



To whom it may concern.

Khwalo Funeral Service Constitution

1. Khwalo Funeral Services is the scheme that offers to its members burial, cash back and livestock policy. The funeral scheme was founded in 2018 to help and assist our disadvantage community.
2. Premiums are payable monthly and life longer.
3. We have six month waiting period before one can be active member.
4. For unnatural death there is no waiting period as long the first month premium is paid.
5. Suicidal death is only covered after twenty-four months of paying premiums.
6. The funeral policy it's for you and those members that are under the main member, and you cannot cede it make a loan against it.
7. You have to live the full six-month paying for your policy, you cannot pay in advance.
8. There is NO refund should you stop paying your policy and your policy will lapse.
9. We are not the bank, so we don't give cash loans.
10. Should you skip three months of payments, your policy will be cancelled and if you re-join the six-month waiting period will apply.
11. A child can be covered under the main member or Parent till the age of 21 years, however if the child is still at school, he can be covered up to age 25 years as long the proof that you are a student is submitted.
12. New-born children must be added to the policy within the period of one month in order have a valid claim death.
13. Disable child is covered under the main member till age 21 years.

14. When you are an adopted child, we will require adoption papers or on claims stage we will not pay.
15. We always encourage our members to use our mortuary for funerals as they will get better discount.
16. At the claim stage if the child's surname on the death certificate is not the same on the form there will be penalties.
17. We do not take duplication, if one member is covered by more than one person, on claims stage we will only pay on the policy holder that joined first and the rest of them loose the premiums together with their respective claims if the total cover exceeds R90,000.00.
18. Claim is payable within 48 hours after we have received all the claims documents.
19. Our members get paid for what they joined for and no exchange of policies.

Signed by:



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Luyanda Matandabuzo
(Managing Director)

10 MAY 2022

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Signature

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Main Member Name

Date.....