

Funeral Policy

First International Portfolio Managers (Pty) Ltd is an authorised Financial Service Provider (FSP No. 16438) mandated by My-Surance Insurance Administrators (Pty) Ltd an authorised Financial Services Provider (FSP No. 44960) and underwritten by African Unity Insurance Limited an authorised Financial Services Provider (FSP No. 8447) to sell a tailored Funeral product.

Family SCHEDULE OF BENEFITS Principal Insured under the age of 65 years

Family Funeral Cover				
Insured	Option 1	Option 2	Option 3	Option 4
Insured Value	R5 000	R10 000	R15 000	R30 000
Principal Insured	R5 000	R10 000	R15 000	R30 000
Spouse	R5 000	R10 000	R15 000	R30 000
Children 14 - 21	R5 000	R10 000	R15 000	R30 000
Children 6 - 13	R2 500	R5 000	R7 500	R15 000
Children 0 - 5	R1 250	R2 500	R3 750	R7 500
Stillborn	R650	R750	R750	R750
Premium per month	R 30	R 50	R 70	R120

Single SCHEDULE OF BENEFITS Principal Insured under the age of 65 years

Single Funeral Cover				
Insured	Option 1	Option 2	Option 3	Option 4
Insured Value	R5 000	R10 000	R15 000	R30 000
Principal Insured	R5 000	R10 000	R15 000	R30 000
Premium per month	R 20	R 30	R 40	R 70

Rules of the scheme

1. Maximum joining age for Principal insured is 64 years (minimum entry age 18 years)
2. Maximum joining age for Spouse is 74 years.
3. A maximum of six (6) children will be allowed.
4. Should an Insured join from another Underwriter, and can provide proof of payment, waiting periods can be waived (T&C's apply).
5. A waiting period of 24 (twenty four) months applies for suicide.
6. From date of receipt of first premium, a 6 month waiting period, where death is a result of natural causes.
7. No waiting period will apply for accidental death (after receipt of the first premium).
8. Should payments be missed and then resumed, all waiting periods will re- apply from date the next premium is paid.