

Main Member

Funeral Cover Application Form

Surname First Name

Title ID Number Date of Birth

Spouse Surname First Name

Title ID Number Date of Birth

Residential Address Postal Address
 Postal Code Postal Code

Telephone No.: Work No.:

Cell No.: Email Address

Required Package / Cash Payout Premium

Covered Member

	Surname	Name	Date of Birth	Relationship
1				
2				
3				
4				
5				
6				
7				
8				
9				

Nominated Beneficiary

Name & Surname Title ID Number

Declaration

I declare that the information supplied above is to the best of my knowledge true, complete and correct. I hereby commit that I shall ensure the payable premium under the above plan is honoured and paid not later than the 04th of each month through cash or debit order which I will initiate from my banking insitute.

Clients Name _____ Sign _____ Date _____

Clerks Name _____ Sign _____ Date _____

TERMS AND CONDITIONS

This policy does not cover GRAVE costs, it is the main member/ family's responsibility.
 This policy covers both Funeral Service or Cash pay-out.
 This policy is not binding until the membership is activated by the main member.
 Cover will commence on the day the first premium is received.
 This policy allows a maximum of 10 members (from birth to 74 years) only, any new additional member/s will have to take a new policy.
 Amendments made to an existing policy will incur an admin fee of R30.
 Members on cover can only be covered once.
 Main member has the option to take individual/ family plan/ extended package.
 Premiums must be up to date to qualify for a claim, failure to keep your membership up to date will lead to lapsing of the policy.
 Payments are to be made via EFT/ STOP ORDER from your bank.
 Cash payments are to be deposited at any FNB ATM using your policy number as reference or at the Ncamane Office next to you.
 Payments are between the 1st to the 4th of each month
 Once a policy lapse it cannot be re-opened, a new form and waiting period will apply.
 A R 1 500 penalty will be passed against the policy holder, before any claims can be processed should they miss a premium and the unforeseen happens.
 A R 50 penalty will be passed against the policy holder, should the premium be not paid by the 04th of each month.

BANKING DETAILS

BANK NAME: FIRST NATIONAL BANK

ACCOUNT NAME:

ACCOUNT NO:

REFERENCE: POLICY OR MAIN MEMBER ID NUMBER

NOTE: No Premiums, No Cover!

Should your policy lapse it cannot be re-instated.

POLICY RULES

Applicant to ensure that the information provided is true and correct, otherwise we will not be responsible for any mistakes made by the client.
 Client is responsible to keep their policy up to date, e.g. change of address, cell numbers and adding a member etc.
 Client that is not on the application form will not be covered.
 Should the main member pass on, there will be a

1. 30 days grace period covering the members of that policy.
2. The beneficiary is responsible to advise us whether the policy should be cancelled or not, failure to do so will lead to cancellation of the policy.

WAITING PERIOD

There is a general waiting period of 6 months for death due to natural and unnatural causes.
 Suicide will only be covered after 2 years of membership.
 In the event where a member changes the plan or substitute a member, there will be a waiting period of 6 months, 9 months for members over 64 years
 Should the policy holder pass on and someone else takes over the policy, there won't be any waiting period for active members, this must happen within 30 days as the policy will lapse if no one takes over.

CLAIMS

In the event of death should be notified immediately to collect the corpse, no other burial company should be contacted, and failure to do so will result in a member being responsible for the costs incurred from another provider.
 No corpse, no service!!!!
 Informant/ beneficiary should be 18 years and above.
 Should a client pass away from home or on the way to hospital, there will be doctor's fees, which will not be covered by NCAMANE FUNERAL PARLOUR.

CLAIM DOCUMENTS REQUIRED:

Beneficiary's/ informants original ID book/card
 Original ID book/card of the deceased
 If surnames are not the same, an affidavit from the police station will be required.
 Claims needs to be submitted at our office or by emailing us on the contact details provided on your membership certificate.

ADDITIONAL INFORMATION

Children between the ages of 1-5 years will be serviced differently from children between the ages of 6-13 years.
 Only children between the ages of 14 years and above will receive an adult burial Service.
 Coffins are standard size only, an upgrade will be at client's own cost
 The member reserves the right to cancel this membership any time after giving the other party one month written notice.
 In a case whereby another Funeral Parlour has been used for your service, Ncamane Funeral Parlour will only compensate you with a R2000 cash, and you will have to submit all the documents to us.
 The policy holder will be liable for the cost of the service rendered by the chosen service provider, Not Ncamane Funeral Parlour

Ncamane Funerals reserves the rights to request any additional documentation as it may deem necessary to accurately assess a claim.

DECLARATION BY THE MEMBER

I, the undersigned, declare that I have read, understood and accepted the terms and conditions of and the implications thereof this declaration.

NAME/S			
SURNAME			
SIGNED	Signature	Place	Date