



SENIOR PLUS PLAN



Dignity Group
FAMILY FUNERAL PLAN

SENIOR PLUS PLAN



ABOUT SENIOR PLUS PLAN

- This product provides cover for you as the principle insured, plus six additional family members 'free'.
- Additional members can include spouse, children and extended family members who are 64 years and below.
- Extended family members older than 64 years can be covered at an additional premium.
- Claims are paid within 48 hours - if we have received all required claim documentation.

SENIOR PLUS PLAN RATES

Current Age	R 5 000	R 10 000	R 15 000
1+6 Members 0 - 64 years	R 137	R 228	R 328
Additional Member 65 - 74 years	R 33	R 59	R 84
Additional Member 75 - 84 years	R 59	R 117	R 198

*Claim payouts for children aged between 0-5 years is 25%, for ages between 6-13 years is 50% and for age 14 years and older is 100% of total sum insured.

* Cover for children continues after the age of 21 years, subject only to children being students or disabled.

BENEFITS

- ⊕ 6 month waiting period for all members on the policy pertaining to natural death.
- ⊕ Your policy inception the month we receive the first premium.
- ⊕ Your premiums are due on the first (1st) day of each month.
- ⊕ 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.
- ⊕ 12 month waiting period for death by suicide.
- ⊕ Accidental death will be covered after the first premium has been received, policy must be active.
- ⊕ Maximum age of entry for main member is 64 years.
- ⊕ Maximum age of entry for the extended family member is 84 years
- ⊕ 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 resuming payments 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.
- ⊕ A grace period of 31 days will be given to pay the outstanding premium.
- ⊕ Once the policy has completed the initial waiting period, no waiting period shall be imposed upon reinstatement.