



OLD MUTUAL PROTECT FAMILY FUNERAL COVER

KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

You don't want to leave your family with the financial burden of paying for your funeral when you pass away. And if a family member passes away, you shouldn't have to worry about expenses such as paying for travel arrangements, a coffin and headstone, the funeral service and catering while grieving. Old Mutual Protect Family Funeral Cover pays a single tax-free amount from N\$5 000 to N\$100 000 when you, your spouse/partner or a child pass away – this can help cover funeral expenses.

This is a summary of the key features of **Old Mutual Protect Family Funeral Cover** to help you to decide if you want to buy this product.

Please read this with the **About Old Mutual Protect** key features document to understand the common product features, exclusions and other insurance terms we use.

These documents do not replace the legal terms and conditions in the Product and benefit rules, which we will send to you if we accept your application.



KEY FEATURES

- Pays the cover amount for accidental death (such as a car accident) or non-accidental death (such as illness or old age) during the term you've chosen:
 - up to N\$100 000 for you and up to three spouses /partners
 - up to N\$50 000 each for an unlimited number of your children or grandchildren (biological, step or legally adopted children)
 - up to N\$30 000 each for two nominated children (who live with you and are financially dependent on you)
 - up to N\$3 000 for stillborn children.
- Aims to pay your valid claim within 24 hours of receiving the required documents.
- No medical questions or tests when you apply for cover under N\$50 000.
- For cover from N\$50 000 you and spouse/partner only need to answer some health and lifestyle questions.

- Immediate accidental death cover for cover over N\$50 000.
- A N\$250 voucher for groceries or airtime to be used at certain stores.



ADD BENEFITS AT AN EXTRA COST TO ENHANCE YOUR COVER

Double Accidental Benefit – pays double the cover amount when you, your spouse/partner, child or nominated child pass away because of an accident.

Monthly Grocery Benefit and Monthly Education Benefit – provides payments for 12 months when you or your spouse/partner pass away. You choose the amount: N\$1 000, N\$1 500 or N\$2 000.

Funeral Paid-up Benefit – ensures you no longer pay premiums and cover continues if you become disabled, turn 64 or pass away.

Cashback – pays back a percentage of your premiums every five years on the cashback anniversary.



THIS PRODUCT MAY NOT BE RIGHT FOR YOU

If you:

- want to save
- need a regular income for your family when you pass away
- want cover for your extended family members such as your brothers, sisters, parents, grandparents, aunts or uncles.



WHAT YOU SHOULD KNOW

- When you apply:
 - you and your spouse/partner must be at least 14, and younger than 79
 - your biological, legally adopted or stepchildren must be unmarried and
 - younger than 21 or
 - younger than 26 if they are full-time students.
 - nominated children (who live with you and are financially dependent on you) must be younger than 18.
- You choose the premium and cover patterns that work best for you.
- If you stop paying premiums your cover stops.
- If you cancel the product, you will not receive any money.
- Premium holiday – you can skip up to six monthly premiums and still be covered during financial difficulty such as retrenchment, unemployment, maternity leave or study leave.
- Children younger than 6 are covered for up to N\$10 000, and children from 6, and younger than 14 for up to N\$30 000.
- Unmarried children who are totally financially dependent on you because of a physical or mental disability will be covered until the date the cover ends.
- Moneyback guarantee – if you, your spouse/partner or child pass away in the waiting period (for non-accidental death or suicide) we'll pay back premiums received.
- We will only pay the cover amount in the term you've chosen, which is until the date your cover ends or you pass away.
- We will not pay if you, your spouse/partner or child commit suicide in the first two years, or six months for non-accidental death causes, from the date the cover starts.
- If you, your spouse/partner or child pass away more than 50 km from the intended Namibian burial place, we'll transport the body to the nearest funeral home. This service is only available if death occurs in Namibia.

For more information:

Speak to your financial adviser or broker today | Call 061 299 3003 | SMS 66522

