

# Funeral Cash Plan and Professional fees

**Integri  
Sure**

*When our loved ones pass away, it is important that we bid them farewell with dignity and respect. With the IntegriSure Funeral Cash Plan, you can be sure that the funeral costs are covered.*

## Family funeral cover

The IntegriSure Funeral Cash Plan provides cover for you, the main life insured, one spouse and four dependent children under the age of 21, or 25 if registered as a full-time student. No age limit applies to children with disabilities.

### Funeral Cash Plan - family cover

Age of main life insured	R10 000	R18 000	R20 000	R30 000
18 to 45	R32	R66	R75	R110
46 to 55	R53	R108	R120	R180
56 to 65	R83	R165	R185	R275
66 to 75	R245	R480		
76 to 80	R415			

## Dependent children benefit

Available for up to four dependent children.

### Funeral Cash Plan - Dependent children benefit

Age of dependent children	R10 000	R18 000	R20 000	R30 000
Stillborn (after 26 weeks) to 5 years	R2 500	R4 500	R5 000	R7 500
6 to 25 years	R5 000	R9 000	R10 000	R15 000

## Individual or extended funeral cover

You can cover yourself as main life insured, along with additional insured lives such as parents, parents-in-law and up to two domestic workers.

### Funeral Cash Plan - Individual cover

Age of main life insured	R10 000	R18 000	R20 000	R30 000
18 to 45	R25	R54	R60	R90
46 to 55	R41	R85	R95	R141
56 to 65	R73	R146	R162	R245
66 to 75	R152	R300		
76 to 80	R222			

## Optional cover: Professional fees

- The Professional fees benefit covers the cost of professional service providers who assist in settling or unbundling estates, wills and trusts for the main member and spouse. Such providers include lawyers, executors or tax experts.
- The benefit is payable to the nominated beneficiary.
- This benefit only applies up to the age of 65.

### Optional cover - Professional Fees

Age of main life insured	Benefit	Premium individual	Premium for individual and spouse
18 to 45	R20 000	R60	R70
46 to 55	R20 000	R95	R115
56 to 65	R20 000	R162	R175

## Cover escalation

- Every year upon renewal of the main policy, benefits shall increase by 4% and premiums by 8%.

## Accident Cover

- In the event of accidental death, **DOUBLE** the cover amount for the Funeral Cash Plan and Professional fees will be paid out for any life insured under the policy, **without any waiting period**, provided that the first premium has been received.

## Payment of claims

- We ensure payment of valid claims within two business days after all relevant documents have been received. As proceeds are received outside the deceased estate, money will be available immediately, provided that a beneficiary has been nominated. All claims must be submitted to Assupol Life **within six months** from the date of passing.

## Waiting periods and exclusions

- There is a **six-month** waiting period for death due to natural causes. In case of accidental death, there is no waiting period, provided that the first premium has been received.
- Cover for death as a result of suicide is excluded for **12 months**.

For more information, contact us on **0860 055 055** or **insure@integrisure.co.za**. Alternatively, SMS the word **FUNERAL** to **41288**, and a consultant will contact you.



**[www.integrisure.co.za](http://www.integrisure.co.za)**

*IntegriSure is an Authorised Financial Services Provider (14595)*