

Policyholder & Immediate Family Funeral Benefit Only

Insured lives / Entry Age / Benefit Amount	R10 000	R18 000	R30 000	R50 000
Policyholder / Partner (18 - 64)	R10 000	R18 000	R30 000	R50 000
Child (14 - 20)*	R10 000	R18 000	R30 000	R50 000
Child (6 - 13)*	R5 000	R9 000	R15 000	R25 000
Child (1 - 5)*	R2 500	R4 500	R7 500	R12 500
Child (0 - 11 months) / Stillborn Foetus over 26 weeks*	R1 500	R2 250	R3 750	R6 250

Included Service Benefits

Accidental Death Benefit	R10 000	R18 000	R30 000	R30 000
Airtime	R250	R250	R250	R250
Monthly Premium	R10 000	R18 000	R30 000	R50 000
Policyholder & Immediate Family (18 - 64)	R33.35	R59.80	R123.05	R202.40
Policyholder & Dependent Children only (18 - 64)	R19.55	R35.65	R71.30	R116.15
Policyholder only (18 - 65)	R14.95	R27.60	R69.00	R112.70

Policyholder Only Funeral Benefit

Age categories: 66 - 85

Insured lives / Entry Age / Benefit Amount	Ages (66 - 70)	Ages (71 - 75)	Ages (76 - 80)	Ages (81 - 85)
R5 000	R40.25	R58.65	R95.45	R148.35
R10 000	R80.50	R123.05	R189.75	R296.70

Additional dependants funeral benefits

Insured lives / Entry Age / Benefit Amount	R5 000	R10 000	R15 000	R20 000	R30 000
Additional Dependants (Ages 1 - 20)*	R10.35	R20.70	R31.05	R43.70	R65.55
Additional Dependants (Ages 21 - 60)	R23.00	R43.70	R64.40	R96.60	R144.90
Additional Dependants (Ages 61 - 70)	R46.00	R87.40	R132.25	R193.20	R289.80
Additional Dependants (Ages 71 - 80)	R103.50	R201.25	N/A	N/A	N/A

Waiting Periods:

- Six (6) months for death due to natural causes for the Policyholder, partner and dependent children.
- Six (6) months for death due to natural causes for all additional dependants.
- Twelve (12) months for death due to suicide, for all insured lives.
- No waiting period for accidental death, for all insured lives.

Voluntary service benefit package

Funeral Service Benefit	Benefit Value
Clothing Benefit	R1 500
Electrosure	R750
Voucher Benefit (Grocery)	R750
Voucher Benefit (Meat)	R3 000

} **R47.45**
per month

Voluntary buy-up options

Funeral Services Benefit	Benefit Value	Policyholder	Policyholder & Children	Policyholder & Family
Vehicle Access Benefit	3 - Day Standard	R6.67	R8.85	R11.04
Body Repatriation	Up to R7 500 / Max. R20 000	R2.47	R2.47	R2.47

Services benefit descriptions

All benefits must be claimed and used within six (6) months after date of death. The service benefits can only be used within the borders of RSA and may be converted to a cash equivalent at claim stage. Terms and conditions apply.

Accidental Death Benefit: (Policyholder / partner only subject to chosen benefit). This benefit provides for an additional amount payable to the beneficiary in the event of the Policyholder or partner's death due to an accident.

Airtime Benefit: (Policyholder, partner and dependent children only, subject to chosen benefit). In the event of an insured person's death, the beneficiary or claimant is provided with airtime to the value of R250. Where possible, a secure pin will be sent via SMS to the nominated cell phone number. Airtime is sent within 24 hours of notification of a valid claim.

Body Repatriation: (Policyholder, partner and dependent children only, subject to chosen benefit). If an insured person's death happened more than 100km's from the place of burial, Hollard Life will pay up to R7 500 per insured person towards the cost of transporting the mortal remains to a funeral home nearest to the place of burial. Hollard Life will give a maximum annual limit of R20 000 per policy.

Butcher Voucher Benefit: (Policyholder, partner and dependent children). Upon the happening of an insured event, the claimant is provided with a retail virtual voucher to the value of R3 000 to purchase goods or services at the designated retailer and may not be converted to cash in store.

Clothing Voucher Benefit: (Policyholder & partner only). Upon the happening of an insured event, the claimant is provided with a retail virtual voucher to the value of R1 500 to purchase goods or services at the designated retailer and may not be converted to cash in store.

Electrosure: (Policyholder & partner only). In the event of an insured person's death, the beneficiary or claimant is provided with prepaid electricity to the value of R750.

Grocery Voucher Benefit: (Policyholder, partner and dependent children only). Upon the happening of an insured event, the claimant is provided with a retail virtual voucher to the value of R750 to purchase goods or services at the designated retailer and may not be converted to cash in store.

Vehicle Access Benefit: (Policyholder, partner and dependent children only, subject to chosen benefit). If an insured person passes away, the surviving family will be provided with a Category C Avis rental car, or similar, for three (3) days, with unlimited mileage (Aircon, Power steering, Airbags, ABS etc.).

Benefit Notes:

- The maximum benefit amount a person may be insured for may not exceed R100 000, this includes multiple policies across all Hollard Life plans. A maximum of five (5) children may be covered and claimed for in the life of the policy. Only one (1) partner may be covered and claimed for in the life of the policy.
- A total maximum of twelve (12) additional dependants may be added to this policy, subject to: A maximum of four (4) parents / parents-in-law; a maximum of eight (8) additional dependants; and may include a maximum of two (2) additional partners.
- For each additional dependant the total amount of cover may not exceed R30 000, this includes multiple policies across all Hollard Life plans and any policies taken out by a relative of the additional dependant.
- When an insured additional dependant turns 21 years, the premium payable for that additional dependant will increase and the premium relevant to the next age category will be payable.
- The cover for an additional dependant may not exceed the cover for the Policyholder.
- The cover level for an additional dependant under the age of 21, may not exceed the corresponding cover for the Policyholder's children under the family funeral benefit. Where a corresponding cover amount is not available, the closest available cover must be selected. When an unmarried dependent child turns 21 and is no longer a full-time student, the member must contact the intermediary or TBFS to arrange for continued cover.
- *Any benefit payable in respect of a child is subject to statutory limitations: Children less than 6 (six) years R20 000 (twenty thousand rand); Children 6 (six) to (including) 13 (thirteen) years R50 000 (fifty thousand rand).

Agent or Intermediary Details

Agent Name and Surname:

Contact Number:

Intermediary Name:

FOR MORE INFORMATION CALL US ON: 0860 101 003. Standard. call rates apply.