



Thank you for choosing **SMACT funeral plan**

Brought to you by **Plus Sure Brokers**

Please see SMACT terms and conditions below for your perusal:

NB: Please note that a premium collection fee of R5.50 will be charged in addition to premium price.

MEMBER / MEMBER & IMMEDIATE FAMILY TERMS & CONDITIONS:

- There is a **six (6) month waiting period** for death due to natural causes for Member / Member & Immediate Family.
- There is a **twenty-four (24) month waiting period** for death due to suicide.
- There is **no waiting period** for death due to an accident for Member / Member & Immediate Family provided first premium has been collected successfully.
- ****Any benefit in excess of the Assistance Business Benefit limitations according to the Long-Term Insurance Act, is provided as multiple assistance policies, unless specified otherwise.**
- ***Any benefit payable in respect of a child is subject to statutory limitations: Children less than 6 (six) years R10 000 (ten thousand rand); Children 6 (six) to (including) 13 (thirteen) years R30 000 (thirty thousand rand).**
- When an unmarried dependent child turns 21 and is no longer a full-time student at a **registered Educational Institution**, the member must contact TBFS/Hollard Life to arrange for continued cover for the child. An additional premium will be payable.
- Only one **(1) Partner** (where applicable) may be nominated to be eligible for these benefits.
- Only five **(5) Children** (where applicable) may be nominated to be eligible for these benefits.
- There is no surrender, paid up or maturity values available in terms of these Benefits.
- The Monthly Premium will be collected via **Debit order or Pay@**.

The Monthly Premium **excludes** the **premium collection fee of R5.50**.

ADDITIONAL DEPENDANTS TERMS & CONDITIONS :

- A **nine (9) month** waiting period applies for death due to natural causes for Additional Dependants.
- There is **no waiting period** for death due to an accident for Additional Dependants provided first premium has been collected successfully
- A **twenty-four (24)** month waiting period applies for death due to suicide.
- A maximum of **four (4) Parents** and a maximum of **eight (8) Additional Dependants** may be added on this policy
- **The cover level for an Additional Dependant, may not exceed the cover for the Member (Main Policy).**
- ***Statutory limitations: Children less than 6 (six) years may not be covered for more than R10 000 (ten thousand rand). Children 6 (six) to (including) 13 (thirteen) years may not be covered for more than R30 000 (thirty thousand rand).**

Initial _____

NB: SHOULD YOU PURCHASE ANY ADDITIONAL PRODUCTS THE BELOW TERMS AND CONDITIONS WILL APPLY PER PRODUCT AS BELOW:

TOMBSTONE DEPOSIT BENEFIT TERMS & CONDITIONS:

- This benefit may be purchased **separately** or as an **add-on** to a funeral benefit.
- There is a **six (6) month** waiting period for death due to natural causes and **twenty four (24) months** for death due to suicide.
- Only **one (1) Partner** may be nominated to be eligible for this benefit.
- This benefit is a **CASH** benefit.
- This benefit is provided only **on the death** of Member and or Member & Partner.
- This benefit must be **claimed within 6 months** after date of death.

TOMBSTONE DEPOSIT BENEFIT TERMS & CONDITIONS:

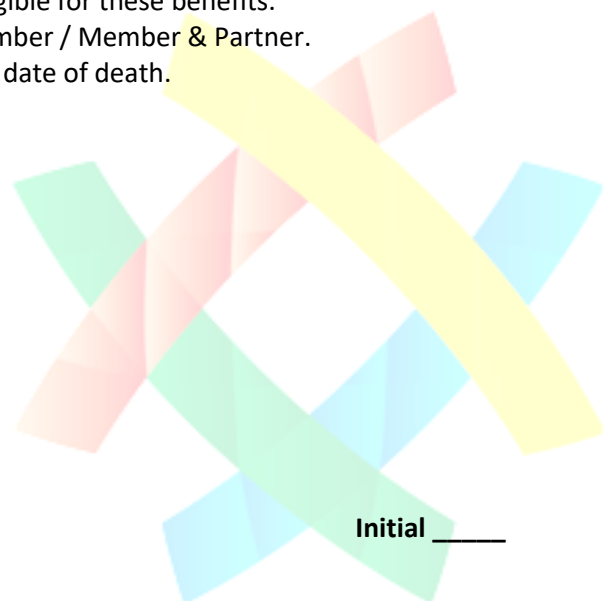
- This benefit may be purchased **separately** or as an **add-on** to a funeral benefit.
- There is a **six (6) month** waiting period for death due to natural causes and **twenty four (24) months** for death due to suicide.
- Only **one (1) Partner** may be nominated to be eligible for this benefit.
- This benefit is a **CASH** benefit.
- This benefit is provided only **on the death** of Member and or Member & Partner.
- This benefit must be **claimed within 6 months** after date of death.

