CURA
Administrators (Pty) Ltd
"an authorised financial services provider"
Reg No: 1997/017797/07 FSP No: 26848

CONSTANTIA
Insurance made personal

CURA

FUNERAL COVER
R18 000

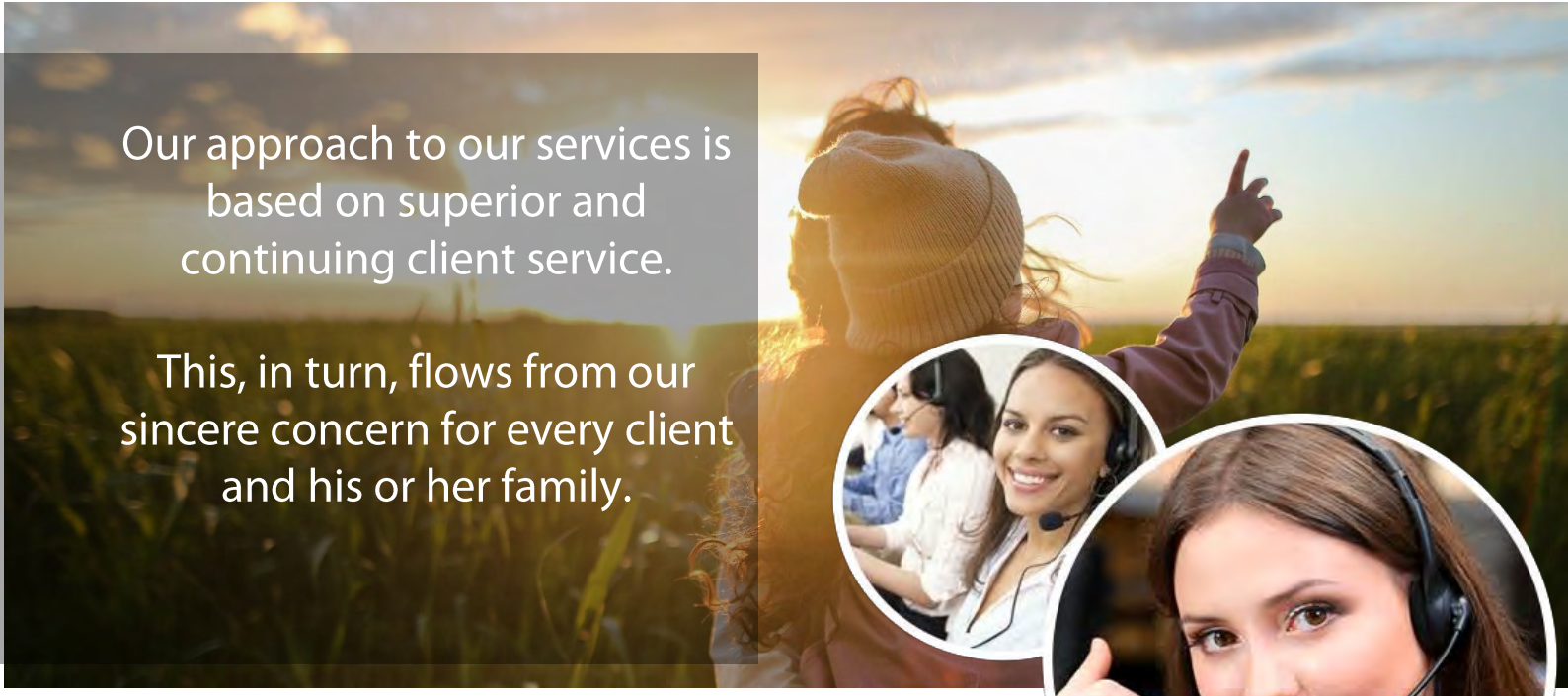
Tel:
010 021 0260

E-mail:
mail@curaadmin.co.za

Website:
www.curaadmin.co.za

We don't just sell solutions;
we create them.

Funeral is underwritten by:
Constantia Life and Health Assurance Company, a licensed life insurer and an authorised FSP (FSP 49986)



ABOUT US

Founded in 1997, Cura Administrators is an authorised financial services provider (FSP no. 26848) and consults on and administers various groups' health related products and funeral plans for clients throughout South Africa.

We specialise in Accident and Health Insurance, Cancer Cover and Funeral Cover. Cura products are available to clients on all open Medical Schemes and most Closed Schemes but are independently provided and are therefore transferable in the event of a change in the client's Medical Scheme.

We don't just sell solutions; we create them.

CLAIMING PROCUDURE

Policyholders need to submit the following documentation, including certified copies as required, to claims@curaadmin.co.za to initiate the claiming process:

- Give written notice of the claim within 6 months from the date of medical treatment for such incident;
- Supply in writing any such proof or other information as Cura may reasonably request, which would include:
  - A duly completed and signed claim form
  - Certified copy of BI-1663 form / death registration form
  - Certified copy of Cancelled ID
  - Certified copy of Beneficiaries' ID
  - Proof of banking details
  - 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;
- All benefits payable shall be paid to the principal insured member and not the service provider;
- No benefit payable shall accrue interest.

