

ONTHATILE FUNERAL SERVICES

TERMS & CONDITIONS

PRINCIPAL MEMBER

Any individual between the ages of 18–65 who is economically active and in possession of a current bank account that allows debit order and a valid SA resident. It can also be an existing Principal Member of current Fund with PIB, who has been a member for at least 12 consecutive months and selects a continuation option when ceasing to be a member of the Fund. A Principal Member must be a resident of South Africa. Maximum entry age for a Principal Member is 65 and spouses 80.

SPOUSE

A person married to the Principal Member by law, tribal custom or under the tenets of any Asian religion, including a Common Law Spouse and same gender relationships, not exceeding entry age of 80 years. Only 1 spouse allowed per Principal Member. Maximum of 2 spouse claims payable during policy lifetime.

ELIGIBLE CHILD

An unmarried child of the Principal Member 21 years and younger, including stepchild, posthumous child, legally adopted child or stillborn child (after 26th week of pregnancy). Age extends to 25 if full-time student. Permanently disabled children covered until death. Only 2 stillbirth claims per family. Details must be disclosed within 1 month.

EXTENDED FAMILY

Includes parent, parent-in-law, siblings, uncles, aunts, nephews, nieces, divorced spouses, grandchildren and distant relatives deemed eligible. Up to 10 Extended Family members may be nominated. Maximum entry age 84.

WAITING PERIOD

6 months waiting period for natural causes unless otherwise stated. Some products may have 3 months waiting period reflected on Policy Schedule. Accidental death covered after 1 month. Suicide excluded first 2 years. Policy Schedule prevails in case of discrepancy.

DEBIT ORDER

Debit order runs on selected date. Two attempts following month if unpaid. If unpaid thereafter, policy lapses automatically. Reinstatement subject to approval and waiting periods restart.

REINSTATEMENT AFTER LAPSE

Reinstatement requires written application and written approval by Insurer. Premiums received after lapse do not constitute reinstatement. Waiting periods recommence from reinstatement date.

PREMIUMS AND PAYMENT CONDITIONS

Premiums payable for life. No waiver of premium. Relationships must be disclosed accurately. Identity numbers must match death certificates. Insurer may increase premiums with notice. No partial premium payments recognised.

UNDERWRITER RESPONSIBILITY, CLAIM FUNDING & DISPUTE PROCESS

All benefits underwritten and funded by appointed Insurer. Onthatile Funeral Services acts only as intermediary and premium collection agent. Claims, refunds and disputes handled by Insurer.

CANCELLATION

Either party may cancel policy with 3 months written notice.

SURRENDER VALUE

No surrender value. No loans. Benefits cannot be ceded or pledged.

EXAMINATION PERIOD

30-day examination period applies. Cancellation within period may result in refund less cost of risk cover.

EXCLUSIONS

No benefit for death due to war, terrorism, radioactive contamination, illegal activities, suicide within first 2 years, or divorce (spouse cover ceases).

FRAUDULENT CLAIMS

Fraudulent claims result in immediate cancellation and no obligation to pay benefits.

CLAIMS PROCEDURE

All claim documents must be submitted within 6 months of death. Required: Completed Claim Form and Proof of Death.