BURIAL SUPPORT PLAN TERMS & CONDITIONS:

- This benefit may be purchased **separately** or as an **add-on** to a funeral or other benefit.
- There is a **six (6) month waiting period** for death due to natural causes.
- Only one **(1) Partner** may be nominated to be eligible for these benefits.
- Only five **(5) Children** may be nominated to be eligible for these benefits.
- This benefit is provided only **on the death** of Member / Member & Family.
- This benefit must be **claimed within 6 months** after date of death.

AFTER BURIAL SUPPORT PLAN TERMS & CONDITIONS:

- This benefit may be purchased **separately** or as an **add-on** to a funeral or other benefits.
- There is a **six (6) month** waiting period for death due to natural causes.
- Only **one (1) Partner** may be nominated to be eligible for these benefits.
- This benefit is provided only **on the death** of Member / Member & Partner.
- This benefit must be **claimed within 6 months** of date of death.





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If you have any Questions please do not hesitate to contact us.
You may Email or Whatsapp us with as many Questions as you like.

Email: info@plussure.co.za /Whatsapp: 0827870807

DOCUMENTATION NEEDED FOR CLAIMS:

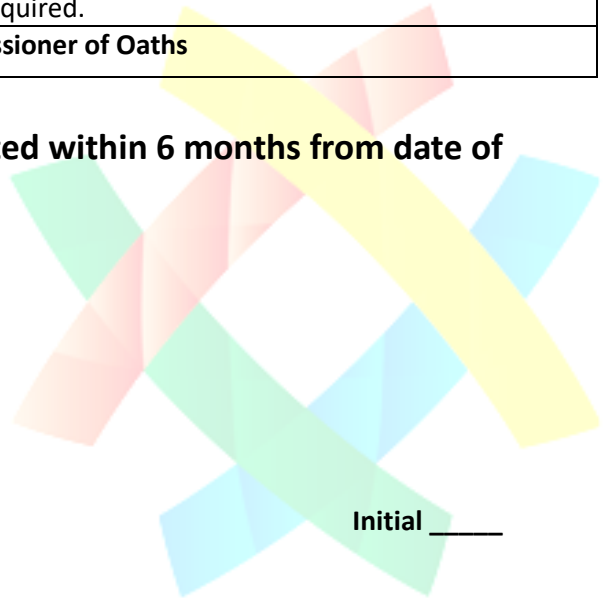
CHECKLIST	
✓	A certified copy of the Insured deceased's ID document .
✓	A certified copy of the death certificate .
✓	BI-1663 / DHA-1663 Certificate – Notification / Register of Death.
✓	A certified copy of the beneficiary's ID document .
✓	In the case of a Partner , a certified copy of the marriage certificate or certified proof of the Common Law or Traditional marriage.
✓	In the case of a Child – a certified copy of the birth certificate.
✓	In the case of an illegitimate or adopted Child – a certified copy of the birth certificate and/or any official documentary proof, issued by the Department of Child Welfare or any other government department charged with the administration of adoption.
✓	In the case where cover has been extended up to but not including a child's 25th (twenty-fifth) birthday , documentary proof from the registered educational institution that the child was enrolled as a full-time student at the time of death. In the event the unmarried Child was mentally, permanently or totally disabled, documentary proof from a registered medical practitioner will be required.
✓	All copies must be certified by a Commissioner of Oaths

NB. Claims for a funeral benefit must be submitted within 6 months from date of death

Submit documentation to

Email: claims@tbfs.co.za

Fax: (011) 836 8573



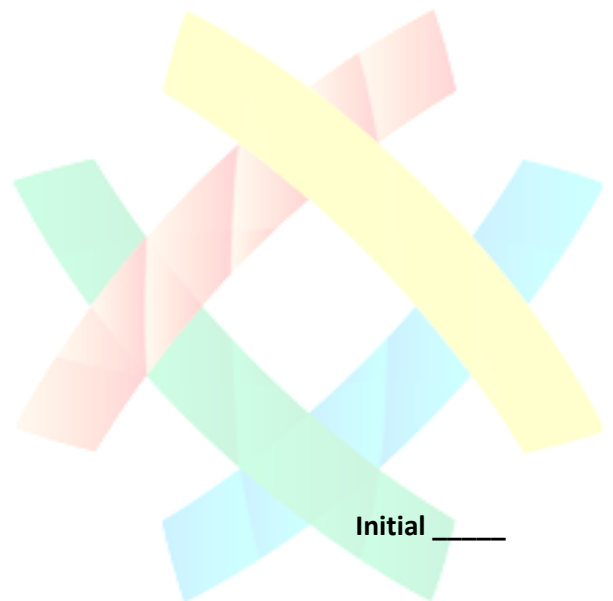
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Acknowledgement of Terms and Conditions:

This document serves to confirmation that I, _____, ID number _____ have read and agreed to the above terms and conditions and acknowledge that the R5.50 premium collection fee will be added to my monthly premium.

Premium Payer Signature

Date Signed



Initial _____