



FUNERAL PREMIUM BENEFIT

EMPLOYEE BENEFITS AREN'T JUST BENEFITS... THEY'RE ESSENTIALS.

What is the Funeral Premium Benefit?

The Funeral Premium Benefit ensures you are covered in the event of death. Additional benefits, in addition to the Funeral Cover provided, are included in this policy.

	<p>Funeral, accidental death and commuter cover</p>	<p>Life happens to everyone. So, when you or your loved ones pass away, our Funeral Cover solutions are there to offer much-needed support. Our policy covers a main member, their spouse, and up to five children in the event of:</p> <ul style="list-style-type: none"> • Natural or unnatural causes of death • Accidental death (Unnatural causes of death) • Commuter travel (accidental death during fare-charging transportation)
	<p>Grocery benefit</p>	<p>The beneficiary to the main member will enjoy a Shoprite/Checkers voucher to the value of R3 000, that can be used at any till point nationwide at time of death.</p>
	<p>Repatriation of mortal remains</p>	<p>We offer repatriation of mortal remains to a reputable funeral parlour within the borders of South Africa. Advice on obtaining a death certificate is provided.</p>
	<p>2 months free premium waiver</p>	<p>Should the principal Insured leave his/her employment due to resignation, retrenchment, disability or retirement, he/she will automatically be covered for all benefits for a maximum period of 2 (two) months following such termination of Service.</p>
	<p>HIV protection</p>	<p>After a traumatic event that may cause exposure to HIV, we offer 24-hour emergency advice. The benefit facilitates three blood tests, a 30-day Anti-Retro Viral (ARV) starter pack, a seven day Sexually Transmitted Infections (STI) preventative medication pack and the morning-after pill.</p>
	<p>Trauma, assault and HIV counselling</p>	<p>Trauma counselling and assault support is available to all members. This includes 24-hour assistance by medical professionals, and transport to a facility (max. R10 000 per family) for medical treatment.</p>
	<p>Emergency medical assistance</p>	<p>Emergency assistance is provided in the form of 24-hour medical advice. We also offer emergency medical response, on-scene treatment and transportation to a hospital.</p> <p>If you're hospitalised away from home, one family member receives a compassionate visit (to the value of R1 000). In a medical emergency, the benefit includes the accompaniment of stranded minors to a safe place.</p>
	<p>Free professional legal assistance-advice</p>	<p>Qualified attorneys are available 24 hours a day to offer telephonic advice on legal matters. This includes one 30-minute face-to-face consultation.</p>

Funeral cover options

Options	Premium	Funeral	Accidental death	Commuter
Silver	R50			
Member		R15 000	R12 500	R25 000
Spouse		R15 000	R12 500	R25 000
Children 14 - 21		R10 000	R5 000	R10 000
Children 6 - 13		R7 500	R5 000	R10 000
Children 0-5		R3 750	R5 000	R10 000
Stillborn		R2 500	R5 000	R10 000
Gold	R55			
Member		R20 000	R15 000	R30 000
Spouse		R20 000	R15 000	R30 000
Children 14 - 21		R15 000	R7 500	R15 000
Children 6 - 13		R10 000	R7 500	R15 000
Children 0 - 5		R5 000	R7 500	R15 000
Stillborn		R3 000	R7 500	R15 000
Platinum	R75			
Member		R30 000	R25 000	R50 000
Spouse		R30 000	R25 000	R50 000
Children 14 - 21		R22 500	R12 500	R25 000
Children 6 - 13		R15 000	R12 500	R25 000
Children 0 - 5		R7 500	R12 500	R25 000
Stillborn		R4 500	R12 500	R25 000



Frequently Asked Questions

Q. What is the procedure when claiming?

A. All claims need to be submitted within 6 months. Contact our claims call centre on 0861 273 883 for assistance with the necessary forms, processes and required supporting documents. The claims department will assist with submitting the claim once all required documentation is received. On submission, you will be contacted within 48 hours and payment will be made once the claims are approved.

Q. What does the family cover include?

A. It covers the main member and one spouse or partner with a maximum of five children (up to the age of 21 years).

Q. What are the waiting periods?

A. There are none.

Q. What are the exclusions on the funeral cover?

A. Suicide within the first 12 calendar months from participation date or reinstatement date where applicable

FMS Claims call centre 0861 273 883

For any general information please email eb@attoohjhb.co.za

attooh! Health and Wealth (Pty) Ltd, is an authorised financial services provider, FSP24401.

AFS is an authorised financial services provider; FSP 40795.

Underwritten by African Unity Life Ltd, a registered Long-Term Insurer and an authorised Financial Services Provider, FSP No.8447