



OLD MUTUAL PROTECT EXTENDED FAMILY FUNERAL COVER

KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

While grieving a loved one, you shouldn't have to worry about funeral expenses such as paying for travel arrangements, a coffin and headstone, the funeral service and catering. Old Mutual Protect Extended Family Funeral Cover pays a single tax-free amount from N\$5 000 to N\$50 000 when your brother, sister, parent or other family member passes away – this can help cover funeral expenses.

This is a summary of the key product features of Old Mutual Protect Extended 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\$50 000 each for four biological brothers and sisters
 - up to N\$50 000 each for four parents (includes your parents, in-laws, adoptive parents and stepparents)
 - up to N\$50 000 each for eight other family members (such as your biological, step and legally adopted children, aunts, uncles, nephews, nieces, cousins, grandchildren and grandparents).
- Aims to pay your valid claim within 24 hours of receiving the required documents.
- No medical questions or tests needed.
- 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 your brother, sister, parent or other family member dies because of an accident.

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
- are not responsible for your dependents' funeral expenses
- need a regular income
- want cover for stillborns.



WHAT YOU SHOULD KNOW

- **When you apply:**
 - your brother, sister, parent and other family members must be younger than 84
 - your biological, legally adopted or stepchildren must be unmarried and
 - younger than 21 or
 - younger than 26 if they are full-time students.

- 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.
- Money back guarantee – if your brother, sister, parent or other family member passes away within the waiting period (for non-accidental death and 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 your brother, sister, parent or other family member commit suicide in the first two years from the date the cover starts.
- If your brother, sister, parent or other family member 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 the death occurs in Namibia.

For more information:

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

