Funeral Plans

FUNERAL COVER

FAMILY PLANS

- Member only
- Member plus Children
- Family

TRADITIONAL PLANS

- Member + five (5)
- Member + seven (7)
- Member + nine (9)
- Member + thirteen (13)

Contact Us

Agent Name	Cell Number	Agent Code

Email: quotes@brokersnetsa.co.za

066-049-7887

www.brokersnetsa.co.za

Licenced FSP: 52992

MEMBER ONLY

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 34	R 43	R 52	R 59	R 68	R 75
65 - 74	R 55	R 98	R 139	R 182	R 225	R 267
75 - 84	R 104	R 198	R 290	R 384	R 475	R 568
85 - 94	R 151	R 289	R 428	R 567	R 705	R 842

MEMBER PLUS CHILDREN

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 53	R 66	R 79	R 92	R 104	R 117
65 - 74	R 68	R 111	R 152	R 195	R 238	R 280
75 - 84	R 117	R 211	R303	R 397	R 488	R 581
85 - 94	R 164	R 302	R 441	R 580	R 718	R 855

FAMILY

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 46	R 65	R 85	R 103	R 122	R 142
65 - 74	R 95	R 174	R 255	R 334	R 416	R 497
75 - 84	R 174	R 337	R 499	R 660	R 823	R 984
85 - 94	R 218	R 425	R 631	R 839	R 1 044	R 1 249

MEMBER + FIVE (5)

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 95	R 176	R 259	R 341	R 424	R 504
65 - 74	R 124	R 180	R 266	R 351	R 437	R 523
75 - 84	R 205	R 308	R 457	R 605	R 755	R 903

MEMBER + SEVEN (7)

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 114	R 216	R 317	R 419	R 520	R 623
65 - 74	R 151	R 287	R 426	R 563	R 702	R 840
75 - 84	R 254	R 495	R 735	R 976	R 1 217	R 1 459

MEMBER + NINE (9)

Age / Cover	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
18 - 64	R 122	R 231	R 341	R 449	R 559	R 668
65 - 74	R 157	R 303	R 449	R 595	R 741	R 885
75 - 84	R 261	R 511	R 759	R 996	R 1 256	R 1 504

MEMBER + THIRTEEN (13)

18 - 64	R 173	R 333	R 494	R 654	R 814	R 974
65 - 74	R 230	R 449	R 667	R 885	R 1 102	R 1 321
75 - 84	R 397	R 780	R 1 162	R 1 546	R 1 929	R 2 313

The Scheme is managed by:
BrokersNet (Pty) Ltd
(An Authorised Financial Services Provider FSP 52992)

Policy is underwritten by:
New Era Life Insurance Company Limited ("NEL"))

Licenced FSP: 2736

Terms & Conditions

1. The contract will be based on the information on the application form and will be assumed to be correct. Incomplete data provided (e.g. no date of birth filled in) will result in the person not being loaded and no cover provided.
2. A policy commences on the first day of the month following the receipt of the first premium by New Era Life Insurance Company Limited ("NEL").
3. When premiums cease to be paid to NEL, the policy will lapse, subject to the grace period.
4. The waiting period shown in the term and conditions, refers to the full calendar months the policy has to be in-force before any valid claim will be payable. The period is calculated from the commencement date of the policy. Itdoes not relate to the number of premiums paid. The waiting period shown shall apply on natural deaths. Only accidental deaths will be paid immediately provided that the first premium is received.
5. The cover ceases on the date of death of the Principal Member, the moment the Principal Member reaches cessation age, the Principal Member withdraws from the plan or premiums are not received, whichever occurs first.
6. Optional dependant benefits will only be paid where the Principal Member has applied for them, and the premiums are up to date.
7. The extended family can only be added within 6 (six) months of joining. Any later additions must be approved byNEL Life before they will be allowed.
8. There are no surrender values payable on termination of the policy.
9. The Funeral Plan is underwritten by New Era Life an authorised Life Insurance Company and financial services provider FSP 2736.

Definitions

1. "Child" means the Principal Life Insured's natural children, legally adopted children and stepchildren who has not attained 21 (twenty-one) years of age. A stillborn Child is included under this definition provided that there are at least 26 (twenty-six) weeks of existence in the uterus and that the foetus showed no life after complete birth. Stillborn shall exclude the intentional termination of the life of the Child. Cover for children is extended to under age26 (twenty-six) if the child is a full-time student at a recognised educational institution. This does not include part-time and correspondence students. Children who are mentally disabled or totally and permanently disabled before age 21(twenty-one), who are unable to care for themselves, are covered until cover for the principal member ends. Sums insured for all Children or Minors are in accordance with the following table. Age of Child at Date of Death Proportion of Principal Member Sum Insured Payable:

- 14 to 21 (100%)
- 6 to 13 (50%)
- 1 to 5 (25%)
- 0 to 1 (incl. Stillbirths) (12.5%)

2. A Principal Member may not be older than the maximum entry ages:

- Family Plans 18 (eighteen) years to 94 (ninety -four) years of age.
- Traditional Plans 18 (eighteen) years to 85 (eighty-five) years of age.

3. A waiting period of 6 (six) months from the Commencement Date of the policy is applicable for death by natural causes. During this period, no insurance cover shall be granted or benefits paid in the event of death, other than accidental death, and the premiums remain payable. A waiting period of 6 (six) months from the Commencement. Date of the policy is applicable for death which is directly or indirectly as a result of the Insured Person's own act. This exclusion applies even if the suicide attempt occurred due to temporary or permanent insanity, mental illness or under the influence of drugs or intoxication.

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