

Underwriter: Safrican

Funeral Policy Terms and Conditions

1. The contract will base on the information provided on this application form and is assumed to be correct.
2. Incomplete data provided (e.g. no date of birth provided) will result in the dependant not being loaded and no cover provided.
3. Commencement of the cover will be based on the date which the payment of the first premium.
4. The policy will lapse if the payment of premiums ceases.
5. There is a waiting period for claims if the death is due to natural causes; check the effective date on the Participation Certificate.
6. Claims due to accidental death will be paid if the death occurs after the commencement date and no waiting period applies.
7. No dependant may be covered more than once
8. There are no surrender values payable on termination of the participation.
9. All benefits shall be forfeit if a claim is not filed within 3 months of the death.
10. The waiting period for suicide is 24 months.
11. Should the cover amount increase after the inception date, an additional waiting period will apply to the increased amount.