

# SMACT DIRECT

## FUNERAL BENEFIT PACKAGE:

### Member & Immediate Family Funeral Cover

	R15 000	R30 000
Member (18-64)	R15 000	R30 000
Partner (18-64)	R15 000	R30 000
Child (14-20)	R15 000	R30 000
Child (6-13**)	R 7 500	R15 000
Child (1-5**)	R 3 750	R 7 500
Child (Birth to 11months)	R 1 875	R 3 750
Stillborn (Foetus past 28 weeks)	R 1 875	R 3 750
<b>PREMIUM</b>	<b>R66.00</b>	<b>R120.00</b>

### Member Only Funeral Cover

	R15 000	R30 000
Member (18-64)	R49.50	R 87.00
Member (65-74)	R90.00	R168.00

### Dependent Relations (Optional):

	R5 000	R10 000	R20 000
Additional Dependant (1-20)**	R11.00	R 22.00	R 43.00
Additional Dependant (21-64)	R21.00	R 42.00	R 83.00
Additional Dependant (65-74)	R37.00	R 74.00	R147.00
Additional Dependant (75-84)	R79.00	R158.00	-
Parents & Parents In-Law (<75)	R28.00	R 55.00	R110.00
Parents & Parents In-Law (75-84)	R66.00	R132.00	-

Waiting Periods for death due to natural causes:

- Member/Member & Immediate Family:  
Six (6) months waiting period (Maximum of five (5) children are allowed to be covered)
- Twenty Four (24) months waiting period for death due to suicide
- Additional Dependents:  
Nine (9) months waiting period (Maximum of eight (8) additional dependants are allowed to be covered).
- Parents & Parents-in-law:  
Nine (9) months waiting period (Maximum of four (4) parents are allowed to be covered).

• Dependent Relations may not be covered for a higher amount than the benefit level of the underlying policy.

\* Any benefit in excess of the Assistance Business Benefit limitations, is provided as multiple policies, unless specified otherwise.

\*\* Any benefit payable in respect of a child is subject to statutory limitations: Children less than six (6) years R10 000 (ten thousand rand); Children six (6) to (including) thirteen (13) years R30 000 (thirty thousand rand).

## TOMBSTONE DEPOSIT PACKAGE\*\*\*

	R7 500	R15 000
Member Only (18-64)	R22.50	R44.75
Member & Partner (18-64)	R28.00	R55.75

This Benefit provides the surviving family with a cash deposit for the tombstone to the value stipulated by the benefit selection.

## BURIAL SUPPORT PACKAGE \*\*\*

	R45.00	Family (18-64)	R 58.00
Member Only (18-64)	R45.00	Family (65-74)	R101.00
Member Only (65-74)	R82.00		

## AFTER BURIAL SUPPORT PACKAGE \*\*\*

	R44.00	Member & Partner	R52.00
Member Only (18-64)	R44.00	Member & Partner	R96.00
Member Only (65-74)	R79.00		



### Airtime Benefit

(Member, Partner and Eligible Children / Member only)

In the event of an insured person's death, the beneficiary or claimant is provided with Airtime to the value of R250. A secure pin will be sent via SMS to the nominated cell phone number.



### Body Repatriation

(Member, Partner and Eligible Children / Member only)

In the event of an insured person's death greater than 100km's from the place of burial, Hollard Life will pay towards the cost of transporting their mortal remains up to R7 500 per incident to a Funeral Home nearest to the place of burial.



### Clothing Benefit

(Member and Partner only / Member only)

In the event of an insured person's death, the beneficiary or claimant is provided with a clothing voucher to the value of R750.



### Local Butchery Benefit

(Member and Partner only / Member only)

In the event of an insured person's death, the beneficiary is provided with a meat-account opened at a local butchery of the beneficiary's choice with a R1 000 value.



### Vehicle Access Benefit®

(Member, Partner and Eligible Children / Member only)

In the event of an insured person's death, the beneficiary or claimant is provided with an Avis rental car for three (3) days, with unlimited mileage, category C vehicle (Aircon, Power steering, Airbags, ABS etc.). This service must be claimed within 6 (six) months after date of death and can only be used within the borders of South Africa.



### Airtime Benefit

(Member and Partner only / Member only)

In the event of an insured person's death, the beneficiary or claimant is provided with Airtime to the value of R250. A secure pin will be sent via SMS to the nominated cell phone number.



### Clothing Benefit

(Member and Partner only / Member only)

In the event of an insured person's death, the beneficiary or claimant is provided with a clothing voucher to the value of R1500.



### Electrosure (Member and Partner only / Member only)

In the event of an insured person's death, the beneficiary is provided with prepaid electricity to the value of R500 per month for three (3) months. This benefit must be used within six (6) months after date of death and can only be used within the borders of RSA.



### Family Provider Benefit

(Member and Partner only / Member only)

This benefit provides for an amount of R1 000 per month payable for a 3 month period to the surviving Family on death of the member or partner.



### Grocery Benefit

(Member and Partner only / Member only)

This benefit provides a grocery voucher to the value of R1 500, to be used at any Checkers nationwide.

\*\*\* A six (6) month waiting period will apply for death due to natural causes for any package chosen. Packages may be selected on a stand-alone basis or as a combination.