



Administrators (Pty) Ltd



**CONSTANTIA**

Insurance made personal

# Funeral Cover

Tel:  
010 021 0260

Fax:  
086 500 7713

E-mail:  
[mail@curaadmin.net](mailto:mail@curaadmin.net)

Underwritten by:  
Constantia Insurance Life & Health Assurance Company Ltd,  
an authorised FSP 49986

Cura Administrators (Pty) Ltd is an authorised Financial Services Provider (FSP no 26848)



## WHAT DOES CURA FUNERAL COVER ENTAIL?

This product provides cover in the event of the death of the principal insured or an insured immediate family member. The death of a family member in itself, is an emotional and traumatic experience and the lack of money to cover funeral costs adds greatly to aggravate the situation for the family who are struggling

to cope emotionally with the loss of a loved one. The Cura Funeral cover ensures peace of mind for the family who can often ill-afford funeral expenses.



## WHAT ARE THE BENEFITS COVERED BY THIS POLICY?

Life Assured Plan	Total Benefit
Principal member	R18 000
Spouse	R18 000
Child aged 14 to 21	R8 500
Child aged 7 to 13	R4 500
Child aged 0 to 6	R3 500
Stillbirth	R1 000
A double benefit is payable in the case of accidental death	



## HOW DO I CLAIM?

Give written notice of the claim within 6 months from the date of such incident.

- Supply in writing any such proof or other information as Cura may reasonably request, which would include:
  - Duly completed Cura claim form;
  - Certified copy of death certificate;
  - Certified copy of cancelled identity document (ID);
  - Certified copies of beneficiaries' identity documents (IDs);
- Proof of banking details for reimbursement purposes;
- Additional reports where applicable (this may cause a delay in payment of the claim);
- Any claims in terms of this policy will lapse after 12 calendar months from the date of occurrence of the insured incident provided it is not subject to the outcome of a pending court case;
- No benefit payable shall accrue interest.



# PREMIUM

Entry Age	Monthly Premium
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64 or younger	<b>R92.00</b> per month
65+ (only existing members)	<b>R140.00</b> per month

Premiums (incl. VAT) are for a family, or a single person.

## Are any waiting periods applicable? **Yes**

- 6 month general waiting period in which no claim will be paid for death due to **natural causes**.
- 1 month waiting period only in the case of an **accidental death**, excluding suicide on condition that the first premium due, was paid to Cura. **An accidental death** will qualify for a double (x2) benefit payment.
- 24 month waiting period will apply in the case of suicide.
- 12 month waiting period will apply to any pre-existing condition and opportunistic disease caused as a direct result of HIV and Aids.

## Is there a Maximum Entry Age for this policy? **Yes**

Yes, the maximum entry age is age 64 (as at insured's last birthday).

Child dependants are covered until they reach the age of 21 years, with the option to continue cover as a principal insured and no new underwriting or waiting periods will apply. The age of 21 may be extended up to 26 years in respect of an unmarried child dependant who is a full-time student, provided proof thereof can be provided to Cura Administrators. All newborns must be registered on this policy within 30 days after birth.

# WHAT ARE THE GENERAL EXCLUSIONS ON THIS POLICY?

The Product Provider shall not be liable for costs incurred for hospitalisation, bodily injury, sickness or related disease directly or indirectly as a result of or in consequence of:

- Exposure to discharged nuclear weaponry fallout or by ionising radiation or contamination by radioactivity from any nuclear matter 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 this policy where a member commits suicide within two years of the inception date of the policy);
- Consuming any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered medical practitioner (other than the insured person) or drug addiction;
- An event directly attributable to the insured person having a blood alcohol concentration exceeding the legal permitted level, or the insured person presenting with alcoholism or an illness resulting from alcohol abuse.
- Participation in:
  1. Active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;
  2. Aviation other than as a passenger (excluding commercial pilots);
  3. Any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft;
- These benefits do not apply in any territory outside the borders of the Republic of South Africa, Botswana, Lesotho, Swaziland and Namibia.



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