



# Martins Funeral Plan

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### Our funeral plan provides wide cover

The cover can be for you, as the only life insured. Or it can be for you and your *immediate family* - one spouse and up to six children.

### Extended family

Other family members who are not included as *immediate family*, such as more than one spouse or other children can be included as *extended family* members. *Extended family* members can be added at an additional monthly premium.

### Payment of benefits

Claims are paid within 48 hours - if we have received all required claim documentation  
If you appoint a beneficiary, we pay the benefit to your beneficiary - on your death.

### Assupol On-Call benefit

This benefit provides a wide range of valuable support. It is included in the R30 000 cover option only. To add this benefit to your plan, an additional R20 per month will be payable.

It provides, for example

- Information, counselling and assistance on bereavement, trauma, HIV/Aids, other medical matters and finance
- Ambulance and other transport in emergency
- School-work assistance to children
- Assistance with admission to medical facilities
- Travel arrangements, paid up to R500 per person, for up to four immediate family members to attend your funeral - if the funeral takes place more than 150 kilometres from your main home in South Africa
- Transport to bury the deceased in their main home town, paid for to a maximum of R20 000.

Ask for the *Assupol On-Call brochure* that describes the benefits.

### Unveiling benefit (Tombstone benefit)

- R2 per R1 000 per life insured
- An amount as chosen per life insured will be payable at death
- Cover may not exceed that of the main life insured or total cover amount allowed with Assupol Life as per "maximum funeral cover".

## Maximum funeral cover

When a person takes out funeral insurance with us, the total funeral cover for that person under all individual and group policies may not be more than the following maximums

- R10 000 if the funeral insurance is taken out when the person is less than 6 years old
- R25 000 if it is taken out when they are 6 or older, but younger than 18
- R50 000 if it is taken out when they are 18 or older, but younger than 65
- R15 000 if they are 65 or older.

Any cover above the maximum automatically falls away.

## Waiting periods

*Immediate family* - in the event of the death, other than accidental death of an insured life, a waiting period as reflected in the tables below will apply from the inception date of the policy in respect of the full payment of benefits.

Cover up to R5 000	Waiting period
Under 65 years	6 months
65 - 84 years	9 months
85 years and older	12 months

For cover over R5 000 to R10 000	Waiting period
Under 65 years	6 months
65 - 84 years	9 months
85 years and older	12 months

For cover over R10 000 to R20 000	Waiting period
84 years and under	12 months
85 years and older	12 months

For cover R20 000 and more	Waiting period
Death in period	Sum insured payable
months 1 to 6	0% of sum insured
months 7 to 12	25% of sum insured
months 13 to 18	50% of sum insured
from 19 months onwards	100% of sum insured

- 9 months waiting period for extended family
- 24 months waiting period for death by suicide

- R500 for coffin after 3 months waiting period
- Accidental death will be covered after the first premium has been received.

### Why have we chosen Assupol to underwrite our funeral plans?

- Assupol has been in business for more than 100 years. It was established in 1913
- Assupol also has an excellent record of dedicated and personal client service
- Assupol has shown that it is an insurer that treats its clients fairly
- Assupol's professional and dedicated staff endeavours to render personal client services at all times.

### Cover benefits

#### Category A

Benefit	Single member 16 - 64 years	Family member 16 - 64 years
R1 000	R6.00	R10.00
R2 000	R10.00	R20.00
R3 000	R15.00	R25.00
R4 000	R20.00	R30.00
R5 000	R25.00	R40.00
R6 000	R30.00	R50.00
R7 000	R35.00	R60.00
R8 000	R40.00	R70.00
R9 000	R45.00	R75.00
R10 000	R50.00	R85.00
R11 000	R50.00	R95.00
R12 000	R65.00	R100.00
R13 000	R70.00	R110.00
R14 000	R75.00	R115.00
R15 000	R85.00	R125.00
R20 000	R130.00	R190.00
R30 000	R200.00	R280.00

#### Category B

Benefit	Single member 65- 84 years	Family member 65 - 84 years
R1 000	R10.00	R15.00
R2 000	R15.00	R30.00
R3 000	R25.00	R40.00
R4 000	R30.00	R60.00
R5 000	R40.00	R70.00
R6 000	R50.00	R80.00
R7 000	R60.00	R100.00
R8 000	R70.00	R150.00
R9 000	R80.00	R130.00
R10 000	R90.00	R140.00

#### Category C

Benefit	Single member 85 years and older	Family member 85 years and older
R1 000	R15.00	R20.00
R2 000	R30.00	R40.00
R3 000	R40.00	R60.00
R4 000	R50.00	R80.00
R5 000	R70.00	R105.00
R6 000	R85.00	
R7 000	R95.00	
R8 000	R105.00	
R9 000	R115.00	
R10 000	R140.00	

#### Unveiling benefit (Tombstone benefit)

Applicable to	Per R1 000
Per life insured	R2

#### Maximum funeral cover

Applicable to	Funeral cover
Person less than 6 years old	R10 000
Person is 6 or older, but younger than 18	R25 000
Person is 18 or older, but younger than 65	R50 000
Person is 65 or older	R15 000

#### Assupol On-Call benefit

(Included in the R30 000 cover option)

Applicable to	Monthly premium
All insured members	R20.00



#### Contact us

Martins Funerals Toll Free number  
086 0911777

Underwritten by ASSUPOL Life

Assupol Life Ltd reg no 2010/025083/06

Authorised financial services provider

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