



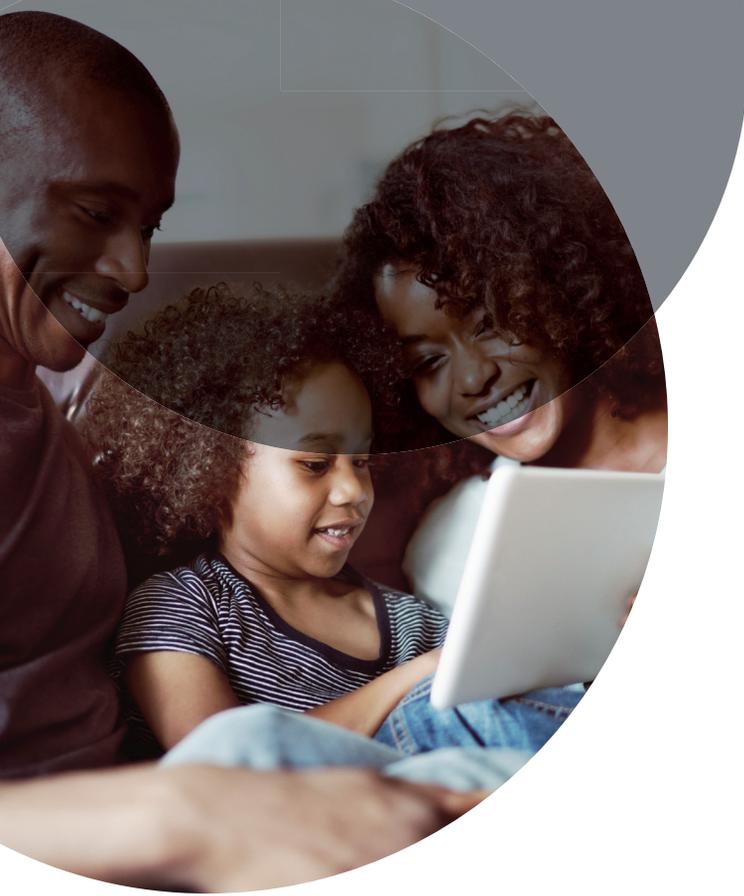
# Employee protection plan



## ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Funeral cover • Life cover  
Savings products • Retirement products



## About us

Established in 1913, Assupol Life is a proudly South African company with more than 100 years of service to the community, providing products and services designed for South Africans by South Africans. Assupol gives you cover you can trust.

## About the Employee protection plan

The ideal plan for businesses to provide for the funerals of employees and their families.

## Policy highlights

- Excellent, affordable benefits
- No proof of health
- Claims are paid within 24 hours or sooner
- Additional children may be covered
- Family can also be covered

## Cover begins

Cover begins from the first day of the month in which we receive the premium for that life insured.

## These benefits are available immediately, with no waiting period

- Accidental death and re-employment benefits – if a life insured dies or becomes disabled because of an accident
- Assupol On-Call benefits

## Other benefits are available after a waiting period

- Three months waiting for the employee, one spouse and six dependant children
- 12 months for death caused by suicide

Did you know that our claims are paid within 24 hours or sooner?

## A benefit plan for every need

This plan provides risk cover for your employees. It is a solution for businesses with smaller workforces, where it is not always feasible to provide extensive employee benefits, but often the owner is still expected to take care of funeral costs or the surviving family.

Type of cover	Single cover					
Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Client	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000
Accidental death benefit	R12 500 if the employee's death was caused by an accident. (R25 000 should the accident occur while travelling with public transport)					
Retrenchment benefit	Premium will be waived for six months if the employee is retrenched					
Premium bridging benefit	None					
<b>Total premium</b>	<b>R35</b>	<b>R39</b>	<b>R47</b>	<b>R55</b>	<b>R60</b>	<b>R65</b>
Re-employment benefit (optional)	R5	R5	R5	R5	R5	R5
<b>Total premium</b>	<b>R40</b>	<b>R44</b>	<b>R52</b>	<b>R60</b>	<b>R65</b>	<b>R70</b>
Type of cover	Family cover					
Plan	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L
Client	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000
Spouse	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000
Children 14-21 years	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000
Children 6-13 years	R3 500	R3 500	R3 500	R3 500	R3 500	R3 500
Children 1-5 years	R2 500	R2 500	R2 500	R2 500	R2 500	R2 500
Stillborn-11 months	R1 250	R1 250	R1 250	R1 250	R1 250	R1 250
Accidental death benefit	R12 500 if the employee's death was caused by an accident. (R25 000 should the accident occur while travelling with public transport)					
Retrenchment benefit	Premium will be waived for six months if the employee is retrenched					
Premium bridging benefit	On the death of the employee, cover for the spouse and children will continue for 24 months					
<b>Total premium</b>	<b>R45</b>	<b>R55</b>	<b>R70</b>	<b>R80</b>	<b>R90</b>	<b>R100</b>
Re-employment benefit (optional)	R5	R5	R5	R5	R5	R5
<b>Total premium</b>	<b>R50</b>	<b>R60</b>	<b>R75</b>	<b>R85</b>	<b>R95</b>	<b>R105</b>
Type of cover	Assupol On-Call					
This benefit provides a wide range of valuable support. It is included in all options of our funeral plans.	<ul style="list-style-type: none"> <li>• HIV/Aids assistance</li> <li>• General telephonic medical assistance – by a qualified nursing sister</li> <li>• Ambulance and other transport in a life-threatening medical emergency</li> <li>• Admission fee to a medical facility</li> <li>• Transport of the deceased and family</li> <li>• Other benefits if the life insured dies</li> <li>• Trauma counselling</li> <li>• Tutor assistance to children</li> <li>• Information about financial matters</li> <li>• instantDiscounts™ – if the life insured dies</li> </ul>					

## Benefits are paid quickly

Death benefits are paid within 24 hours or sooner once all required information and documents have been received.

## If a life insured dies because of an accident

*We will pay, in addition to the death benefit*

- R12 500 on the death of the employee or spouse
- R5 000 on the death of a child
- A maximum of R37 500 if more than one of the lives insured die because of the same accident
- Double these amounts if the accident happens while travelling by public transport

This benefit is only payable where the person who dies is older than six months and younger than 70.

## If the employee is retrenched

The funeral plan of the employee continues, and we will pay the premiums for the first six months.

## If the employee dies

Funeral cover for the insured spouse and children will stay active for 24 months following the death of the insured employee.

## For the employer (optional)

When an employee dies, R5 000 is payable to the employer for costs related to the replacement of the insured employee.

## Assupol On-Call

*Your support line*

Assupol On-Call offers you a wide range of personal support, such as counselling and assistance with bereavement, information on general medical and financial matters, and transportation of the deceased. It applies to every life insured under the policy.





## Funeral cover

- Excellence Family Funeral Plan



## Life cover

- Progress 4Sure Plan
- Progress 4Life Plan
- Progress Legacy Plan
- Progress Accident Plan



## Savings products

- Assupol One Savings Policy
- Assupol One Tax-free Savings Policy
- Guaranteed-return Single-premium Policy
- Guaranteed-income Single-premium Plan



## Retirement products

- Carefree Life Retirement Annuity
- Preservation Funds
- Ultimate Retirement Income 4Life



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Representative/broker



Contract provisions apply  
[www.assupol.co.za](http://www.assupol.co.za)

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Authorised financial services provider

ASISA

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