

LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

Boago Funeral Plan





Liberty is
not just
our name.
**It's what
we do.**



The loss of a loved one can bring about emotional stress on family members left behind and with the high costs of arranging a funeral, it can quickly become a financial stress as well.

That's why Liberty has developed the Boago Funeral Plan, providing you and your family with peace of mind and financial freedom during these difficult times.



There are two cover options: **Basic** and **Comprehensive** Plans. You can choose the most suitable one according to your needs and affordability. Each option covers a policyholder, one spouse and a maximum of six children with a choice to add parents and parents in law as well as extended family members.

Both our plans include two valuable features, a **premium waiver** and a **double accidental death benefit**. In the event that the policyholder passes on as a result of an accident, the Boago Funeral Plan will pay out double the cover amount selected.



The Comprehensive Plan Option also offers the **Tombstone and Grocery benefits** should the policyholder pass away. The grocery benefit will ensure that there is bread on the table even when the bread winner is no longer around.

It is almost impossible to protect your family from the emotional pain of losing a loved one, but the Boago Funeral Plan will provide financial freedom when you and your family need it most.


Frequently Asked Questions

1. Who can apply for the Boago Funeral Plan?




As a policyholder you must be older than 18 years and not older than age 65 years. Your dependants' age must be as per the table below at the application stage:

Dependant	Age
Spouse	Not older than 65 years
Children	Not older than 18 years
Parents and Parents in Law	Not older than 75 years
Extended Family	Not older than 65 years

2. What Benefits are payable to the Policyholder?



Cash Benefit	
STANDARD	P 10,000
	P 20,000
	P 30,000
	P 50,000

	Cash Benefit	Grocery Benefit	Tombstone Benefit
COMPREHENSIVE	P 10,000	P 3,000	P 3,000
	P 20,000	P 3,000	P 3,000
	P 30,000	P 3,000	P 3,000
	P 50,000	P 3,000	P 3,000

3. How much does it cost?

You can choose a Plan option that meets your needs from these package options.

BASIC FUNERAL PLAN		
Bronze	Monthly Premium	
	Policyholder only: P 43.00	Family: P 65.00
Silver	Monthly Premium	
	Policyholder only: P 70.00	Family: P 115.00
Gold	Monthly Premium	
	Policyholder only: P 98.00	Family: P 164.00
Platinum	Monthly Premium	
	Policyholder only: P 154.00	Family: P 264.00

This premium is for you, your spouse and children only.

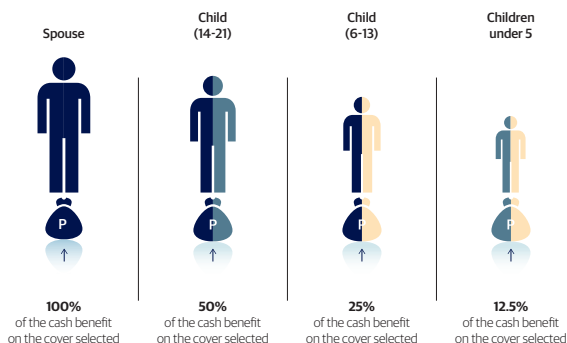
COMPREHENSIVE FUNERAL PLAN		
Bronze	Monthly Premium	
	Policyholder only: P 56.00	Family: P 78.00
Silver	Monthly Premium	
	Policyholder only: P 83.00	Family: P 128.00
Gold	Monthly Premium	
	Policyholder only: P 111.00	Family: P 178.00
Platinum	Monthly Premium	
	Policyholder only: P 167.00	Family: P 277.00

*In the event that the policyholder dies due to an accident, the cash benefit paid out will be doubled.

4. What Benefits are payable for the dependants covered?

Only the cash benefit is payable – the amount is determined by the cover option selected by the policyholder.

For example: if you have selected the Silver package on the Basic Funeral Plan, should your spouse pass away, a cash benefit of P 20, 000 will be paid out. The cash benefit for children will vary depending on the age of the child as follows:



5. Do I have to name my six children during the application stage?

No, you don't have to name the children upfront. All your children will have cover but only the first six claims will be paid.

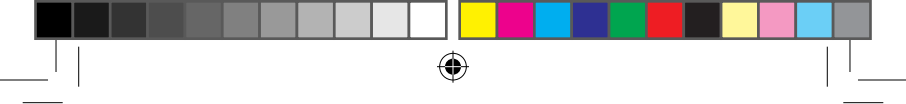
6. What optional benefits are available?

We have optional cover for parents and parent-in-law as well as cover for extended family at an additional premium.

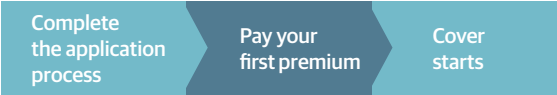
*A maximum of 2 parents and 2 parents' in-laws as well as a maximum of 6 extended members can be covered for all categories.

	Cash Benefit		
	P 5 000	P 10 000	P 20 000
Parents and Parents in law	Monthly Premium per parent is P 31	Monthly Premium per parent is P 62	Monthly Premium per parent is P 124
Extended Family	Monthly Premium per extended family member is P 25	Monthly Premium per extended family member is P 50	

The cover level for parents and extended family may not be greater than the policyholder cover.



7. When does my funeral cover start?



8. Until what age will my dependants and I be covered?

Provided that monthly premiums are maintained – you and your dependants are covered as per the table below:

Covered Persons	Cover End Age
Policyholder	Cover does not end
Spouse	Cover does not end
Children	Covered up to age 21, or up to age 25 if they are a student at a registered tertiary institution
Parents and Parents in Law	Cover does not end
Extended Family	Cover does not end

9. What is the claims process?



When do I claim?

You can only claim for natural cause death if your policy has been active for six months and premiums have been paid. However, if death occurs due to an accident, you can claim immediately after your policy has been activated.



How do I claim?

If someone covered on the policy passes away, you or your nominated beneficiary can contact your broker, agent or sales consultant to claim.



How long does it take for a claim to be paid?

All valid claims will be paid within 48 hours after all the required claim documents have been submitted to Liberty Life Botswana.

The following documents must be submitted during the claim process:

- Fully completed Claim Form
- Certified copy of the death certificate
- Certified copy of proof of identity of the claimant
- Certified copy of proof of identity of the policy holder
- Police report (if death was due to an accident)
- Proof of relationship to policyholder for dependants claim



When will a claim not be valid?

A claim will not be valid when death occurs in the following instances:

- a. Invasion or act of foreign enemy
- b. Hostilities (whether war is declared or not) or unrest
- c. War, riot or acts of terrorism
- d. Injuries arising while under the influence of alcohol or illegal drugs and diseases/ Conditions as a result of excessive use of alcohol or drugs other than as prescribed by a medical practitioner
- e. Involvement in criminal activity
- f. Suicide within the first twenty-four (24) months following the commencement date.
- g. The effects of radioactivity or nuclear explosion
- h. Accidental Death or disability as a result of riot, private flying, hazardous sports or any illegal acts where the deceased was directly involved.



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