

FUNERAL PLAN

TERMS & CONDITIONS

auto  general

Funeral Plan

Terms & Conditions

What the Funeral Plan policy covers

The Funeral Plan policy gives the life assured monthly cover for death as a result of accidental and natural causes. Repatriation services are also included in this cover.

Description of benefits

Natural and Accidental Death benefit

- Individual Cover – this covers the main member only.
- Family Cover – this covers the main member and spouse plus one to five dependants up to the age of 21 (or up to 25 if they are registered full-time students).
- Extension of cover for individual family members is also available at an additional premium payable.
- Death as a result of HIV/Aids-related illness is covered.
- Claims will be settled in less than two working days if all documentation is received.

Repatriation Services benefit

- In the event of the assured's death, the next of kin may decide on the place of burial and the funeral home.
- The mortal remains will then be sent to a branch of the chosen funeral home, closest to the cemetery.
- This service is only offered if both the death and burial occur within the borders of South Africa.

Qualifying for cover

This cover will only be available where the assured member's entry age is between the ages of 18 and 65.

How do my payments work?

The Funeral Plan gives the assured member monthly cover and the premiums are deducted in advance on the date stated on your schedule. If in the month following the activation of the policy (and onwards) we do not receive the premium on the due deduction date, you will be allowed a 15-day grace period in which to pay the premium. If we still do not receive the premium after these 15 days, the assured member's will not have cover for that month.

Premium obligations

For your premium obligations, refer to the paragraph entitled "Policy details" on your schedule. This will give you details regarding the manner of payment and the due date for payment of the premiums. The policy will only commence upon receipt of the first premium.

Please take note that we agreed to collect the monthly payment for your policy by debit order. Your debit order will be deducted on the agreed upon date. We reserve the right to deduct the premium on an alternative date in an attempt to ensure cover. Should this date fall on a Sunday or public holiday, the deduction will be made either on the last working day prior to or the first working day after the weekend or public holiday. If we do not receive your premium on your preferred deduction date, we may attempt to collect your premium on a more suitable date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

Policy changes

Any change or cancellation you make will be effective from the date we agree on. Note that if we need to change or cancel your policy, we will give you 31 days' written notice.

Exclusions

Insurance cover will not be granted and benefits will not be payable in the event of death of the assured life resulting directly or indirectly from or which is attributable to, suicide or attempted suicide during the first 12 months from the commencement date, notwithstanding such suicide or attempted suicide being the result of insanity (temporary or permanent), mental illness, the influence of drugs or intoxication of the assured life.

Your obligations

- Give us true and complete information.
- Tell us about anything you have not yet disclosed but that may be important for us to know in order to accept the policy or about anything that changes that may be important for us to continue accepting the policy.
- Keep in mind that incorrect information, non-disclosure or misrepresentation of information may influence us on claims arising from your contract of insurance and may influence our decision to provide the benefits in terms of your policy or to accept or terminate your policy.
- Inform us if any of the policy details or declarations is incorrect or if any of these details or declarations change.

Disputed claims

After we inform you/the assured life of our decision on a claim, we will allow you 90 days to make the appropriate representations to us about our decision. If you do not comply with this time limit, we will not reconsider the disputed claim. If we do receive representations, the decision will then be reviewed and the outcome communicated to you.

If you wish to dispute the outcome of your claim, you can do so within 90 days by contacting the Internal Dispute Resolution Department (details on your schedule). If the dispute is not resolved to your satisfaction, you will have an additional 180 days to either institute legal proceedings or to contact the Ombudsman for Long-term Insurance at:

Postal address: Private Bag X45, Claremont, Cape Town, 7735

Email: info@ombud.co.za

Tel: 021 657 5000

Share number: 0860 103 236

Fax: 021 674 0951

You can also contact the FAIS Ombudsman at:

Postal address: P.O.Box 74571, Lynwoodrif, 0040

Email: info@faisombud.co.za

Tel: 012 470 9080

Share number: 0860 324 766

Fax: 012 348 3447

Note that the Ombudsman only considers a complaint made to him if he is satisfied that the Complainant has tried unsuccessfully to resolve the dispute through approaches to the insurer's management or its internal complaints handling department.

If, after review, we do not indemnify you for a claim or any part of it and you wish to challenge our decision, you must serve legal process within six months, calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

Waiting period

The 'waiting period' is a period during which no insurance cover is provided and monthly premiums are payable. The following waiting periods apply:

- The waiting period for natural death on the funeral plan is six months and six paid premiums. Death from accidental causes is covered from the time we receive your first premium.
- If you have had existing cover which is active within 31 days of taking up this policy, only the remaining waiting period on your existing cover will apply. Should there be no remaining waiting period left on your existing cover, then no additional waiting period will be applied to this policy. Waiting periods will only be adjusted if you have cancelled or you are going to cancel your existing cover.

- In order for your reduced waiting period to be deemed valid on this policy in the case of a claim related to the above paragraph, we require that you submit a copy of your most recent policy schedule from your previous insurer for assessment and confirmation. This will be stored against your policy record.
 - Should you fail to submit a policy schedule confirming your cover and waiting period with your previous/current insurer, then our standard waiting periods will be applied in the case of a claim submission within the first six months of cover with us.
- Where your cover is cancelled with us for a period of no more than two months from the last day of the last month for which we received a premium payment, and if we agree to reinstate you on the same terms, we will not extend or reinstate your waiting periods. The waiting period previously agreed upon will be applied.
 - Where your cover is cancelled with us for a period greater than two months from the last day of the last month for which we received a premium payment, and if we agree to reinstate you on the same terms, we will reinstate our standard waiting periods, for natural death, of six months and six paid premiums, whichever comes first.
- If we do not receive two consecutive monthly premiums, the above waiting periods will recommence.

Risk assessment

The age of the assured life is considered to be material to the acceptance of this policy. Please note that any incorrect or incomplete information relating to the above may result in the non-payment of a claim.

How to claim in the event of death

In the event of a claim, call the **Claims number** provided below.

The following documents must be submitted to the Claims department:

- The official claim form as required by the Claims Administrator.
- A certified copy of the abridged death certificate of the assured life.
- Proof of identity of the assured life and the nominated beneficiary.
- The policy schedule.
- A fully completed BI1663 form (notification of death form).
- An official police report if the death of the assured life was due to unnatural causes.
- Proof of banking details of beneficiary and one month's bank statement.
- If no beneficiaries exist, then a letter of executorship from the high court is required.
- Any other documentary proof that may be required by the insurer.
- More information will be provided when you contact us.

All claims must be submitted in writing within six months of the death of the assured life.

Please note – in order to make use of the offering, information will need to be transferred between ourselves and the service provider.

[Click here for contact number](#)



Sales, Client Care & Claims

0860 10 47 89

Your Funeral Plan is underwritten by 1Life, an authorised insurer and financial services provider.
Auto & General Insurance Company Ltd is an authorised insurer and financial services provider.