



Funeral aid benefit

Sanlam Employee Benefits provides a Funeral Aid Benefit that pays out a lump sum in the event of death to assist with funeral costs. Specific needs are also catered for as the product takes cognizance of the principal member having more than one spouse, transport costs, etc.

Benefits

The funeral cover is granted without proof of insurability and is offered on a compulsory basis,

- ① Anywhere where there is an employer/employee relationship; and
- ① To all registered trade/labour unions.

The Scheme can choose an appropriate level of cover in units of R1 000, with a minimum level of R5 000 up to a maximum of R55 000. Cover is in respect of

- ① the principal member,
- ① his/her qualifying spouse, and
- ① qualifying children (there are no maximum on amount of children covered).

Minimum requirements

A scheme must have at least 10 members (no minimum premium requirements). However,

Maximum entry age

- ① Principal member: 65 years
- ① Qualifying spouse: 75 years
- ① Extended family members: 75 years

Waiting period

- ① Compulsory schemes: None
- ① Extended family cover: 6 (six) months

Supplementary benefits

The following benefits may be selected at scheme level:

Extended family cover

The extended family membership is optional and their cover is priced separately from the family funeral cover.

Cover for extended family is provided in units of R1 000 per member up to a maximum of R55 000 per member, but not exceeding the cover of the principal member.

Extended family member includes:

- ① Additional spouses;
- ① Parents and parents-in-law;
- ① Major children, who are dependent upon the principal member for maintenance; and
- ① Any other person, including brothers, sisters, uncles, aunts, nephews and nieces, who are dependent on the principal member for maintenance.

A nomination should first be completed in respect of each extended family member before a premium is paid.

Funeral transport benefit

This benefit can be added to contribute towards the cost of arranging transport for the family and friends of the deceased. The benefit is a basic additional benefit as follows:

① Principal member	R 3 000
① Qualifying spouse	R 3 000
① Qualifying child aged 14 and over	R 3 000
① Qualifying child between 6 and 13	R 1 500
① Qualifying child younger than 6	R 750
① Extended family member	R 3 000

Other benefit types

Debt helper package

This customised benefit is designed to assist families, who often find themselves faced with a myriad of small debts that need to be repaid when the head of the household or his/her partner passes away.

It consists of the following benefits:

	Funeral Aid	Debt Helper
① Principal member	R55 000	R55 000
① Qualifying spouse	R55 000	R55 000
① Qualifying child aged 14 and over	R55 000	
① Qualifying child between 6 and 13	R27 500	
① Qualifying child younger than 6	R13 750	
① Extended family member	R55 000	

For more information, please contact your consultant or visit our website at www.sanlam.co.za.

This brochure provides a general summary of the products Sanlam offers. If there is a discrepancy between this Fact Sheet and the provisions of the contract with the Service Provider, the contract with the Service Provider will prevail.

Sanlam Life is a Licensed Financial Services Provider



These benefits are also both payable within 48 (forty-eight) hours of receipt of the last supporting documentation.

Burial repatriation benefit

This **free** service provides for the transportation of a deceased member's body or of a principal member (repatriation of mortal remains) via road or air to a funeral home closest to the place of burial in South.

Claims process

Sanlam must be notified of a claim for the benefit within 6 (six) months after the death of the principal member or family member.

Claim documents required

- Completed and signed claim form
- A copy of the "Application for funeral benefit" form
- Original certified copy of the official death certificate, certified by a Commissioner of Oaths other than the Commissioner of Oaths of the employer concerned
- Original certified copy of the Notification / Registration of Death / Still Birth (83/BI – 1663) form
- Original certified copy of the identity document of both the insured and the beneficiary
- Bank certified copy of the beneficiary's bank statement
- Additional in the case of a *qualifying spouse*:
 - an original certified copy of the marriage certificate.
 - in the case of a marriage recognised as a customary marriage, a certificate of registration or an affidavit in respect of a customary marriage; Should the affidavit not be sufficient, we may insist on affidavits by two persons who attended the marriage ceremony;
 - In the case of a union where two persons lived together as if married, an affidavit stating that neither one of the couple living together is married, and they were in a union living together as if they were married, with the commitment of doing so permanently, and that they had been doing so for at least six months prior to the death of the deceased; and
 - an original certified copy of the identity document of the deceased spouse
- Additional in the case of a *qualifying child*:
 - In the case of a stillborn child, together with the Notification/ Register of Death/ Still Birth (83/BI – 1663) form, we also require a letter from the doctor in attendance or the hospital, confirming the duration of the gestation period;
 - an original certified copy of the identity document of the deceased child;
 - a sworn affidavit stating that the deceased child was the insured's or the spouse's child if the surnames of the insured and the qualifying child differ;
 - if a qualifying child is unmarried and over the age of 21 years, but under the age of 26 years, proof of full-time attendance at an approved educational institution; and
 - a medical certificate in the case of a qualifying child over the age of 21 years who is incapacitated by a physical or mental infirmity from maintaining himself/ herself.
- Additional in the case of a *qualifying parent / parent-in-law*:
 - an original certified copy of the identity document of the deceased parent or parent-in-law; and
 - a sworn affidavit stating that the deceased parent was the insured's or the spouse's parent.
- Additional in the case of a *qualifying extended family member*:
 - an original certified copy of the identity document of the deceased extended family member; and
 - a sworn affidavit stating that the deceased extended family member was dependent on the insured for maintenance