

FAMILY FUNERAL PLAN

PRICING
EFFECTIVE
31 JULY 2019



Take a leaflet or speak to a consultant to find out more

   @ubankSA 086000 8322 ubank.co.za



The ubank Funeral policy is underwritten by Hollard Life Assurance Company Limited (Reg No. 1993 / 001405 / 06), an authorised financial services provider. ubank Ltd Reg No. 2000 / 013541 / 06, ubank is an authorised financial services (FSP No. 14740) and registered credit provider (NCRCP21). Terms and conditions apply. Standard rates apply.

How does the ubank Funeral Plan work?

- You can structure the funeral policy based on the needs of your family
- You can cover yourself, your partner and up to 5 children in this plan
- You also have the option to add your parents, your parents-in-law and other extended family members
- Only pay a monthly premium to cover the members that you have chosen to be covered in your policy

Insured person	Benefit(s)	Entry Age **	
		Min	Max
Policyholder	Policy	18	65
Main Insured Person	Individual Funeral	18	65
	Monthly Provider	18	65
	Premium Waiver Benefit	18	60
	Memorial Benefit	18	65
Partner	Family Funeral	18	65
	Monthly Provider	18	65
	Memorial Benefit	18	65
Children*	Family Funeral	0	20
Additional Children*	Children's Funeral Benefit	0	20
Parents	Parents Funeral	18	75
Extended Family** - Adult	Extended Family Funeral	20	65
Extended Family** - Child	Extended Family Funeral	0	20

- **Min:** The minimum entry age when a person can be insured
- **Max:** The maximum age at which a person can no longer be insured. *The maximum total benefit amount per policy, per Insured Person from all funeral, monthly provider and memorial benefits (as applicable) cannot exceed the Main Insured Person's total benefit amount. **Subject to Legal Maximum pay outs for children

Individual Funeral Benefit

- This benefit only includes the main insured person
- You can be insured from R5000 up to R75 000
- The premium you pay is based on your age

Individual Funeral Benefit					
Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R5 000	R35	R40	R45	R50	R55
R10 000	R45	R47	R52	R70	R75
R15 000	R52	R55	R57	R75	R80
R20 000	R60	R62	R65	R90	R100
R25 000	R67	R70	R72	R105	R115
R30 000	R70	R72	R75	R110	R120
R35 000	R80	R85	R90	R115	R125
R40 000	R85	R87	R90	R140	R150
R45 000	R95	R97	R100	R155	R170
R50 000	R105	R107	R110	R170	R180
R55 000	R112	R115	R117	R190	R200
R60 000	R120	R122	R125	R205	R215
R65 000	R130	R132	R135	R220	R235
R70 000	R140	R142	R145	R235	R245
R75 000	R150	R152	R155	R250	R265

Family Funeral Benefit:

- You will pay a monthly premium to cover your partner and up to 5 children
- The below table shows the different cover levels as well as how much it will cost to add each person/family member

Family Funeral Benefit					
Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R5 000	R11	R15	R18	R20	R25
R10 000	R23	R29	R36	R40	R50
R15 000	R34	R44	R54	R60	R75
R20 000	R45	R59	R72	R80	R100
R25 000	R56	R74	R90	R100	R125
R30 000	R68	R88	R108	R120	R150
R35 000	R79	R103	R126	R140	R175
R40 000	R90	R118	R144	R160	R200
R45 000	R101	R132	R162	R180	R225
R50 000	R113	R147	R180	R200	R250
R55 000	R124	R162	R198	R220	R275
R60 000	R135	R176	R216	R240	R300
R65 000	R146	R191	R234	R260	R325
R70 000	R158	R206	R252	R280	R350
R75 000	R169	R221	R270	R300	R375

Children's Family Benefit:

- This benefit covers any additional children you may have
- The maximum of 5 children must be covered under the Family Funeral Benefit
- For each child added, you will have to pay an additional benefit premium per child

Children's Funeral Benefit	
Sum assured	Age Band
	0 - 20
R5 000	R7
R10 000	R15
R15 000	R22
R20 000	R30
R25 000	R37
R30 000	R45
R35 000	R52
R40 000	R60
R45 000	R67
R50 000	R75
R55 000	R82
R60 000	R90
R65 000	R97
R70 000	R105
R75 000	R112

Parents Funeral Benefit

- You have the option to add your parents and your parents-in-law
- Up to 4 parents or parents-in-law can be covered
- This benefit can only be added, at an additional premium, if the Individual Funeral Benefit has been taken out

Parents Funeral Benefit	
Sum assured	Age Band
	18 - 75
R1 000	R18
R2 000	R36
R3 000	R54
R4 000	R72
R5 000	R90
R6 000	R108
R7 000	R126
R8 000	R144
R9 000	R162
R10 000	R180
R11 000	R198
R12 000	R216
R13 000	R234
R14 000	R252
R15 000	R270
R16 000	R288
R17 000	R306
R18 000	R324
R19 000	R342
R20 000	R360

