Exquisite funeral planner

Company Registration No: 2021/906721/07
FSP 52517

1083 Harrison Drive, Shelly Beach, KZN, 4265
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National Eternity Funeral & Burial & Cremation Plan

Policy number EXQ

Main Member

ID | Age | Initials | Gender male female

Surname | First names

Email | Cell

Home Address:

Spouse

ID | Age | Initials | Gender male female

Surname | First names

Your Children (Max 5)

Surname and first names	Age	ID
1)		
2)		
3)		
4)		
5)		

Your beneficiary

Your Beneficiary is Exquisite Funeral Planner, as you appointed a Funeral Planner to arrange the Service of your Funeral Policy according to your Wishes. Second Appointed Beneficiary: Cash Payments

ID | Initials | Gender male female

Surname | First names

Relationship to you | Cell

Your Monthly Premium

COVER	PLAN NAME	AGES	SINGLE	FAMILY	PLAN OPTION CHOOSE (X)		PREMIUM
10 000	ETERNITY CASH PLAN	18-64					130
15 000	ETERNITY CASH PLAN	18-64					150
25 000	ETERNITY CASH PLAN	18-64					210
30 000	ETERNITY CASH PLAN	18-64					250
10 000	ETERNITY CASH PLAN	65-74	X				150
15 000	ETERNITY CASH PLAN	65-74	X				190
20 000	ETERNITY CASH PLAN	65-74	X				230
10 000	ETERNITY CASH PLAN	65-74		X			170
15 000	ETERNITY CASH PLAN	65-74		X			220
20 000	ETERNITY CASH PLAN	65-74		X			270
10 000	ETERNITY CASH PLAN	75-84	X				220
15 000	ETERNITY CASH PLAN	75-84	X				300
COVER	PLAN NAME	AGES	SINGLE	FAMILY	PLAN OPTION CHOOSE (X)		PREMIUM
FULL SERVICE	ETERNITY BURIAL	18-64					280
FULL SERVICE	ETERNITY BURIAL	65-74					350
FULL SERVICE	ETERNITY BURIAL	75-84					550
FULL SERVICE	ETERNITY CREMATION	18-64					280
FULL SERVICE	ETERNITY CREMATION	65-74					350
FULL SERVICE	ETERNITY CREMATION	75-84					550
						Total Monthly Premium	R

Main Member Signature | Date d d m m y y y y

The life insured

This is the person whose life is insured under your policy. This is you, and anyone you include as your family, and in whom you have an insurable interest.

The start date for the life insured

This is the first day of a month following the acceptance by the the underwriter which we, or someone authorised by us, receives the 1st premium for the life insured. That's when death cover for an accidental death starts, as well as the waiting period for a natural (non-accidental) death for the payment of the full benefit. During a waiting period, premiums must be paid, but policy benefits cannot be claimed. The waiting period is 7 months for natural death cover for you, your immediate family and one year for suicide.

Age of live insured at their start date

You and your spouse must be under the age of the stated maximum age as to the plan taken. Children included as immediate family must be under the age of 22 (Or 26 if studying full time). Cover for your children stops when they turn 22. New Born Child to be registered within 30 days of birth or 7 months probation will apply

Cash values

SHOULD THE FULL BURIAL NOT BE PLANNED BY EXQUISITE ON THE BURIAL PLAN R30,000 MEMBER AND SPOUSE
CASH VALUE AS STATED ON ALL OTHER PLANS
5 Children on Cash Plans and Burial Plan.
0-11MTHS | 25% | 1-5YRS | 25% | 6-13YRS | 50% | 14-21YRS | 100% of main members cover.

