

new



insure

personalised funeral plan and credit insurance

credit insurance

Credit insurance is required for credit terms 7 months and longer to cover death, permanent or temporary disability, unemployment, the inability to earn an income or retrenchment.

While we offer this insurance, you can provide us with an existing policy provided it meets our minimum requirements. Your cover will be based on your employment status.

Our credit insurance benefits

- No paperwork is required when applying
- Your credit insurance premium will decrease as the value of your loan decreases
- The claims process is simple

Payout

- Death – full outstanding amount
- Permanent disability – full outstanding amount
- Temporary disability – a maximum of 12 instalments
- Unemployment, the inability to earn an income or retrenchment – full outstanding balance (3-month waiting period for retrenchment and termination of employment)

Make sure you understand the insurance terms and conditions (including restrictions, limitations, waiting periods and exclusions) when you apply. This will give you peace of mind knowing exactly what you are covered for.

The benefits above apply to policies entered into from 9 August 2017. If you entered into a policy before 9 August 2017, visit capitecbank.co.za/resource-library for your policy details.

Capitec Credit Insurance is subject to terms and conditions, including limitations, risks and exclusions as set out on capitecbank.co.za/global-one/credit/credit-insurance.



Underwritten by Guardrisk Life, an authorised financial services provider (FSP76) Reg. No.: 1999/013922/06

More info

Visit capitecbank.co.za or call our 24hr Client Care Centre on 0860 10 20 43.

#BankBetterLiveBetter



Capitec Bank



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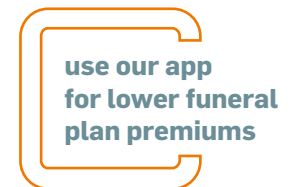
Capitec Bank

capitecbank.co.za

Conditions apply. Fees include VAT.

All information correct at time of going to print, 21/12/2018, and subject to change. Capitec Bank is an authorised financial services provider (FSP 46669) and registered credit provider (NCRCP13) Capitec Bank Limited Reg. No.: 1980/003695/06

1252 Insure Flyer



funeral plan

Get up to R100 000 funeral cover for yourself and add cover for up to 21 dependants, so you only pay for one plan.

What makes our funeral plan unique?

One plan, more cover

Combination of high cover amount and number of lives insured.

Lower premiums

Visit a branch for funeral cover starting at R40 per month, or pay lower premiums from just R25 per month when you use our banking app to get your funeral plan.

Cover up to 21 dependants

Get cover for one spouse and up to 4 parents, 8 children and 8 extended family members – all on one plan.

Personalise your plan

Only pay what you can afford. You tell us how many people you want to cover, and we calculate the premium. Alternatively, tell us what you can afford, and we calculate the cover.

Simplified claims process

Visit a branch or simply claim through our 24hr Client Care Centre by emailing the relevant documentation.

Maximum cover (you and up to 21 dependants)

Life Assured Categories	Maximum Cover
Policyholder	R100 000
Spouse (18 – 64 years)	R100 000
Children (newborn – 5 years)	R20 000 each*
Children (6 – 13 years)	R50 000 each*
Children (14 years and older)	R60 000 each*
Parents (26 – 85 years)	R50 000 each
Extended family (0 – 85 years)	R50 000 each*

*Legal maximum child cover: The total amount payable in the event of the death of a child is restricted by legislation. The benefit limit is applicable to the life (ID) across all insurers and their recorded policies.

About our benefits

No automatic annual premium increases

Your premiums stay the same annually, unless you choose to add life assureds or increase your cover.

No waiting period if you switch

If you switch from a funeral policy with any other registered insurer and that policy's waiting period is over, we'll waive your waiting period for natural death for the same life assureds and related cover amounts as your previous policy.

A registered insurer is defined as a registered insurance company recognised by the Financial Services Conduct Authority (FSCA) and listed on the FSCA website (<https://www.fsc.co.za>). A list of registered insurers for which the waiting period can be waived is available on our website.

Voluntary Policy Pause

Pause your plan for up to 6 months without any monthly premium payments and with no cover. You can restart your plan any time in the 6-month period to reactivate your cover and premium, and get the same full benefits of the plan.

Newborn Premium Waiver

If you apply, you get full cover for up to 6 months without any monthly premium payments as soon as the policyholder or spouse (also a life assured) gives birth or adopts a child.

Double Accidental Death benefit

From day one, the funeral payout is doubled if a life assured dies from unnatural causes.

Burial Repatriation

Repatriation of mortal remains of those covered, to the funeral home of choice closest to the place of burial.

6 months free cover after death

If the policyholder dies, the remaining life assureds on the funeral plan will continue to receive full cover for a further 6 months without any monthly premium payments.

Ways to apply

- On our app for lower premiums
- Visit a branch

Remember, you have to supply the birth dates of family members you want to add as life assureds.

Ways to claim

- Email FuneralClaims@capitecbank.co.za
- Visit a branch
- Call our 24hr Client Care Centre on 0860 10 20 43

Documents needed

Natural death claims

- Original or certified copy of the death certificate
- Fully completed BI-1663/BI-1680 or DHA-1663/DHA-1680 form
- The valid identity document of the claimant
- The valid identity document of the beneficiary
- The beneficiary's bank, bank account number and branch code if the beneficiary is not a Capitec Bank accountholder
- Any other documents/reports we need to assess the validity of the claim

Accidental death claims

In addition to the above documents, supply

- A police report with the details of the cause of death

Once all relevant documents are received, your claim will be processed in 4 hours and the money paid into your Capitec account immediately after your claim is approved.

To view the detailed terms and conditions of our funeral plan, visit capitecbank.co.za/global-one/insure

