



Cash payout to cover for additional funeral arrangements, 10 days and cleansing and everything in between



A division of;



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This product is underwritten by Guardrisk Life Limited, an authorised financial services provider (FSP No 76) and a licensed life insurer (Registration No 1999/013922/06)

Traditional Family Plans

Cover yourself with your family members big or small .

Choose between {1+5}, {1+9} and {1+13} entry age up to 84 years old.

T & C's

All covers have a waiting period of 6 months from receipt of first premium to have cover.

Valid claims payout within 24 hours on receipt of all required documents.

Covers to choose from

→ {The 1 + 5 Plan}

1+5 means: 1 main member and 5 nominated family members are covered

→ {The 1 + 9 Plan}

1+9 means: 1 main member and 9 nominated family members are covered

→ {The 1 + 13 Plan}

1+13 means: 1 main member and 13 nominated family members are covered

We have under 65, under 75 and under 85 packages to choose from.

Terms and Conditions apply



The 1+5 Plan

Under 65

COVER	AMOUNT
R 5 000	R 77
R 10 000	R 147
R 15 000	R 217
R 20 000	R 286

The 1+9 Plan

Under 65

COVER	AMOUNT
R 5 000	R 115
R 10 000	R 223
R 15 000	R 331
R 20 000	R 411

The 1+13 Plan

Under 65

COVER	AMOUNT
R 5 000	R 169
R 10 000	R 311
R 15 000	R 424
R 20 000	R 536

The 1+5 Plan

Under 75

COVER	AMOUNT
R 5 000	R 112
R 10 000	R 217
R 15 000	R 296
R 20 000	R 392

The 1+9 Plan

Under 75

COVER	AMOUNT
R 5 000	R 169
R 10 000	R 385
R 15 000	R 426
R 20 000	R 540

The 1+13 Plan

Under 75

COVER	AMOUNT
R 5 000	R 215
R 10 000	R 388
R 15 000	R 541
R 20 000	R 681

The 1+5 Plan

Under 85

COVER	AMOUNT
R 5 000	R 212
R 10 000	R 345

The 1+9 Plan

Under 85

COVER	AMOUNT
R 5 000	R 279
R 10 000	R 421

The 1+13 Plan

Under 85

COVER	AMOUNT
R 5 000	R 282
R 10 000	R 555

Terms and Conditions

- 1 main member and 5/9/13 nominated family members – Very important - must be related to main member and or financially dependant
- 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

Value Added Benefits

1. Repatriation of Mortal Remains - Neighboring countries included

- Removal from place of death (anywhere in RSA) Minimum of 20km to a maximum of R900 per claim. Calculations are made on R4.50 (including VAT). Proof must be supplied
- Storage to a maximum amount of R1000
- All documentation necessary
- Transport
- Embalming
- Clearance
- 24 Hour Call Centre
- Repatriation of mortal remains to a place of burial, limited to the policy limitation
- Referral to a pathologist if an autopsy is required
- Referral to a reputable undertaker
- Advice on how to apply for death certificate and border-crossing documentation
- Referral to counselling services for support and advice
- Transport within the borders of RSA from place of death to place of burial
- Transport to any neighbouring countries by road namely Namibia, Botswana, Zimbabwe, Mozambique, Lesotho and Swaziland
- Allowance for one family member to travel with the deceased free of charge
- Repatriation limitation to a maximum of R10 000 per event
- Extended family members are excluded from the benefit.
- The annual limitation is R20 000 per policy per year.

Value Added Benefits

2. Legal Assistance

A 24-hour telephonic legal advice line, a standard document service and a direct legal consultation service.

30-Minute Free Consultation. This service involves a free initial 30-minute consultation 24 hours a day should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a free, direct 30-minute consultation. **Free Standard Legal Documents** If a member requires a purchase, sale, lease, or prenuptial agreement, employment contracts, etc. We will provide these free on request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

Annual Limit: 1 x 30 Consultation, 1 x standard legal document

Value Added Benefits

3. Trauma and Assault Assistance

24 Hour emergency assistance helpline / protection service.

Trauma is defined as “severe emotional shock and pain caused by an extremely upsetting experience” which comes in all forms such as divorce, death, an accident, mugging, armed robbery, rape, car accident, illness, failing an exam, losing your job or home – the list is endless.

Most people will suffer a traumatic experience at least once in their life and trauma counselling is an intervention that supports coming to terms with the feelings one may experience. The objective here is to get your life back on track and to move from being a victim to be a victor.

Trauma and Assault Assist Benefits: In the unfortunate event of any traumatic incident, assault or a traumatic experience, we provide members with the following benefits:

- § Access to any type of trauma counselling and related services post the traumatic event.
- § Providing telephonic trauma counselling for any traumatic incident, experience or assault.
- § Access to our 24-hour emergency call centre, 7 days a week, 365 days a year.
- § Further follow up personal, face to face trauma counselling can be arranged.
- § Further referrals to a team of highly specialized Mediators or Attorneys as a result of the traumatic experience, it will be done within 24hours through our direct Network.