Burial and Cremation Terms & Conditions

FUNERAL SERVICE: Burial
This service is only for main members & Spouse (National RSA)
• Quarter view Casket,
• Collection/delivery of deceased 50km radius only,
• Storage, washing and preparing,
• Home affairs documentation,
• 1 Coffin spray(flowers) 50 funeral programs,
• Hearse, family car,
• 2 pole tent/2 tables/100 chairs at home, lowering device/carpets/gazebo/ 10 chairs and 24 bottles water at grave
• R3500 Cash - Food
* QR Code - Memory Photos to load
* Key Rings (50)
* 1 Personalized Memory Box

CREMATION SERVICE PACKAGE
• Collection within 50 km radius
• Completion of all documentation at Home Affairs
• Viewing at Undertaker's showroom
• Transport to church within 50 km radius
• Church coffin with flower for Coffin
• 10 doves flown at church - If available in area
• Cremation with cremation coffin
• Ashes placed in wooden casket
• Plaque included
• Engraving on plaque
• QR code (max 2 minutes video/memorial message)
• R3500 cash contribution for catering
• R250 cash contribution for programs
• Storage of Deceased Member

Surrender / Surity

This policy has no surrender or surity values. The Burial Plan will increase with a minimum of 4.5% on the 1st of February each year.

How to claim on this policy - Contact Exquisite Funeral Planner to arrange with the undertaker - No other undertaker will be allowed to be used if you do you wil forfeit your Funeral Benefits and a cash value will only be paid.

We must receive a completed claim form, obtainable from us, within 6 months of the death of the life insured. The person who is claiming must, at their own cost, prove the claim show that no exclusions apply, and give us all information and documents we need to consider the claim. This must include the following: No beneficiary can be younger than 16 years.

•The claim form - properly completed and signed
•Certified copy of the ID document of the person who is claiming
•Certified copy of the original death certificate of the life insured (DHA 5)
•Certified copy of the ID document of the life insured, with "deceased" or a similar notice stamped on it
•Copy of the DHA1663 notification/registration-of-death form
•Copy of the claimant's bank statement
•Police report if the death is due to unnatural causes - for example, a motor-vehicle accident.
•Deceased's Death Certificate
•Deceased's I.D.
•Death of minor - I.D. or Birth Certificate
•Principal Insured / Policyholder I.D.
•Beneficiary I.D.
•DHA - 1663
•Proof of Premium Payments 6 Months
•Original Application Form / Acceptance Letter
•Copy of Beneficiary Bank Statement
•Confirmation / proof - Full-Time Student
•Proof of mental and / or physical disability
•Stillbirth Notification Form (must be stamped and signed by attending doctor)
•Exquisite Funeral Brochure
•Funeral Parlour Letter Confirmation of Deceased
Note: Additional Documents may be required. If so, claimant will be advised in writing.

You can cancel at any time

You can cancel the policy at any time by written notice. If we receive your notice no more than 30 days after you receive this document, the policy ends when we receive your notice. This is known as a cooling-off cancellation. If we receive your notice after the 30 days, your policy will end at the end of the month in which we receive your notice, and then only any premiums received after the policy has ended will be refundend.

For more information, or to claim

Visit any of our Exquisite Funeral Planner (Pty) Ltd offices countrywide or contact us on 067 400 8809. If there is anything you are not happy with regarding your policy or our service, please email our Compliance Department at: samantha@efplanner.co.za. A Copy of the master plan can be requested at the following branches , Jane Furse, Vereniging and Izingolweni.

About an aspect of your policy:
approach the Ombudsman for Long-term Insurance

tel	021 657 5000
fax	021 674 0951
e-mail	info@ombud.co.za
post	Private Bag x45, Claremont, 7735

About the conduct of the intermediary who assists you with your policy:
approach the FAIS Ombudsman

tel	0124709080
fax	0123483447
e-mail	info@faisombud.co.za
post	PO Box 74571, Lynnwood Ridge, 0040

Your declaration as the client

I declare that all information given in this form is complete and correct and that I received a signed copy. I acknowledge everything I need to know about the policy and that I will be able to pay the premiums. I am not taking out this policy to replace any of my existing insurance policies.

Main Member Signature ____________ Date d d m m y y y y

My declaration as the intermediary

Province ____ Code ____ Initials ____ Surname ____ ID ____

I checked that this acceptance form has been properly completed and signed. I discussed it and the policy provisions on the back of it with the client. I have or will not give money or anything of value to the client or a life insured as an inducement to take out of this policy, and explained to the client the implications of replacing insurance. I informed the client that I, for my assistance with the policy, will get a commision from Exquisite Funeral Planner (Pty) Ltd as and when the premiums are paid.

Signature of intermediary ____________ Date d d m m y y y y