



Funeral cover

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Funeral cover • Life cover
Savings products • Retirement products



Funeral cover you can trust

At Assupol, we believe every South African deserves a dignified funeral. By taking the time now and planning ahead with Assupol, you can ensure your loved ones have the help they need in the future. With Assupol's funeral cover, those closest to you won't have to worry about expenses when your family is at its most vulnerable. It is a simple way to take control of your affairs, gain peace of mind, and help you and your family during a difficult time.

From as little as R70 a month, our **Excellence Family Funeral Plan** will ensure that you can provide a dignified burial for you and your loved ones.

Policy highlights

- Affordable premiums that you can increase yearly to grow your benefits
- Cover for your children for their whole life, not just until they turn 21
- Easy to take out – no medical questions
- Up to R 100 000 cover for you and your spouse and R 75 000 cover for other dependants
- Unlimited number of family members can be covered
- Waiting period of only six months from acceptance date for natural death
- Immediate cover for accidental death.

Our policy automatically includes benefits such as

- Cover for stillborn children, and for newborn children for their first three months
- Instant accidental death cover of R5 000 for all lives insured from acceptance date to the start of the policy
- Premium Waiver - Death – guaranteed insurance for your family, without them having to pay any premiums for five years after your death
- Assupol On-Call.

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

Your direct and extended family

Note: In your policy, relationships shown on the diagram are relations to you and your spouse.

- **"Spouse"** means a person to whom you are married to, and which marriage is accepted under the law of South Africa including, among others, a civil, customary or same-sex marriage; or a person with whom you live in a relationship similar to a marriage, which relationship is intended to be permanent like a marriage, and has existed for at least six months.

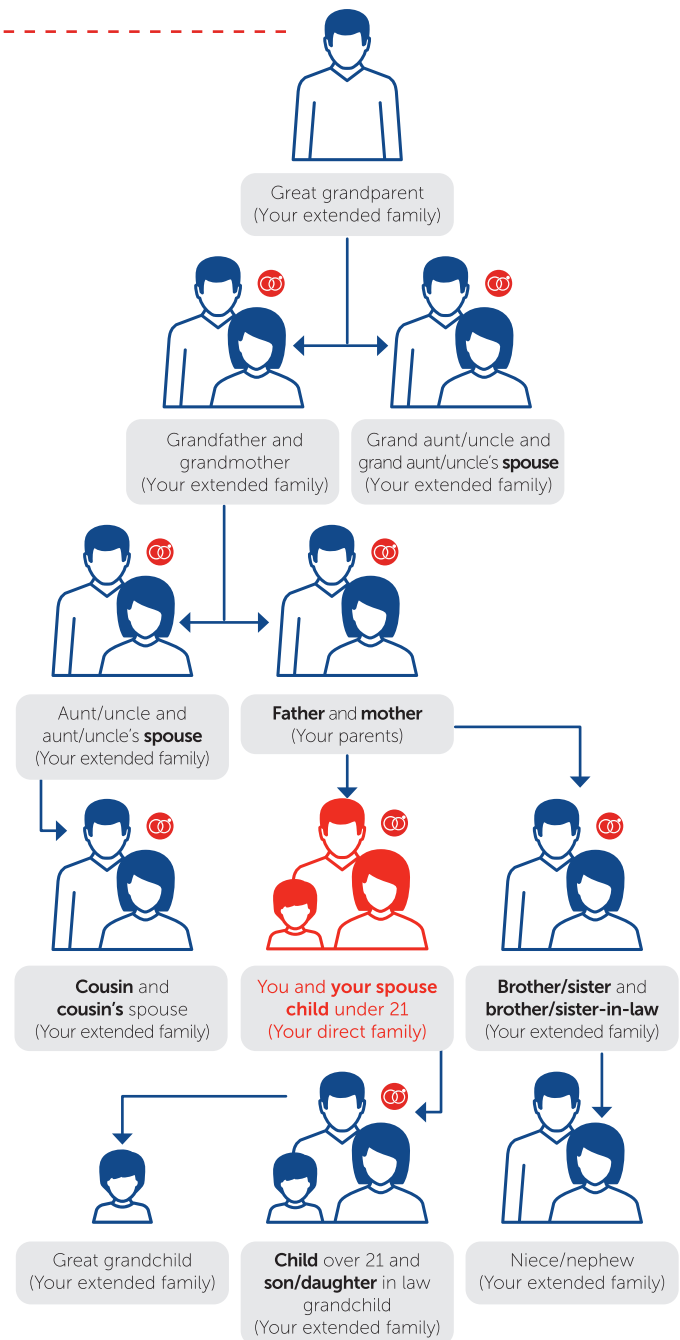
Important: If there is more than one spouse, only one spouse will be accepted on the policy under spouse rates. Other spouses will be accepted at the rates of extended family members.

