

PSA FUNERAL BENEFIT

PSA FUNERAL RULES

The PSA provides financial assistance with funeral cost at a member's death provided that the application is received by the PSA within six months of the date of death. The provision is granted as long as funds are available and currently amounts to R4,500 (from 1 April 2019) per member. This benefit is provided to pay for the funeral.

Certified copies of the following documents are required to process the claim

- Id deceased
- Id beneficiary
- Death certificate
- Bank statement

Certified documents needed if the following persons are claiming

- Spouse – marriage certificate
- Parents – affidavit to confirm and explain if surname differs
- All other relatives – **proof of funeral payment in your name.**
- Funeral undertaker – letter from undertaker confirming cost and letter from beneficiary to provide permission to pay the undertaker
- Estate – letter from estate

Claims

- Claim will be paid out within three full working days.
- This is not a policy, suicide does not play a roll
- There are no waiting periods.
- No beneficiaries can be nominated beforehand
- Two wives – Pay to the person who paid for the funeral.
- Two wives – Funeral was paid with a policy of the deceased – Pay the money to the Estate
- Two wives – one marriage by law and the other customary - Pay the money to the Estate
- Relative gave the money to someone else to pay funeral due to cultural beliefs that you are not allowed to leave the house for three days. Undertaker make invoice out to person who paid the funeral. - Pay the benefit to the person who the invoice is made out.
- Relatives collect the money between the family – to the person who the invoice is made out
- Two relatives pay the funeral - pay to the estate.
- Funeral was paid with a policy – Pay to the spouse or parents or if not available pay to the estate.
- If no marriage certificate is available – an affidavit confirming the marriage is required.
- Spouse surname differs - an affidavit explaining the difference.
- No Bank account – organize cash payment.
- Id of deceased not available – PSA confirms with Home affairs.