



VHUTHUHAWE
• FUNERALS •



**POLICY
PACKAGE**

Single Member Plan - (18-64 Years)

	Bronze	Silver	Gold	Platinum	Titanium
Main Member	R10 000	R 15,000.00	R 20,000.00	R 30,000.00	R 40,000.00
Monthly Premiums	R 80.00	R 100.00	R 110.00	R 150.00	R 190.00

Family Burial Plan - (18-64 Years)

	R10 000	R 15,000.00	R 20,000.00	R 30,000.00	R 40,000.00
Main Member	R10 000	R 15,000.00	R 20,000.00	R 30,000.00	R 40,000.00
Spouse	R10 000	R 15,000.00	R 20,000.00	R 30,000.00	R 40,000.00
Children (14-21 Years)	R10 000	R 10,000.00	R 10,000.00	R 20,000.00	R 20,000.00
Children (6-13 Years)	R5 000	R 5,000.00	R 5,000.00	R 10,000.00	R 10,000.00
Children (1-5 Years)	3000	R 3,000.00	R 3,000.00	R 5,000.00	R 5,000.00
Children ([0-11 Months)	1250	R 1,250.00	R 1,250.00	R 3,000.00	R 5,000.00
Stillborns	1250	R 1,250.00	R 1,250.00	R 3,000.00	R 5,000.00
Monthly Premiums	R 85.00	R 120.00	R 140.00	R 160.00	R 220.00

Extended Family Burial Plan

	Bronze	Silver	Gold	Platinum
	R 10,000.00	R 15,000.00	R20 000	R30 000
18-64 Years	R 90.00	R 95.00	R 120.00	R 160.00
65-74 Years	R 150.00	R 210.00	R 250.00	R 315.00
75-84 Years	R 190.00	R 275.00	R 380.00	R 495.00

M+9 Group Burial Plans (18-64 Years)

	Bronze	Silver	Gold
Principal Member	R 10,000	R 15,000	R 20,000
Spouse	R 10,000	R 15,000	R 20,000
Child 14 – 21	R 10,000	R 15,000	R 20,000
Child 6 – 13	R 10,000	R 15,000	R 20,000
Child 1 – 5	R 10,000	R 15,000	R 20,000
Child 0 – 11Months	R 10,000	R 15,000	R 20,000
Stillborn	R 10,000	R 15,000	R 20,000
Extended Family (18 To 64 Years)	R 10,000	R 15,000	R 15,000
Monthly Premium	R 150.00	R 270.00	R 310.00

M+9 Group Cash Plans (18-64 Years)

	Bronze	Silver	Gold	Platinum
Principal Member	R 5,000.00	R 10,000	R 15,000	R 20,000
Spouse	R 5,000.00	R 10,000	R 15,000	R 20,000
Child 15 – 21	R 5,000.00	R 10,000	R 15,000	R 20,000
Child 6 – 14	R 5,000.00	R 10,000	R 15,000	R 20,000
Child 1 – 5	R 5,000.00	R 10,000	R 15,000	R 20,000
Child 0 – 11Months	R 5,000.00	R 10,000	R 15,000	R 20,000
Stillborn	R 5,000.00	R 10,000	R 15,000	R 20,000
Extended Family (18 To 64 Years)	R 5,000.00	R 10,000	R 15,000	R 15,000
Monthly Premium	R 200.00	R 290.00	R 390.00	R 490.00



Single/Family Cash Plan					
	Bronze	Silver	Gold	Platinum	Diamond
Main Member	R 5,000.00	R10 000	R 15,000.00	R 20,000.00	R 30,000.00
Spouse	R 5,000.00	R10 000	R 15,000.00	R 20,000.00	R 30,000.00
Children (14-21 Years)	R 5,000.00	R10 000	R 10,000.00	R 10,000.00	R 20,000.00
Children (6-13 Years)	R 3,000.00	R5 000	R 5,000.00	R 5,000.00	R 10,000.00
Children (1-5 Years)	R 3,000.00	3000	R 3,000.00	R 3,000.00	R 5,000.00
Children (0-11 Months)	R 1,250.00	1250	R 1,250.00	R 1,250.00	R 3,000.00
Stillborns	R 1,250.00	1250	R 1,250.00	R 1,250.00	R 3,000.00
Monthly Premium	R 55.00	R 85.00	R 120.00	R 150.00	R 170.00
Monthly Premium (64-74 Years)	R 110.00	R 170.00	R 210.00	R 260.00	R 380.00

Extended Family Cash Plan					
	Bronze	Silver	Gold	Platinum	Diamond
Extended Family	R 10,000.00	R 15,000.00	R20 000	R 15,000.00	R20 000
18-64 Years	R 90.00	R 120.00	R 150.00	R 210.00	R 250.00
65-74 Years	R 150.00	R 210.00	R 250.00	R 275.00	R 380.00

Terms & Conditions

- The Minimum Entry age for the Principal Members will be 18 years.
- The Maximum Entry age for the Principal Member will be 64 years.
- No Joining fee.
- Waiting period = 6 months for a new policy, No waiting period for accidental death provided first premium is received and 24 months for suicide related deaths. No waiting period should you have an existing policy with another policy.
- The difference of any funeral cover will have a waiting period of 6 months i.e R10000.00 from previous underwriter and you take up R20000.00 cover from Vhuthuhawe Funerals then R10 000.00 will be subject to a waiting period]
- No benefits will be paid out in cash on service policies, Vhuthuhawe only offers service benefits, Cash policies can be converted to funeral services.
- Premiums cannot be waived.
- The whole service is to be rendered solely by Vhuthuhawe Funerals and not shared with other service providers
- First premium on all new policies must be honoured failure to do so the policy will lapse without any notice.
- If premium is not received for two consecutive months, the policy will lapse on the 3rd of the third month. Reinstated policies will carry the original waiting six months.
- Plan can only be re-instated two months after lapse, and unexpired part of the waiting period will be applicable for the Extended Members.
- Children over the age of 21 but not yet 26, who are full -time student, confirmation from a recognized education institution must be submitted, confirming full-time study and registration at the institution for the specific year of study (Part-time or correspondence scholars do not qualify).
- For a disabled unmarried child over 21, confirmation of disability must be supplied by means of a Disability Grant confirmation, copy of Medical Report or Medical Aid application.

Further refer to the application form for details on the Terms and Conditions.





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