How to claim

WhatsApp us on
067 418 9565

Visit a branch

Email us on
InsuranceClaims@capitec.com

- Once we receive all of your documents, your claim will be processed
- Some claims may take longer to assess. We will let you know if this happens

Waiting periods

- 6-month waiting period from the start date of your Funeral or Life Cover policy for natural death
- No waiting period for accidental death

Documents you'll need

Natural death claims

Original or copy of:
- Identity document of the person submitting the claim
- Identity document of the beneficiary, as well as their banking details
- 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 a doctor, undertaker and informant to obtain a death certificate
  - 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

For accidental deaths, all of the forms required for natural death claims apply, as well as a police report with the details of the cause of death.

Learn more

For more information, scan the QR code below or visit our website at **capitecbank.co.za/personal/insure.**

Scan for info

capitecbank.co.za | 067 418 9565 | 0860 10 20 43

Terms and conditions apply.
All information correct at time of going to print, 29/06/2026, and subject to change.

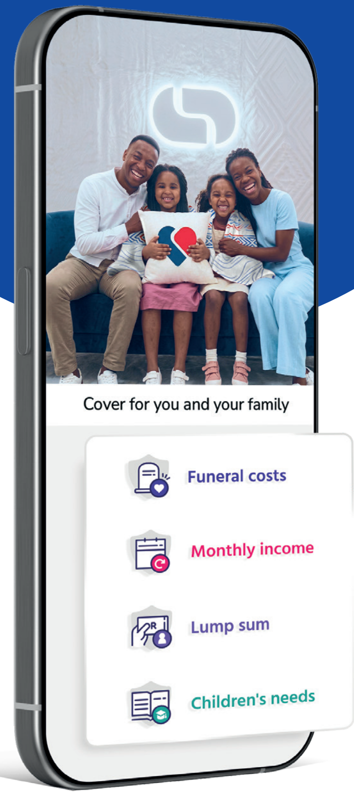
The Funeral Cover and Life Cover product is underwritten by Capitec Life Limited ('Capitec Life') a licensed life insurer (INO248) and FSP (54090).
Reg. No: 2021/924456/06.

Key limitations, exclusions, risks and charges available on capitecbank.co.za or at a branch. Capitec Bank Limited is an authorised financial services provider (FSP46669) and a registered credit provider (NCRCP13).

T1_S2_FF_001 Funeral Cover Price Change

Cover

Personalised Funeral and Life Cover



CAPITEC

For the funeral

Bank on support for the funeral and all the days after. Get up to R100 000 Funeral Cover for yourself, add up to 21 family members and only pay for one plan.

Why choose us?

One plan, more cover
Get cover for 2 spouses, up to 5 parents, 10 children and 8 extended blood relatives on one plan.

No annual premium increase
Your premiums won't change as long as your cover amount and beneficiaries stay the same.

Personalise your plan
Tell us what you can afford and how many people you want to cover, and we'll calculate the premium for you.

Funeral support
Transporting your loved one home, plus travel for one family member. Available within South Africa, Namibia, Zimbabwe, Botswana, Eswatini, Lesotho and Mozambique to the funeral home closest to the place of burial in South Africa.

Maximum cover	
Policyholder	**R100 000**
Spouse	**R100 000**
Children (newborn – 5 years)	**R20 000 each**
Children (6 – 13 years)	**R50 000 each**
Children (14 years and older)	**R50 000 each**
Parents (26 – 85 years)	**R50 000 each**
Extended blood relatives (0 – 5 years)	**R20 000 each**
Extended blood relatives (6 – 85 years)	**R50 000 each**

The law limits how much we can pay out for a child's or extended blood relative's death. We must follow these limits for all our policies and any other insurers' policies we know about. If the cover on your policy reaches these limits, we will only pay out the maximum allowed amount shown in the table.

Learn how Funeral and Life Cover differ

	Funeral Cover	Life Cover
Who does it cover?	Covers you and up to 21 family members	Covers only you
What does it cover?	Covers costs of the funeral, like the casket and catering	Covers expenses after the funeral, like children's needs
When can a claim be paid?	A claim is paid on your death or the death of a family member on your policy	A claim can be paid on your death only
How much cover could I get?	Up to R100 000	From R100 000 up to R3 million, depending on the information you provide

Our benefits

Waiting period
Switching from another licensed insurer? If you've completed their waiting period, we'll waive all or part of our 6-month waiting period for natural death. The waiver applies to the same cover amount, if you qualify.

Voluntary policy pause
After a 24-month waiting period, you can pause your plan for up to 6 months without any monthly premiums. However, you won't be covered and claims won't be valid during this time.

Newborn premium waiver
If you have or adopt a child, you can stay covered for up to 6 months without paying premiums. You can use this benefit after 6 months on your plan.

After the funeral

Bank on personalised Life Cover that suits your needs – choose from 3 payout options. Answer just a few personal questions, with no medical tests or yearly premium increases.

Why get Life Cover with us?

Simple
Answer only a few questions with no medical tests.

Affordable
Your premiums don't automatically increase every year and you can choose a cover amount and premium that suits your budget.

Accessible
It's easy to get cover on our app or at your nearest branch.

Personalised
You can choose between paying for children's needs, a monthly income for a period of 24 months, a lump sum or a combination of all 3 payout options.