

2026
PHAMBILI



Funeral



Repatriation



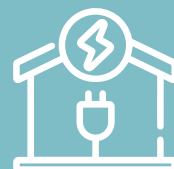
Commuter



Prepaid



Groceries



Electricity

Underwritten by

GUARDRISK
TAILORED RISK SOLUTIONS

Administered by


SIYAVIKA
risk solutions
An Authorised Financial Services Provider
FSP 44599

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		
	FUNERAL OPTION C		
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

* Guardrisk Life Products

** Non-Guardrisk Life Products

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
	REPATRIATION ** > Repatriation (incorporated with Europ Assist) > Transportation of deceased within the SADC borders will apply	(Included on Mahala Plan for main member only: add your dependants)	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: add your dependants)	R15.00
	PREPAID ** > Prepaid (R750 cash benefit) > Cover applies for main member and 1 family member	R2.00	R3.00

CASH PAYOUT PRINCIPAL MEMBER ONLY

	GROCERIES ** > Once-off grocery cash benefit - R3 750 for R9.30 per month, or > Once-off grocery cash benefit - R7 500 for R18.50 per month
	ELECTRICITY ** > Electricity cash benefit - R750 x 3 months for R9.20 per month, or > Electricity cash benefit - R750 x 6 months for R18.50 per month

TERMS & CONDITIONS FOR VALUE-ADDED TOP-UP OPTIONS

- > **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.**

Disclaimer:

The non-underwritten benefits are not regulated in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

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 30 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 will not change during the first 12 months after inception of the Policy unless there are reasonable actuarial grounds to vary the premium or when the variation will be to the benefit of an Insured. After the first 12 months, the Insurer reserves the right to review and change the premium and cover annually. Any changes to the premium will be notified to the Main Member 31 days prior to the change taking effect. Such notification will provide appropriate details of the reasons for the change to the premium and will afford the policyholder with reasonable steps, such as an option to terminate the policy, to mitigate the impact of the increase on the Main Member. The premium may be amended or changed, based on the following factors: past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the premium that the Insurer deems material at the time.
- **Application forms/data:**
 - * The application form forms the basis of the Policy contract and must always be properly completed in the presence of and signed by the applicant (Main Member).
 - * It is the responsibility of the member and the employer to confirm any changes to the details of the application form in writing with the amended date.
 - * Nomination of a Beneficiary is compulsory on all applications
- 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 the 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 80 years on his/her next birthday. The main member must have an insurable interest in the Insured.
- **Unclaimed Benefit:** Means a benefit in terms of an approved Claim where the benefit can't be paid to the Nominated Beneficiary within 3 (three) months of the Claim having been approved because the Nominated Beneficiary is not contactable. In other words, the Nominated Beneficiary cannot be located, his/her emails are undelivered, his/her post is returned to Siyavika and/or his/her contact number is no longer in use. **"Unclaimed Benefits"** shall have a corresponding meaning.
- 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. In case of funds being paid to a 3rd party – attach letter of consent, certified copy of ID Document and Bank Details of the 3rd party.
- **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 the 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 is excluded within the first 12 months

This Policy is subject to a cell captive relationship between Guardrisk and Siyavika Risk Solutions (Pty) Ltd as a result of a shareholder and subscription agreement concluded between Guardrisk and Siyavika Risk Solutions (Pty) Ltd, which entitles Siyavika Risk Solutions (Pty) Ltd to place insurance business with the Insurer.

IMPORTANT CONTACT INFORMATION SIYAVIKA RISK SOLUTIONS

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For general information: 0861 774 688

For applications: E: applications@siyavika.co.za

For claims: 0861 774 688

E: claims1@siyavika.co.za | **T:** 086 177 4688

www.siyavika.co.za

UNDERWRITTEN BY GUARDRISK LIFE

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