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

Documents for claims

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 beneficiary’s bank details if the beneficiary is not a Capitec 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 (subject to risk criteria). The money will be paid into your Capitec account immediately after your claim is approved. Claims paid into an account at another bank may take longer to clear.

Documents for benefits

Newborn Premium Waiver
- Unabridged birth certificate

Voluntary Premium 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 one month 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

capitecbank.co.za
0860 10 20 43

Conditions apply. Fees include VAT.
All information correct at time of going to print, 06/04/2020, and subject to change.
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 (NCRC1273)
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.

<table>
<thead>
<tr>
<th>Maximum cover (you and up to 21 dependants)</th>
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<tbody>
<tr>
<td><strong>Life Assured Categories</strong></td>
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<td>Policyholder</td>
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<td>Spouse (18 – 64 years)</td>
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<tr>
<td>Children (newborn – 5 years)</td>
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<td>Children (6 – 13 years)</td>
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<td>Children (14 years and older)</td>
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<td>Parents (26 – 85 years)</td>
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<td>Extended family (0 – 85 years)</td>
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</tbody>
</table>

*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 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 lives assured 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.fsca.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 lives assured on the funeral plan will continue to receive full cover for a further 6 months without any monthly premium payments.

All Capitec Funeral Plan benefits are subject to terms and conditions, including limitations and exclusions as set out on capitecbank.co.za/global-one/insure