- **"Child"** includes own child, an adopted (legal or traditional) child and a stepchild. Traditional adoption includes a child whom you have been taking care of on a permanent basis and whom have been living with you for at least six months.
- **"Mother"** or **"father"** includes the person you, or your spouse, are a child to according to the description of "Child" above.
- **"Brother"** or **"sister"** includes step-brother or step-sister as well as half-sister or half-brother.
- **"Cousin"** includes the children and grandchildren of your or your spouse's aunt and uncle.

Cover will not be provided for relationships which are not shown on the diagram.

Other relationships

Employees and **Employers** can be covered as extended family.



How much will your funeral cover cost?

- The premium for yourself includes the premium for the Assupol On-Call benefit.
- The premium for your spouse, children or any other dependants includes the premium for the Premium Waiver – Death benefit.
- The optional Accidental Death benefit pays double the Funeral benefit if death occurs as a result of an accident.
- The extra premium for the Accidental Death benefit is the amount shown in brackets.
- The maximum Funeral benefit amount for your children 6 years or older, but under 14 years is R50 000.
- The maximum Funeral benefit amount for your children 14 years or older is R75 000.

For you, the applicant	Age	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000	R60 000	R70 000	R75 000	R100 000
	18 to 24	21 (2)	42 (3)	63 (4)	84 (5)	98 (5)	114 (6)	145 (8)	175 (9)	205 (11)	236 (12)	252 (13)	336 (17)
	25 to 34	25 (2)	50 (3)	75 (4)	100 (5)	117 (6)	135 (7)	172 (9)	208 (11)	243 (13)	280 (14)	300 (15)	400 (20)
	35 to 44	28 (2)	56 (3)	84 (5)	112 (6)	131 (7)	152 (8)	193 (10)	233 (12)	273 (14)	314 (16)	336 (17)	448 (23)
	45 to 54	32 (2)	63 (4)	95 (5)	126 (7)	147 (8)	171 (9)	217 (11)	262 (14)	307 (16)	353 (18)	378 (19)	504 (26)
	55 to 64	42 (3)	84 (5)	126 (7)	168 (9)	196 (10)	227 (12)	289 (15)	349 (18)	409 (21)	471 (24)	504 (26)	672 (34)

For your spouse and your children under age 21	Age	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000	R60 000	R70 000	R75 000	R100 000
	Under 6	10 (1)	20 (1)	30 (2)	40 (2)								
	6 to 17	10 (1)	20 (1)	30 (2)	40 (2)	47 (3)	54 (3)	69 (4)	83 (5)	98 (5)	112 (6)	120 (6)	
	18 to 24	14 (1)	27 (2)	41 (3)	54 (3)	63 (4)	73 (4)	93 (5)	113 (6)	132 (7)	152 (8)	162 (9)	216 (11)
	25 to 34	16 (1)	32 (2)	48 (3)	64 (4)	75 (4)	87 (5)	111 (6)	133 (7)	156 (8)	180 (9)	192 (10)	256 (13)
	35 to 44	20 (1)	40 (2)	60 (3)	80 (4)	93 (5)	108 (6)	138 (7)	166 (9)	195 (10)	224 (12)	240 (12)	320 (16)
	45 to 54	27 (2)	54 (3)	81 (5)	108 (6)	126 (8)	146 (8)	186 (10)	225 (12)	263 (14)	303 (16)	324 (17)	432 (22)
	55 to 64	34 (2)	67 (4)	101 (6)	134 (7)	156 (19)	181 (10)	231 (12)	279 (14)	326 (17)	376 (19)	402 (21)	536 (27)
	65 to 69	81 (5)	161 (9)	242 (13)	322 (17)	375 (19)	435 (22)						
	70 to 74	90 (5)	180 (9)	270 (14)	360 (18)	419 (21)	486 (25)						

For your parents and parents-in-law	Age	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R35 000	R40 000	R50 000	R60 000	R70 000	R75 000
	Under 45	24 (2)	48 (3)	72 (4)	96 (5)	112 (6)	130 (7)	148 (8)	166 (9)	200 (10)	234 (12)	269 (14)	288 (15)
	45 to 54	33 (2)	65 (4)	98 (5)	130 (7)	151 (8)	175 (9)	200 (10)	223 (12)	269 (14)	315 (16)	363 (19)	389 (20)
	55 to 64	54 (3)	107 (6)	161 (9)	215 (11)	250 (13)	290 (15)	331 (17)	369 (19)	445 (23)	521 (27)	601 (31)	644 (33)
	65 to 69	86 (5)	172 (9)	258 (13)	344 (18)	400 (20)	465 (24)	530 (27)					
	70 to 74	90 (5)	180 (9)	270 (14)	360 (18)	419 (21)	486 (25)	555 (28)					
	75 to 79	148 (8)	296 (15)	444 (23)	592 (30)	689 (35)	800 (40)	912 (46)					
	80 to 84	172 (9)	344 (18)	516 (26)	688 (35)	800 (40)	929 (47)	1 060 (53)					