CONTACT US

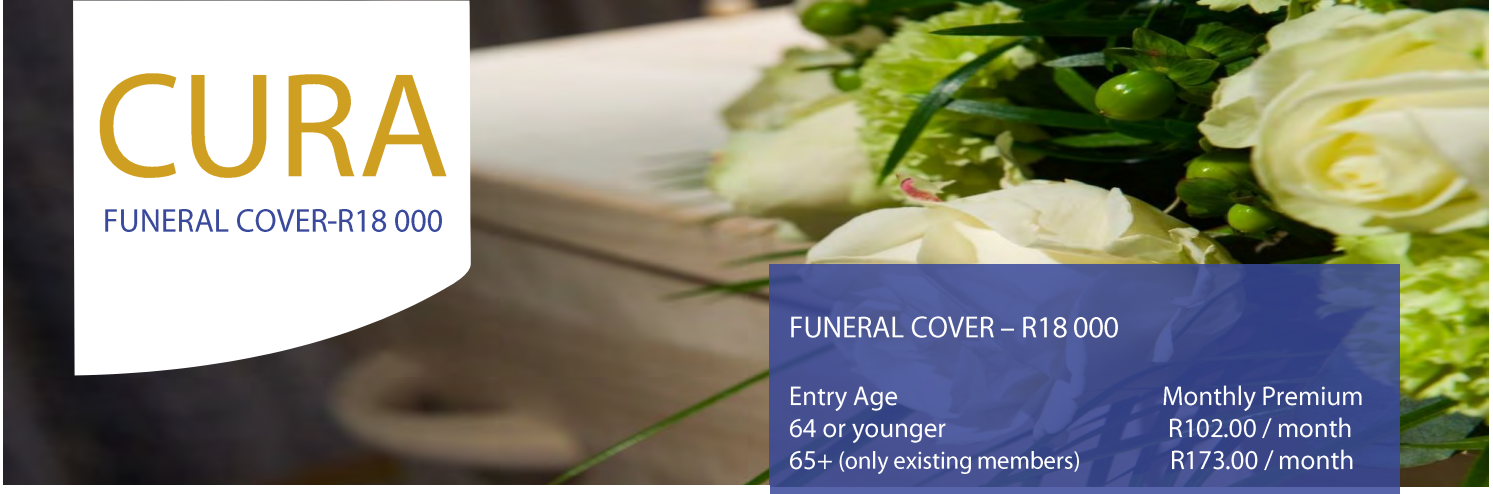
Physical Address: 829 Rubenstein Drive, Moreleta Park, Pretoria, 0044

Postal Address: P.O. Box 42331, Moreleta Park, 0044

Tel: 010 021 0260
Fax: 086 743 1363
Email: mail@curaadmin.co.za
Website: www.curaadmin.co.za

Claims Department:
claims@curaadmin.co.za

New Application / Updates:
newbus2@curaadmin.co.za



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FUNERAL COVER-R18 000

FUNERAL COVER – R18 000

Entry Age	Monthly Premium
64 or younger	R102.00 / month
65+ (only existing members)	R173.00 / month

Premiums are paid monthly and are VAT inclusive

One of the most traumatic events in life is the death of a loved one. The situation is made worse if that person was the main breadwinner. Funeral costs can run into the thousands and often funds are tied up in the estate.

Our Funeral Cover policy is designed to pay claims as quickly as possible, and a decision on the claim will be made within 2 business days, to assist in covering the financial burden by even the simplest funeral.

WHAT ARE THE BENEFITS COVERED?

The table below shows the amount that will be covered by the different membership categories per policy.

Life Assured Plan – R18 000	Natural Death	Accidental Death
Principal Member	R18 000	R36 000
Spouse	R18 000	R36 000
Child aged 14 to 21	R8 500	R17 000
Child aged 7 to 13	R4 500	R9 000
Child aged 0 to 6	R3 500	R7 000
Stillbirth (27 weeks to end of the pregnancy)	R1 000	R2 000

WAITING PERIODS APPLICABLE

- 6-month general waiting period in which no claim will be paid for death due to natural causes.
- Accidental death, excluding suicide. If death occurs before the first premium is received, then the amount will be deducted from the benefit.
  An accidental death will qualify for a double (x2) benefit payment.
- 12-month waiting period will apply in the case of suicide.

The table of benefits do not apply to any territory outside of the borders of the Republic of South Africa, Botswana, Lesotho, Swaziland, and Namibia.

MAXIMUM ENTRY AGE

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.

Our Funeral Policy is underwritten by Constantia Life and Health Assurance Company, a licensed life insurer and authorised FSP (FSP 49986)

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GENERAL EXCLUSIONS

The Product Provider shall not be liable for costs incurred for hospitalisation, bodily injury, sickness, or related disease directly or indirectly because 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 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.

- Drug Addiction;

- Participation in:
  - Active military duty, police duty, police reservist duty (only applicable to Gap Cover and short-term products), civil commotion, labour disturbances, riot, strike, or the activities of locked out workers);
  - Aviation other than as a passenger (excl. commercial pilots);
  - Any form of race or speed test, other than on foot or non-mechanically propelled vehicle, vessel, craft, or aircraft.

- Depression, insanity or mental stress or psychotic / psychoneurotic disorders;

- No benefits shall be payable for an insured event for which the insured person received treatment or advice 12 months prior to becoming an insured person. This exclusion applies to the first 12 months of cover only;

- No benefits shall be payable in the event of fraudulent claim submission;

The table of benefits do not apply to any territory outside of the borders of the Republic of South Africa, Botswana, Lesotho, Swaziland, and Namibia.

Cura Administrators (Pty) Ltd

Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

Cura Administrators (Pty) Ltd is an authorised financial services provider (FSP 26848), underwritten by the Constantia Life and Health Assurance Company Limited (FSP 49986) and Constantia Insurance Company Limited (FSP 31111) and managed by Ambledown Financial Services (Pty) Ltd (FSP No. 10287).

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