>				
First payment	158	182	231	306
Monthly fee	58	82	N/A	N/A

**PLEASE NOTE:** Premiums are inclusive of Society Joining and/ Administration Fees.

### OPTIONAL COVERS

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 Parent	17.50	35.00

### OTHER OPTIONAL COVERS

#### 1. 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	N/A	N/A

#### 2. GROCERY COVER

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	9.00	19.00	28.00	37.00
Monthly Premium for members 65 and below 80	16.00	30.00	N/A	N/A

#### 3. MOBILISATION EXPENSES

Optional Benefit 2 (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	1.30	2.70	3.30	4.60
Monthly Premium for members 65 and below 80	2.70	4.00	N/A	N/A

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