

DIBANANI FUNERAL GROUP SCHEME RATES FOR FUNERAL BENEFITS

IMMEDIATE FAMILY	OPTION A	OPTION B	OPTION C	OPTION D	OPTION E	OPTION F	OPTION G
Member	R 8,000	R 13,000	R 17,000	R 19,000	R 30,000	R 50,000	R 75,000
Spouse	R 8,000	R 13,000	R 17,000	R 19,000	R 30,000	R 50,000	R 75,000
Children 14 – 21	7 000	7 500	12 000	12 500	20 000	30 000	50 000
Children 6 – 13	5 000	5 000	7 500	10 000	10 000	20 000	30 000
Children 1 – 5	2 500	2 500	2 500	5 000	5 000	10 000	10 000
Children Birth -11 months	1 250	2 500	2 500	2 500	5 000	10 000	10 000
Stillborn (from 26 weeks)	1 250	2 500	2 500	2 500	5 000	10 000	10 000
Premium	R 31.10	R 47.25	R 60.30	R 68.30	R 96.20	R 161.30	R 240.00

Repatriation benefit from place of death to place of burial is included in premium for immediate family.
No Additional premium for Accidental Death

UMNCWABO / BEEF / INKOMO BENEFIT	COVER AMOUNT	PREMIUM
Member	R 15,000	R 22.80
Spouse	R 15,000	R 22.80
Member & Spouse	R 15,000 Each	R 35.85
Own Children (14 – 21)	R 5000	R 17.50

Only available for children age 14 years and over.

WIDER CHILDREN	COVER AMOUNT	PREMIUM
14 – 18 Years	R 5,000	R 7.00
6 – 13 Years	R 2,000	R 7.00
Birth – 5 Years	R 1,250	R 7.00

Maximum of four (4) wider children per principal member.

Wider children enjoy more cover at better rates if added to extended members

INCOME REPLACEMENT

Provides a payment per month **for 6 (six) months** after death of the Principle Member.

PAYMENT PER MONTH	PREMIUM
R1 000	R 10.90
R2 000	R 21.80
R3 000	R 32.70
R4 000	R 43.60

OPTIONAL BENEFITS	COVER AMOUNT	PREMIUM
Airtime	R 250	R 7.60
Car Hire	R 7,500	R 34.10

Covers Main Member, Spouse & Children only

UMNCWABO / BEEF / INKOMO BENEFIT FOR EXTENDED FAMILY MEMBERS

		Extended Members			
Umnchwabo	Child Age 14 -20 years	Ages 21- 64 years	Ages 65 – 74 years	Ages 75 -94 years	
Cover Amount	R5 000	R10 000	R10 000	R5 000	
Total Premium	R 17.50	R 37.30	R 93.40	R 133.00	

EXTENDED FAMILY BENEFIT

AGE	R 5,000	R 6,000	R 7,000	R 8,000	R 9,000	R 10,000	R 15,000	R 20,000	R 25,000	R 30,000
Birth-17	R 3.75	R 4.50	R 5.25	R 6.00	R 6.75	R 7.50	R 11.25	R 15.00	R 18.75	R 22.50
18-64	R 16.50	R 19.80	R 23.10	R 26.40	R 29.70	R 33.00	R 49.50	R 66.00	R 82.50	R 99.00
65-74	R 42.00	R 50.40	R 58.80	R 67.20	R 75.60	R 84.00	R 126.00	R 168.00	R 210.00	R 252.00
75-84	R 60.00	R 72.00	R 84.00	R 96.00	R 108.00	R 120.00	R 180.00	R 240.00	R 300.00	R 360.00
85-94	R 80.00	R 96.00	R 112.00	R 128.00	R 144.00	R 160.00	R 240.00	R 320.00	R 400.00	R 480.00

Extended Family Repatriation	R 2.30 per member
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- Maximum of **15** extended members
- The maximum entry age for extended family members is 94 years of age.**
- Maximum benefit cover amount for main member and spouse – R 100,000 across all Safrican policies**
- Maximum Benefit Cover Amount for children:**
 - Below age 6 – R20 000**
 - Age 7 to 14 – R30 000**
- Cover amount for extended family members **may not exceed** that of a principal member.

GENERAL SCHEME RULES

- Maximum Entry Age 64 years for Immediate Family Cover.**
- A double accidental death benefit is payable for immediate family members over age of 14 years. No additional premium for Accidental Death.
- The Accidental Death Benefit is only payable in the event that the death occurs within 30 (thirty) days of the date on which the bodily injury was sustained.
- Waiting Period from the policy start date in respect of a death due to natural causes:
 - Age up to 74 – 6 months
 - Age 75 and above – 12 months
- No waiting period on accidental death, provided the first premium is received.
- In the event of the death of the main member before retirement, the policy will continue as is without any premiums being paid until main member would have reached normal retirement age. When normal retirement age is reached, the spouse can continue with the policy as is, but premiums (based on SAPU rates) need to be paid
- In the event of the death of the main member after retirement, the spouse or any dependant on the policy can continue with the cover as is, as long as premiums are paid. Premium payments will be via Debit Order. A new application form needs to be completed.
- Workerslife and other transfers:**
 - Have no waiting period provided that the cover is exactly the same as on the Workerslife policy.
 - A waiting period will apply to members or benefits added and to increased part of cover amounts.
 - Members must ensure that there is no break in premium payments.
 - Should the premium not be deducted because of Persal limit exceeded, the member must pay the premium via debit order or direct bank deposit to ensure continuation of cover, otherwise a new waiting period will apply.

9. Each Principal Member must complete an application form electing dependents & extended family.
10. **Two beneficiaries must be nominated to receive the benefit in case of death of the principal member.**
11. A one-month grace period is allowed to pay any premium once the policy is in force (I.e. first premium has been received). If the premium is not paid within that month, the cover will cease without further notice.
12. In the event of a death, a Claim Notification Form must be requested from Dibanani office, and submitted together with the relevant supporting documents within 6 (Six) months of the date of death.
13. Failure to do so within the 6 month period from date of death, will result in the benefit being forfeited.
14. Premiums are payable monthly in advance by no later the 7th of each month.
15. Cover will only start upon receipt of the first premium.
16. Safrican Policy Certificates will only be issued once first premium is paid.