Extended Family Funeral Benefit

- This benefit allows you to add extended family members to your policy
- You can cover up to 6 members of your extended family
- This benefit can only be added, at an additional premium, if the Individual Funeral Benefit has been taken out

Extended Family Funeral Benefit		
Sum assured	Age Band	
	21 - 65	0 - 21
R1 000	R8	R6
R2 000	R16	R12
R3 000	R24	R18
R4 000	R32	R24
R5 000	R40	R30
R6 000	R48	R36
R7 000	R56	R42
R8 000	R64	R48
R9 000	R72	R54
R10 000	R80	R60
R11 000	R88	R66
R12 000	R96	R72
R13 000	R104	R78
R14 000	R112	R84
R15 000	R120	R90
R16 000	R128	R96
R17 000	R136	R102
R18 000	R144	R108
R19 000	R152	R114
R20 000	R160	R120

Memorial Benefit

- There will be a lump sum paid out to your family one year after your death, to help with the memorial unveiling
- This benefit can only be added for you if the Individual Funeral Benefit has been taken out
- You can choose to cover your partner if you pay the additional benefit premium
- This benefit can only be added for your partner if you have taken out the Memorial Benefit and your partner is covered under the Family Funeral Benefit

Memorial Benefit - Main and Partner					
Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R5 000	R9	R14	R19	R22	R27
R10 000	R18	R28	R38	R44	R54

Monthly Provider Benefit

- The monthly provider benefit will also pay a fixed lump sum of money in monthly amounts for 12 months after your death or after the death of your partner
- This benefit comes at an additional cost, which will be added to your monthly premium
- This benefit may only be added for you if the Individual Funeral Benefit has been taken out
- This benefit may only be added for your partner if you have taken out the Monthly Provider Benefit for yourself and if your partner is covered under the Family Funeral Benefit.

Monthly Provider Benefit

Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R400*	R9	R13	R14	R17	R23
R800*	R14	R23	R25	R32	R43
R1 200*	R21	R34	R36	R46	R64

*These are the monthly benefits payable

Premium Waiver Benefit

- If you pass away before the age of 65, the premiums for your immediate family members (your partner and children) will be waived until one month after your 65th birthday, after which, a family member will need to continue paying the monthly premiums

Premium Waiver Benefit

Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R5 000	R3	R6	R8	R10	R20
R10 000	R5	R13	R15	R20	R40
R15 000	R8	R19	R23	R30	R60
R20 000	R10	R25	R30	R40	R80
R25 000	R13	R31	R38	R50	R100
R30 000	R15	R38	R45	R60	R120
R35 000	R18	R44	R53	R70	R140
R40 000	R20	R50	R60	R80	R160
R45 000	R23	R56	R68	R90	R180
R50 000	R25	R63	R75	R100	R200
R55 000	R28	R69	R83	R110	R220
R60 000	R30	R75	R90	R120	R240
R65 000	R33	R81	R98	R130	R260
R70 000	R35	R88	R105	R140	R280
R75 000	R38	R94	R113	R150	R300

Accidental Death Benefit

- You are covered for death due to an accident from the day you sign up
- There is no waiting period for death due to an accident
- This benefit comes at an additional cost, which can be added to your monthly premium

Accidental Death Benefit

Cover Levels	Age last birthday				
	18 - 30	31 - 40	41 - 50	51 - 60	61 - 65
R5 000	R5	R8	R10	R12	R20
R10 000	R10	R15	R20	R25	R40
R15 000	R15	R23	R30	R37	R60
R20 000	R20	R30	R40	R50	R80
R25 000	R25	R38	R50	R62	R100
R30 000	R30	R45	R60	R75	R120
R35 000	R35	R53	R70	R87	R140
R40 000	R40	R60	R80	R100	R160
R45 000	R45	R68	R90	R112	R180
R50 000	R50	R75	R100	R125	R200
R55 000	R55	R83	R110	R137	R220
R60 000	R60	R90	R120	R150	R240
R65 000	R65	R98	R130	R162	R260
R70 000	R70	R105	R140	R175	R280
R75 000	R75	R113	R150	R187	R300

How do I apply?

- Ask your **ubank** consultant to give you the application form
- Make sure you have your proof of identity and the birth dates of the family members you want to have covered
- Remember to state your relationship with every family member on the policy. You will also need their contact details if they are over 18 years of age
- You will need to be under the age of 65 to apply
- Please bring proof of your physical address (not older than 3 months)

Proof of identity for when you apply

Please bring one of the following:

South African citizens:

- A green bar-coded South African ID book or a South African ID smart card

Non-South African citizens with permanent residency (from Lesotho, Botswana, Mozambique, Swaziland & Zimbabwe):

- A green bar-coded South African ID book or a South African ID smart card

Non-South Africans who work here and have a work permit:

- Unfortunately we do not cover non - South African residents

Talk to us

For more information speak to your **ubank** consultant at your branch, or call **086000 8322**.

Please contact Hollard on **0860 448 222** or visit a **ubank** branch if you want to make a claim.



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