



1+9 BURIAL PLAN



Administered by Dignity Group, an authorised financial services provider FSP 44875 and underwritten by Workerslife, an authorised Financial Services Provider in terms of the FAIS Act (FSP no.392) Company Reg. no. 1993/004296/06

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ABOUT 1+9 BURIAL PLAN

- This product provides cover for you, as the principle insured, your spouse, children or extended family members who are below the age of 65 years.
- Pay one premium for all family members registered on the Policy.
- Claims are paid within 48 hours - if we have received all required claim documentation.

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Current Age	R 5 000	R 10 000	R 15 000
0-64 Years	R 195	R 325	R 468
* Claim payouts for children aged between 0-5 years is 25%, for ages between 6-13 years is 50% and for age 14 and older is 100% of total sum			
* Cover for children continues after the age of 21 years, subject only to children being students or disabled.			

BENEFITS

- ✚ Maximum age of entry for all members is 64 years.
- ✚ A 6 month waiting period for all family members pertaining to natural death.
- ✚ Your premiums are due on the first (1st) day of each month.
- ✚ Accidental death will be covered after the first premium has been received, policy must be active.
- ✚ 12 months waiting period for death by suicide.
- ✚ Your policy incepts the month we receive the first premium.
- ✚ Waiting period is calculated from the inception date. A policy must have completed a period of 6 calendar months and must have 6 premiums paid in, to qualify for a claim.
- ✚ A life insured enjoys cover if premiums are paid.
- ✚ Should the insured amount be increased at any time, a new waiting period will apply to the increased portion of the insured amount.
- ✚ Should an additional member be added after the inception of the policy, a new waiting period will apply to the additional person.
- ✚ Your policy will lapse if you fail to make payment for two (2) premiums within a period of 12 months or 3 premiums within the life time of your policy. Where a policy is lapsed, it is considered cancelled, no further attempts to deduct will be done.
- ✚ Your policy can be reinstated by paying all missed premiums within a period of three (3) months from the time of last premium payment.
- ✚ If a premium under a policy has not been paid on its due date, the policyholder will be informed within 15 days after missing the premium payment of the outstanding premium due.
- ✚ Once the policy has completed the initial waiting period, no waiting period shall be imposed upon reinstatement.