

What does Funeral Cover entail?

Cura's Funeral Cover:

Covers the death of a family member which is always a very emotional and traumatic experience for those loved ones who are left behind. Lacking money for funeral expenses will aggravate the trauma experienced by the loved ones. Cura Administrators now offers a Funeral Benefit Plan ensuring that funeral costs do not become a burden to any family. With cover available for the whole family, you can now have peace of mind when it comes to funeral expenses.

What are the benefits covered on this policy?

Life Assured Plan	
Principal Member	R18 000
Spouse	R18 000
Child Aged 14-21	R 8 500
Child Aged 7-13	R 4 500
Child Aged 0-6	R 3 500
Stillbirth	R 1 000
Double benefit in case of accidental death	

What are the general exclusions on this policy?

The Company shall not be liable for hospitalisation bodily injury sickness or disease directly or indirectly caused by related to or in consequence of:

- Nuclear weapons or nuclear material or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
- Suicide, attempted suicide or intentional self-injury (No benefit will be payable under the policy where a Member commits suicide within two years of the Commencement Date);
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a Medical Practitioner (other than the insured person) or drug addiction;
- An event directly attributable to the insured person having an alcohol content exceeding the legal limit or the insured person suffering from alcoholism or any illness caused by the use of alcohol;
- Participation in
 - a. Active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;
 - b. Aviation other than as a passenger;
 - c. Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle vessel craft or aircraft);
- The table of benefits applies in the territory of RSA, Botswana, Lesotho, Swaziland and Namibia.

How do I claim?

Following an insured event the Principal Insured Member /

Beneficiary shall at his own expense:

- Give written notice of the claim within 6 months from the date of treatment for such incident;
- Supply in writing any such proof or other information as Cura may reasonably request, which would include:
 - > Certified copy of Death Certificate
 - > Certified copy of Cancelled ID
 - > Certified copy of Beneficiaries' ID
 - > Proof of banking details
- Any claims in terms of this policy will lapse after 12 calendar months from the date of occurrence of the insured incident if the claim is outstanding and not a subject of a then pending court case;
- No benefit payable shall carry interest.

Are there any waiting periods?

- 6 Months' general waiting period. During this period no benefit will be paid out for any death due to natural causes;
- 1 Months' waiting period for Accidental death, excluding suicide, only a one month waiting period will be enforced, after the first premium was received and the benefit payment will be a double payment;
- 24 Months' waiting period in case of suicide;
- 12 Months' waiting period for per-existing illnesses and opportunistic diseases caused as a direct result of HIV / Aids.

Is there a Maximum Entry Age for this policy?

Yes, maximum entry age is age 65 last birthday.

Children are covered until they reach the age of 21 and then have the option to take out their own policy, without new waiting periods. This age may be extended to 25 in respect of an unmarried child who is a full time student.

Premium: R72.00

per family or individual per month