

Personalised funeral plan

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?

1 One plan, more cover

Combination of high cover amount and number of lives assured.

2 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.

3 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.

4 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.

5 Simplified claims process

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

Use our app
for lower funeral
plan premiums

About our benefits

No waiting period if you switch

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

'Licensed insurer' is a licensed insurance company recognised by the Prudential Authority (PA) and the Financial Services Conduct Authority (FSCA) and listed on the FSCA website (<https://www.fsc.co.za>).

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. This benefit has an initial waiting period of 24 months.

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. This benefit has an initial waiting period of 6 months.

Death due to an accident

From day one, the funeral benefit is doubled if a life assured dies due to an accident.

Note: For children, this is limited to the maximum cover amounts as prescribed by law.

Burial Repatriation

This covers the transportation of mortal remains of a life assured from within South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique to the funeral home of choice closest to the place of burial in South Africa.

Death Premium Waiver

If the policyholder dies 6 months after policy inception, the remaining lives assured on the funeral plan will continue to receive full cover for a further 6 months without any monthly premium payments.

personalised insurance



Maximum cover (you and up to 21 dependants)

Life Assured Categories	Maximum Cover
Policyholder (18 – 64 years)	R100 000
Spouse (18 – 64 years)	R100 000
Children (newborn – 5 years)	R20 000 each*
Children (6 – 13 years)	R50 000 each*
Children (14 – 25 years)	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.

Documents for claims

Natural Death claims

Original or certified copy of:

- The valid identity document of the person logging the claim (the claimant)
- The valid identity document of the beneficiary, as well as their banking details (i.e. bank name, bank account number and branch code if the beneficiary is not a Capitec Bank account holder)
- The death certificate
- Either of the following forms, fully completed:
 - BI-1663/DHA-1663 form: This is a notification of death or stillbirth completed by the Department of Home Affairs
 - BI-1680/DHA-1680 form: This is a Death Report issued by the police or other parties authorised by the Department of Home Affairs after the death has been registered

Accidental Death claims

In addition to the above documents, supply

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

Claims process

Once all relevant documents are received, your claim will be processed.

- Some claims may be referred for validation, in which case we will do our best to finalise the claim within 5 business days of receiving all supporting documents or required corroborating information. The validation may include telephonic interviews done by a third-party company
- Some claims may additionally be referred for further physical validation, in which case we will do our best to finalise the claim within 14 business days of receiving all supporting documentation and corroborating information

Ways to claim

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

Documents for benefits

Newborn Premium Waiver

- Unabridged birth certificate

Voluntary Policy Pause

- A reason as to why you want to activate the benefit, no additional documents required

Waiting Period Waiver

- Policy schedule of previous policy showing that the cover was active 31 days prior to the Capitec policy acceptance date
- Letter of proof of cancellation or lapse of previous policy at time of claim

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 lives assured.

#SimplifyBanking #LiveBetter



Capitec Bank



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Capitec Bank

[capitecbank.co.za](https://www.capitecbank.co.za)
0860 10 20 43

Conditions apply. Fees include VAT.

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