

Roseleigh

Funeral Home / Begrafnis Dienste

Overview of Funeral Benefit For clients that pay through – Easy Pay and – Debit Order

<i>Cover Benefit</i>	<i>Single</i>	<i>Family no children</i>	<i>Family</i>
Member	R 3 000	R 3 000	R 3 000
Spouse		R 3 000	R 3 000
Children Older than 13			R 3 000
Children age 6-13			R 1 500
Children age 1-5			R 1 000
0-11months Including Stillborn			R 750
Underwriter Premium 18-64	R 52	R 67	R 72
Underwriter Premium 65-74	R 62	R 97	R 107

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 5 000	R 5 000	R 5 000
Spouse		R 5 000	R 5 000
Children Older than 13			R 5 000
Children age 6-13			R 2 500
Children age 1-5			R 1 250
0-11 months Including Stillborn			R 1 000
Underwriter Premium 18-64	R 57	R 77	R 82
Underwriter Premium 65-74	R 72	R 122	R 97

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 7 000	R 7 000	R 7 000
Spouse		R 7 000	R 7 000
Children Older than 13			R 7 000
Children age 6-13			R 3 500
Children age 1-5			R 2 000
0-11 months Including Stillborn			R 1 000
Underwriter Premium 18-64	R 57	R 82	R 102
Underwriter Premium 65-74	R87	R 142	R 157

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 8 000	R 8 000	R 8 000
Spouse		R 8 000	R 8 000
Children Older than 13			R 8 000
Children age 6-13			R 4 000
Children age 1-5			R 2 000
0-11 months Including Stillborn			R 1 000
Underwriter Premium 18-64	R 62	R 92	R 100
Underwriter Premium 65-74	R 87	R 152	R 167

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 10 000	R10 000	R 10 000
Spouse		R 10 000	R 10 000
Children Older than 13			R 10 000
Children age 6-13			R 5 000
Children age 1-5			R 2 500
0-11 months Including Stillborn			R 1 500
Underwriter Premium 18-64	R 67	R 102	R 102
Underwriter Premium 65-74	R 97	R 172	R 192

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<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 12.000	R 12 000	R 12 000
Spouse		R 12 000	R 12 000
Children Older than 13			R 10 000
Children age 6-13			R 5 000
Children age 1-5			R 2 500
0-11 months Including Stillborn			R 1 500
Underwriter Premium 18-64	R 67	R 102	R 112
Underwriter Premium 65-74	R 107	R 192	R 212

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 15 000	R 15 000	R 15 000
Spouse		R 15 000	R 15 000
Children Older than 13			R 10 000
Children age 6-13			R 5 000
Children age 1-5			R 2 500
0-11 months Including Stillborn			R 1 500
Underwriter Premium 18-64	R 72	R 112	R 122
Underwriter Premium 65-74	R 117	R 222	R 252

<i>Cover Benefit</i>	<i>Single</i>	<i>Family No Children</i>	<i>Family</i>
Member	R 20 000	R 20 000	R 20 000
Spouse		R 20 000	R 20 000
Children Older than 13			R 10 000
Children age 6-13			R 5 000
Children age 1-5			R 2 500
0-11 months Including Stillborn			R 1 500
Underwriter Premium 18-64	R 77	R 127	R 142
Underwriter Premium 65-74	R 142	R 272	R 312

<i>Extended Family Benefit</i>				
<i>Age group</i>	<i>R 3 000</i>	<i>R 5 000</i>	<i>R 7 000</i>	<i>R 10.000</i>
18-64	R 62	R 72	R 82	R 87
65-74	R 82	R 107	R 127	R 162
75-85	R 127	R 177	R 222	R 292

- Up to 8 parents , parents-in-law, brothers , sisters , Aunts , uncles or other relatives who are financially dependent on the principal member.
- An additional premium is payable per Extended Family Member.
- This option must specifically be requested and catered for at a scheme level in the policy.
- Maximum entry age: 85 years
- A six months waiting period applies from date of receipt of the first month's premium for claims due to natural causes. This only applies to the Extended Family benefit, unless proof is supplied of continuous insurance with another registered insurer.
- Cover for Extended Family Member's under the age of 14 years will reduce in line with the funeral scale selected by the scheme.
- The commission of a crime or self-inflicted injury and deliberate exposure to exceptional danger will not be covered during the first year of membership

General Terms and Conditions

- The maximum entry age for spouses is 85 years.
- Cover for children will cease at age 22.
- Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognized school or tertiary institution. This is subject to the provision of satisfactory evidence (annually) of full time study at a recognized school or tertiary institution
- Unmarried mentally or physically disabled children who are totally and completely dependent on the main member will be covered for as long as the policy is in force.
- Cover will be provided for a maximum of 6 children at the stated premium.
- Should a child be born to the principal member. The principal member has 90 days to update his application/nomination form. If the documentation is not updated the child will not be covered for benefits.
- Cover will be provided for one spouse. Cover for additional spouse(s) may be available subject to payment of an additional premium and specific approval from Roseleigh Funeral Administrators. The additional spouse will be seen as an extended family member
- Once the principal member's cover ceases, the funeral for spouse, children and extended family member ceases.
- If the principal member ceases to be a member of the funeral scheme (dies, withdraws or retired) cover will cease immediately for member and all their dependents.
- Should the spouse elect to take the policy of an existing principal member due to the principal member has died, this must be done within 30 days of the death and application/nominations form and monthly membership schedule must be updated accordingly.
- Maximum benefit per policy: R18 000 for the main member.