Annual limitation is to the value of R10 000 per policy per annum – Up to 2 incidents

Value Added Benefits

4. HIV Assistance

24-hour HIV-Protection Service The HIV-protection treatment service ensures confidential testing and treatment within the 72-hour window period. It includes:

§ 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder

§ Three HIV related trauma consultations with a specialist, which can either be a general practitioner, trauma-trained registered nurse or trauma counsellor.

§ Three HIV-blood tests one immediately after the incident and the second and third at six weeks and three months respectively • Access to STD-preventative medication

§ Access to anti-retroviral or 28 post-prophylactic therapies • Access to the “morning-after pill”

* Please note: We cannot assist if the policy holder has any pre-existing conditions related this product.

HIV Prevention Cover 3 Blood Tests and access to STD

Annual Limit: 1 Treatment of each category

Value Added Benefits

4. HIV Assistance

24-hour HIV-Protection Service The HIV-protection treatment service ensures confidential testing and treatment within the 72-hour window period. It includes:

§ 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder

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HIV Prevention Cover 3 Blood Tests and access to STD

Annual Limit: 1 Treatment of each category

Single Plans

Ensure that there is sufficient finances during the difficult time of a funeral by choosing a cover for yourself, spouse and kids with our reasonably priced covers.

T & C's

All covers have a waiting period of 6 months from receipt of first premium to have cover.

Valid claims payout within 24 hours on receipt of all required documents.

Covers to choose from

- **The Single Plan**
This cover will only cover you alone.
- **The Married Scheme**
This cover is for you and your spouse
- **The Single Parent**
A cover for a single parent who's raising children on her own.
- **The Family Scheme**
This cover is for the main member, spouse and 5 children.



Single Plan

(Member)

R5000

18-65	R32
65-75	R71
75-85	R120

R10 000

18-65	R56
65-75	R135
75-85	R232

R15 000

18-65	R80
65-75	R199
75-85	R345

R20 000

18-65	R105
65-75	R255
75-85	R457

R25 000

18-65	R129
65-75	R325
75-85	R570

R30 000

18-65	R148
65-75	R417
75-85	R737

Married Plan

(Member + Spouse)

R5000

18-65	R56
65-75	R130
75-85	R199

R10 000

18-65	R104
65-75	R250
75-85	R400

R15 000

18-65	R153
65-75	R356
75-85	R594

R20 000

18-65	R201
65-75	R463
75-85	R773

R25 000

18-65	R250
65-75	R570
75-85	R951

R30 000

18-65	R298
65-75	R676
75-85	R1 130

Single Parent Plan

(Member + 5 Children)

R5000

18-65	R37
65-75	R80
75-85	R128

R10 000

18-65	R66
65-75	R144
75-85	R240

R15 000

18-65	R96
65-75	R208
75-85	R353

R20 000

18-65	R126
65-75	R262
75-85	R465

R25 000

18-65	R155
65-75	R336
75-85	R577

R30 000

18-65	R185
65-75	R400
75-85	R690

Family Plan

(Member + Spouse + 5 Kids)

R5000

18-65	R60
65-75	R138
75-85	R204

R10 000

18-65	R113
65-75	R260
75-85	R409

R15 000

18-65	R162
65-75	R372
75-85	R598

R20 000

18-65	R206
65-75	R494
75-85	R794

R25 000

18-65	R259
65-75	R615
75-85	R991

R30 000

18-65	R308
65-75	R737
75-85	R1 188

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
- 5 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.

Optional Added Benefits

- **Funeral Concierge Benefit with a Total Annual Value of R7 500 @ R 8.00 per policy additional.**

Funeral Communication (Benefit for Main member & One Nominated Spouse Only)

-This benefit is to assist the bereaved family to communicate to family, friends and make arrangements for the funeral.

-This benefit pays out R750 per incident to the family in prepaid airtime for either Telkom, Cell C, Vodacom, MTN, 8ta or Virgin Mobile.

-Total Annual limit – 2 Incidents up to R1500

Funeral Electricity (Benefit for Main member & One Nominated Spouse Only)

-This benefit is to assist the bereaved family with an Electricity voucher to the value of R1000 per incident. Arrangements are done through our call centre or Service Providers.

- Total Annual limit – 2 Incidents up to R2000

Funeral Hospitality (Benefit for Main member & One Nominated Spouse Only)

-This benefit is to assist the family to receive family and friends at their home and offer them food and beverages.

-This benefit pays out R2000 per incident to the family on a Master Card gift card. The card is accepted nationwide.

-Total Annual limit – 2 Incidents up to R4000

Ready to join us?

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