

2023
PHAMBILI



Underwritten by



Administered by



PHAMBILI FUNERAL OPTIONS

COVER FOR THE WHOLE FAMILY AND EXTENDED FAMILY (T&Cs APPLY)

Waiting period of 3 months for natural death, refer to Terms and Conditions

FUNERAL OPTION A	PHAMBILI FUNERAL PLAN	PHAMBILI MAXIMISER FUNERAL PLAN
FUNERAL OPTION - SINGLE *		
Main member only	R10 000	R15 000
Gross Monthly Premium	R19.25	R28.90

FUNERAL OPTION B	PHAMBILI FUNERAL PLAN	PHAMBILI MAXIMISER FUNERAL PLAN
FUNERAL OPTION - FAMILY *		
Main member	R10 000	R15 000
Spouse	R10 000	R15 000
Child age 14-21 years	R10 000	R15 000
Child age 6-13 years	R 7 000	R10 000
Child age 1-5 years	R 5 000	R 7 000
Child age 0-1 years	R 3 000	R 5 000
Child as stillborn (26+ weeks)	R 2 000	R 2 500
Gross Monthly Premium	R43.45	R65.30

Family cover is for 1 main member, 1 spouse and maximum 4 children

Additional child dependants can be added @ R4.50 per month per child (maximum 4)

Payout as per age sliding scale as mentioned in option B

EXTENDED FAMILY FUNERAL OPTION *MONTHLY PREMIUM IS ACCORDING TO AGE CATEGORY AND COVER REQUIRED AS BELOW:

Waiting period of 6 months for natural death, refer to Terms and Conditions

AGE	R5 000 COVER	R7 500 COVER	R10 000 COVER
0 - 18	R13.75	R20.63	R27.50
19 - 55	R24.75	R37.13	R49.50
56 - 65	R29.70	R44.55	R59.40
66 - 75	R35.75	R53.63	R71.50
76 - 80	R42.35	R63.53	R84.70

VALUE-ADDED TOP UP OPTIONS

FAMILY COVER QUALIFIES FOR 4 LIVES (T&Cs APPLY)

(Principal member, 1 nominated spouse and 2 children: 1 - 21 years) Not applicable to extended family members.

OPTION	PRINCIPAL	FAMILY
CAR RENTAL ** > Car rental (Class B, C or D – VW Polo for 3 days) 1 claim per year	R15.00	R27.50
REPATRIATION ** > Repatriation (incorporated with Europ Assist) > Transportation of deceased within the SADC borders will apply	(Included on Mahala Plan for main member only)	R15.00
COMMUTER * > Commuter (accidental death / disability) > Cover for adult R12 500 and children R5 000 > Maximum of R37 500 per family	(Included on Mahala Plan for main member only)	R15.00
PREPAID ** > Prepaid (R750 voucher) > Cover applies for main member and 1 family member	R2.00	R3.00

VOUCHER PRINCIPAL MEMBER ONLY

GROCERIES **

- > Once-off grocery voucher - R3 750 for **R9.30** per month, or
- > Once-off grocery voucher - R7 500 for **R18.50** per month

ELECTRICITY **

- > Electricity voucher - R750 x 3 months for **R9.20** per month, or
- > Electricity voucher - R750 x 6 months for **R18.50** per month

TERMS & CONDITIONS

- > **Accidental death, no waiting period.**
- > **6 months waiting** period for natural death applies for all the top up benefits.
- > Top up benefits will be cancelled if the premium is not paid in any month - **no grace period applies.**
- > All benefits **exclude suicide, for the first 12 months.**

TERMS AND CONDITIONS

- All premiums are payable monthly as agreed upon.
- If premiums, in whole or in part, are in arrears, and a Claim Event occurs during the Grace Period of 15 days from the premium due date, the arrear amount will be deducted from any benefit payable. No claim will be valid if a claim event occurs after the expiry of the Grace Period.
- Premiums are guaranteed for the first 12 months.
- Annual increase in premiums will be notified to the Main Member 31 days before the increase takes effect.
- You have a 31-day **cooling-off period** during which you can cancel the policy for any reason.
- A **three (3) month waiting period** for natural causes is applicable on the **single, family and additional children** Options as per the Phambili Funeral / Maximiser Plan.
- A **six (6) month waiting period for natural death** is applicable on the **extended family** Option.
- Only one policy is allowed per main insured.
- Maximum entry age of main member is **65 years**.
- **Spouse** - The legal or common-law partner.
- **Child** - Natural, adopted or stepchild under the age of 21 who is under the care of the main member.
- The age of the child may be extended to 25 in respect of an unmarried child who is a full-time student (proof of registration needs to be provided by the educational institution).
- **Extended family** - Additional spouse/s, brothers, sisters, uncles, aunts, nephews and nieces. The maximum entry age for an extended family member is **85 years** on his/her next birthday.
- Payout within 48 hours after submission of a valid claim and supporting documentation.
- All claims must be submitted within 180 days of the occurrence of death.
- **Claims procedure** - Contact Siyavika by telephone, e-mail or fax as per information provided on the back of the brochure or claims1@siyavika.co.za.
The Claims Department will need the following to start processing a claim:
*The deceased member's policy number. * Date and cause of death. *All relevant documentation, signed and certified by a Commissioner of Oaths, e.g. bank manager or police officer as per requirements on the claim form.
- **Complaint procedure** - You are requested to submit any complaint to complaint@siyavika.co.za, or by making use of the address, fax or telephone number at the back of the brochure. If you are not satisfied with the outcome of the complaint, please follow the procedure on the FAIS Disclosure provided with your welcome pack.
- Inception is subject to first premium being paid.

Declaration in respect of the Protection of Personal Information Act

Processing of Personal Information in terms of the Protection of Personal Information Act 4 of 2013

Your privacy is of utmost importance to Us. We will take the necessary measures to ensure that any and all information, provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that your Personal Information collected by Us may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;
- to enable Us to fulfil our obligations in terms of this Policy;
- to enable Us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.

You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk or with the Information Regulator once established.

Note:

Disclosure of inaccurate information at application stage may influence your claim payout.

Exclusions:

Suicide within the first 12 months.

UNDERWRITTEN BY GUARDRISK LIFE

An authorised financial services provider (FSP 76) and licensed life insurer.

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IMPORTANT CONTACT INFORMATION

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