#### Cura Administrators An authorised Financial Service Provider FSP 26848 | Reg No.: 1997/017797/07

# 2025 R30 000 FUNERAL COVER

Cura Funeral Cover is underwritten by King Price Life Insurance Ltd, a licensed life insurer and registered financial services provider. (Reg no. 1948/029011/06 | FSP no. 47235) and administered by Cura Administrators (Pty) Ltd, an authorised Financial Services Provider | FSP no. 26848

Telephone: 010 021 0260 | Email: mail@curaadmin.co.za | Website: www.curaadmin.co.za

WHAT VE STAND FO SETS US

## **ABOUT US**

Founded in 2006, Cura Administrators is a registered financial services provider (FSP No. 26848) specialising in the consultation and administration of health-related products and funeral plans across South Africa. We are committed to delivering expert services in funeral cover, ensuring comprehensive support for our clients' needs.



## FUNERAL COVER

#### **Entry Age** Up to next birthday 65 years

#### Monthly Premium R206.00 / month

Main member Maximum Entry age up to next birthday 65 years Spouse Maximum Entry age 74 years

One of the most traumatic events in life is the death of a loved one. Funeral costs can run into the thousands and often funds are tied up in the estate.

Our Funeral Cover policy aims to alleviate this financial burden by processing claims swiftly. We strive to make a decision on claims within two business days, ensuring timely support for even the most basic funeral arrangements.

#### WHAT ARE THE BENEFITS COVERED?

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

Life Assured Plan – R30 000	Natural Death	Accidental Death
Principal Insured	R30 000	R60 000
Spouse	R30 000	R60 000
Child aged 14 to 21 Years	R30 000	R60 000
Child aged 6 to 13 Years	R15 000	R30 000
Child aged 1 to 5 Years	R7 500	R15 000
Child aged 0 to 11 Months	R7 500	R15 000
Stillbirth (After 28 weeks of pregnancy and not due to an elective abortion)	R7 500	R15 000

The total claim amount payable by the Insurer in respect of a valid claim is restricted to R100 000 per Policy Member, regardless of underlying Benefits or number of Policies that Cover such Policy Member.

#### WAITING PERIODS APPLICABLE

- No waiting period will apply in respect of Accidental death, provided that the Insurer received the first premium.
- A 6-month Waiting period will apply to the Principal Insured and any Insured person/s in respect of death due to natural causes.
- A 12-month waiting period will apply to the Principal Insured and any Insured person in respect of death due to Suicide.
- If Benefits are added/ increased at any stage for a Principal Insured/Insured Person, a new Waiting period will apply to the added Benefit/s.

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

Our Funeral Policies are underwritten by King Price Life **Fing** Insurance Ltd.



Licensed life insurer | FSP no. 47235

#### **GENERAL EXCLUSIONS**

The Insurer shall not pay any Policy Benefits if an Insured Event arises directly or indirectly from:

- Suicide, attempted suicide, or intentional self-injury (no benefit will be payable under this policy where a member commits suicide within 12 months 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.
- No benefits shall be payable in the event of fraudulent claim submission.
- War, riots, civil commotion, terrorist activities, Wilful exposure to danger, participation in any criminal act, radioactivity or nuclear explosions.

#### **MAXIMUM ENTRY AGE**

The maximum entry age is age up to next birthday 65 years.

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 on own new policy.

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 service approach is grounded in providing exceptional and ongoing client support. This dedication stems from our genuine commitment to the well-being of each client and their family.

#### **CLAIM PROCEDURE**

- Policyholders need to submit the following documentation, including certified copies as required, to claims@curaadmin.co.za to initiate the claim process:
- Give written notice of the claim within 12 months from the date of death;
- 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 death certificate;
  - Certified copy of BI-1663 form / death registration form (Page 1 to 3);
  - Certified copy of a cancelled ID
  - Certified copy of the nominated beneficiaries' ID
  - Proof of banking details of beneficiary
  - Police report in case of an unnatural death (this may cause a delay in the payment of the claim)
  - Any other documents, as required by the Insurer in its sole discretion.
- A claim should be reported and supporting documents submitted, in writing, within 12 months. The claim will be forfeited and not honoured if the claim isn't submitted successfully within this period.
- All benefits payable shall be paid to the nominated beneficiary, unless the Principal Insured is the claimant.
- No benefit payable shall accrue interest.

#### **CONTACT US**

**Physical Address:** 

829 Rubenstein Drive, Moreleta Park, Pretoria, 0044

010 021 0260 mail@curaadmin.co.za www.curaadmin.co.za

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Tel: Email: Website:

Claims Department: claims@curaadmin.co.za New Application / Updates: newbus2@curaadmin.co.za





### **Cura Administrators (Pty) Ltd**

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

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