

Terms and Conditions

- 1 main member and 5/9/13 nominated family members – Very important - must be related to main member and or financially dependent.
- Oldest person (principal / nominated) determines the entry age and rate applicable
- No stillborn cover
- Equal cover for main member and nominated family members (NOTE: children under 6 years maximum cover R20 000 in line with regulations)
- 6 calendar month waiting period on death due to natural causes from receipt of first premium
- No waiting period on accidental death as long as first premium is paid
- Cover included for citizens from neighbouring countries (SADC) legally residing and working in South Africa - must have valid passport and / or work permit. Nominated family legally residing with the main member in South Africa can also be covered.
- Suicide excluded for 12 months
- Children are nominated family members and therefore no age limit applies
- Maximum entry age 84 (under 85) for main members and nominated family members

Terms and Conditions

- The Policy will be active for as long as premiums are paid and will not terminate at a certain age.
- Maximum entry age 85
- Claims paid out within 48 hours after receiving all required documents
- No Medical examination or medical questionnaire required
- 6 calendar month waiting period on death due to natural causes from receipt of first premium
- No waiting period on accidental death provided the first premium is paid
- Suicide excluded for 12 months
- 6 children included in package
- Cover of child aged between: 14-22years same as principal member
- 6-13years 50% of principal member
- Stillborn - 5 years 25% of principal member
- Stillborn cover included
- Cover for student up till 26 years - proof must be provided annually
- Cover included for citizens from neighbouring countries (SADC) legally residing and working in South Africa - must have valid passport and / or work permit. Nominated family legally residing with the main member in South Africa can also be covered.