For your other dependants, including your children aged 21 or older	Age	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R35 000	R40 000	R50 000	R60 000	R70 000	R75 000
	Under 6	15 (1)	30 (2)	45 (3)	60 (3)								
	6 to 17	15 (1)	30 (2)	45 (3)	60 (3)	70 (4)	81 (5)	93 (5)	104 (6)	125 (7)	146 (8)	168 (9)	180 (9)
	18 to 24	20 (1)	40 (2)	60 (3)	80 (4)	93 (5)	108 (6)	124 (7)	138 (7)	166 (9)	195 (10)	224 (12)	240 (12)
	25 to 34	28 (2)	55 (3)	83 (5)	110 (6)	128 (7)	149 (8)	170 (9)	190 (10)	229 (12)	268 (14)	308 (16)	330 (17)
	35 to 44	30 (2)	60 (3)	90 (5)	120 (6)	140 (7)	162 (9)	185 (10)	207 (11)	249 (13)	292 (15)	336 (17)	360 (18)
	45 to 54	41 (3)	81 (5)	122 (7)	162 (9)	189 (10)	219 (11)	250 (13)	279 (14)	337 (17)	394 (20)	454 (20)	486 (25)
	55 to 64	67 (4)	134 (7)	201 (11)	268 (14)	312 (16)	362 (19)	413 (21)	461 (24)	557 (28)	652 (33)	751 (38)	804 (41)
	65 to 69	108 (6)	215 (11)	323 (17)	430 (22)	500 (25)	581 (30)	663 (34)					
	70 to 74	113 (6)	225 (12)	338 (17)	450 (23)	524 (27)	608 (31)	693 (35)					
	75 to 79	185 (10)	370 (19)	555 (28)	740 (37)	861 (44)	999 (50)	1 140 (57)					
	80 to 84	215 (11)	430 (22)	645 (33)	860 (43)	1 000 (50)	1 161 (59)	1 325 (67)					

At an additional premium you can add the following benefits

- **Family Income** – income for your family for six months after your death
- **Accidental Death** – a double pay-out on accidental death
- **Cashback** – guaranteed **cash back** in your pocket every four years even if you claim
- **Premium Waiver Plus – Death** – guaranteed insurance for your family, without them having to pay any premiums after your death
- **Premium Waiver – Retrenchment** – guaranteed insurance for you and your family, without having to pay any premiums for up to six months, if you get retrenched from your job
- **Paid-up** – the choice not to pay premiums after you turn 65, with all policy benefits continuing for all lives insured
- **Memorial** – a payment of an additional amount either 5 or 11 months after the death of the life insured for a memorial ceremony
- **On-Call Plus** – provides the On-Call Plus benefit amount on the death of a life insured

and may include a **premium-payback**

- **Health+** can provide cover for non-medical expenses as a result of hospitalisation for you, your spouse and children
- *instantGroceries®*.

Assupol's On-Call support

With this support, which includes a 24-hour telephone helpline, your policy provides so much more. The support consists of two parts:

Assupol On-Call – which provides a wide range of personal support, such as transport of deceased persons, transport in medical emergencies, trauma counselling, and helpful information on funeral, medical and financial matters. To use this benefit, you must phone **0800 002 614**. This benefit is automatically included in your policy.

On-Call Plus – which provides valuable additional support with *instantGroceries®* (which is paid within minutes), cellphone airtime, electricity and transport. On the death of a life insured, you can claim one or more of these benefits, up to a combined maximum of the On-Call Plus benefit amount, which is R2 500 in the first year of the benefit.

If the full On-Call Plus benefit of a life insured is claimed as *instantGroceries®*, the benefit amount will be increased by an amount equal to all the premiums paid for the On-Call Plus benefit of that life insured - this is known as our **premium-payback**.

To claim these benefits, you must phone **0861 235 664**. On-Call Plus is optional, and you have to tell us if you want it.

Add On-Call Plus for only R10 per month per life insured.

Health+

This benefit will help pay for the following:



Caretaker for the kids



Food for the family while you are away



Accommodation close to the hospital for your visitors



Transportation to the hospital for your visitors



Extra money for other expenses.

With the **Health+** benefit, your funeral policy can now provide cash to support you and your loved ones when you are hospitalised.

This benefit provides cover up to R5 000 per life insured for all non-medical expenses when the life insured has been in hospital for three consecutive nights.

From as little as R23 per month you can cover yourself, your spouse and dependant children under 21 as long as they also have a funeral benefit on your policy.

The Health+ benefit can be claimed multiple times to the maximum of R20 000 per life insured per policy year.

To claim this benefit, you must submit your claim within 60 days after the life insured is discharged from hospital.

Important – this is not a medical scheme and the cover is not the same as that of a medical scheme. This policy or benefit is not a substitute for medical scheme membership.



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.



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

ASSUPOL Rewards

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Representative/broker



ASISA

Contract provisions apply
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