



## **SINGLE & FAMILY PLAN**



**Dignity Group**  
FAMILY FUNERAL PLAN

# SINGLE & FAMILY PLAN

- **This product provides cover for you, as the Principle Insured, your spouse, children or extended family members who are below the age of 99 years.**

- Claims are paid within 48 hours - if we have received all required claim documentation.

## PRINCIPLE INSURED RATES AND FAMILY RATES

Current Age	R 5 000	R 10 000	R 15 000
18 - 29 Years	R 30	R 50	R 65
30 - 39 Years	R 50	R 80	R 99
40 - 49 Years	R 65	R 95	R 125
50 - 59 Years	R 105	R 135	R 199
60 - 69 Years	R 110	R 165	R 250

\*This product covers a single member, or a single member with a spouse and up to 6 children under one premium. Children have to be under 21 years, subject only to children being students or disabled.

## EXTENDED FAMILY RATES

Current Age	R 5 000	R 10 000	R 15 000
0 - 19 Years	R 20	R 35	R 45
20 - 29 Years	R 39	R 49	R 65
30 - 39 Years	R 50	R 60	R 99
40 - 49 Years	R 65	R 99	R 125
50 - 59 Years	R 105	R 135	R 199
60 - 69 Years	R 110	R 170	R 255
70 - 79 Years	R 160	R 195	R 285
80 - 89 Years	R 190	R 295	R 365
90 - 99 Years	R 235	R 330	R 450

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

## BENEFITS

- + Waiting period for all dependents is 6 (six) months pertaining to natural death.
- + 12 month waiting period for death by suicide.
- + Accidental death will be covered after the first premium has been received, Policy must be active.
- + 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. Policy must have completed a period of 6 calendar months and must have 6 premiums paid in, to qualify for a claim.
- + Maximum age of entry for policy holder and/or spouse is 69 years.
- + A life insured enjoys cover as long as 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.