

EB SOLUTIONS FAMILY FUNERAL FUND

The cost of a funeral can be expensive and could place a financial burden on those remaining behind. The EB Solutions Funeral Scheme takes away some of the stress during a difficult time.

UNIQUE BENEFITS OF THE SCHEME

A FAMILY COVER Premium (incl. VAT) 3 MONTH WAITING PERIOD

FUNERAL COVER

	OPTION 1	OPTION 2	OPTION 3
Principal and spouse	R 10 000	R 20 000	R 30 000
Child (14 to 21)	R 10 000	R 20 000	R 30 000
Child (7 to 13)	R 10 000	R 20 000	R 30 000
Child (0 to 6)	R 7 500	R 15 000	R 20 000
Stillborn	R 5 000	R 10 000	R 15 000

1 YOU PAY
R 39
 PER MNTH

2 YOU PAY
R 78
 PER MNTH

3 YOU PAY
R 117
 PER MNTH

B ACCIDENTAL DEATH

If death is a result of an accident, we will pay an additional benefit over and above the family cover benefits set out in (A) above

	OPTION 1	OPTION 2	OPTION 3
Principal, spouse & dependant children aged 18 and older	R 20 000	R 20 000	R 20 000
Dependant Children aged 17 and younger	R 15 000	R 15 000	R 15 000

C REPATRIATION

We will cover the reasonable cost of transporting the body anywhere within the borders of South Africa, limited to R 7 500.

D PREMIUM WAIVER

Following the death of the main member, the family will enjoy continued cover on the Funeral Fund free of charge - no premiums will have to be paid for the next 12 months

E TRAUMA COUNSELLING

Following the death of a loved one, you can call our Trauma Counselling line, who will offer you comfort in your time of grief as well as provide you with useful advice about making arrangements for the funeral.

POLICY CONDITIONS

- A three month waiting period will apply to all benefits except death as a result of an accident and Trauma Counselling.
- Age is limited to 65 (age attained) on entry for principal insured persons.
- Spouses include spouses from common law marriages.
- No benefit will be payable where an insured person commits suicide within first 12 months.
- Terms and Conditions apply. To determine your individual needs, we suggest that you contact your broker and request advice from him/her.
- The insurer reserves the right to alter the premium rates and/or benefits provided by giving 60 days written notice.
- The Master Policy issued is the source of all benefits, rights, and obligations and exclusions.
- Your Master Policy includes the claim process and documents to be submitted. Subject to Ambledown having received a signed claim form and all required supporting documentation, Ambledown will assess and make a decision to either authorise payment, reject the claim or advise the claimant whether the claim requires further investigation within 2 business days.
- It is your responsibility to read and review your Master Policy Document and understand what is covered. If you have any questions please contact your broker, who can explain any clauses you don't understand.
- Your premium includes 20% commission and broker fees payable to EB Solutions for advice and intermediary services, and 20% binder fees (administration fees) payable to Ambledown in terms of the Binder Agreement between Ambledown and Constantia Life and Health Assurance Company Limited.