



MPITI
FUNERAL UNDERTAKERS

Quality in life, Dignity in death

POLICY DOCUMENT

Funeral Benefits:

The funeral cover provides for a cash payment of the death claim of the Policy Holder and beneficiaries where applicable.

Funeral Packages:

the funeral cover consists of two packages:

- Standard
- Premium

Unsure Persons Definitions:

Policy Holder:

Any individual who is a member of Mpiti Funeral Undertakers, from the age of 18 years.

Spouse:

A person married to the Policy holder by law or tribal custom. The maximum of two Spouses may be covered per policy.

Extended Family:

Family member who are dependent on the Policy Holder for financial assistance in the event of death, may be covered. These include parents, parent-in-law, aunts, brothers, sisters, nephews, nieces, grandparents and children.

Dependants:

means a Spouse, children, extended family.

Terms and Conditions:

- each applicant must complete an application form, uploading supporting documents to become a Policy Holder so that you be able to choose his/her spouse, children, extended family members where applicable.
- Premiums are payed up to the death of the Policy Holder.
- Benefits end on the death of the Policy Holder, non-payment of premiums.

Grace Period:

A three months' grace period is allowed to pay any premium once the policy is I force. If the premium is not paid within that month, the cover will end without further notice.

Waiting Period:

A waiting period is the initial period of the policy cover during which the insured person is not provided with cover, but the premiums remains payable.

Cooling period:

The Policy Holder has a 20 day cooling off period from receipt of this document to examine the policy. Provided that no death or claim has taken place in this period.

Exclusions:

No benefits will be paid if death is directly or indirectly caused by:

- Suicide
- Divorced spouse
- Radioactive contamination

Summary Claims Procedures:

In the event of death, a claim notification form must be submitted together with the relevant supporting document within 48 hours from the date of death.

Documents to be submitted include:

- Fully completed claim form
- Proof of death:
 - Certified Death certificate
 - Supporting medical document
- Copy of notification of death
- Certified copy of the Policy Holder's ID
- Certified copy of the deceased's ID
- Certified copy of the claimant's ID

Declaration:

I, ID number..... Declare to the best of my knowledge and belief that the information given above is true and correct. I understand and agree that any wilful misrepresentation in this application will invalidate any benefit under this policy. I declare that I have read and understood the terms and conditions attached to this policy.

Policy Holder's signature

date