

## Focus on the funeral benefit

Funeral benefit	The funeral benefit will help pay for funeral expenses in the event of a death
Base option	<p>We will pay the following amounts for you and your family, if they are included on your membership; if the cause of death is as a result of <b>natural causes</b> (a 3-month waiting period applies):</p> <p>You, your spouse and children over 14 = R10 000</p> <p>Children between 6 and 13 = R5 000</p> <p>Children between 1 and 5 = R2 500</p> <p>Children under 1 = R1 250</p> <p>Stillborn babies past 28 weeks gestation = R750</p> <p>We will pay the following amounts for you and your family, if they are included on your membership; if the cause of death is as a result of <b>unnatural causes</b>:</p> <p>You, your spouse and children over 14 = R20 000</p> <p>Children between 6 and 13 = R10 000</p> <p>Children between 1 and 5 = R5 000</p> <p>Children under 1 = R2 500</p> <p>Stillborn babies past 28 weeks gestation = R1 500</p>
Standard option	<p>We will pay the following amounts for you and your family, if they are included on your membership; if the cause of death is as a result of <b>natural causes</b> (a 3-month waiting period applies):</p> <p>You, your spouse and children over 14 = R15 000</p> <p>Children between 6 and 13 = R7 500</p> <p>Children between 1 and 5 = R3 750</p> <p>Children under 1 = R1 875</p> <p>Stillborn babies past 28 weeks gestation = R1 125</p> <p>We will pay the following amounts for you and your family, if they are included on your membership; if the cause of death is as a result of <b>unnatural causes</b>:</p> <p>You, your spouse and children over 14 = R30 000</p> <p>Children between 6 and 13 = R15 000</p> <p>Children between 1 and 5 = R7 500</p> <p>Children under 1 = R3 750</p> <p>Stillborn babies past 28 weeks gestation = R2 250</p>

### **Repatriation benefit**

The funeral benefit will help pay for the funeral expenses in the event that you, your spouse or one of your children passes away. The funeral benefit also includes a repatriation benefit, should you or your family, if they are included on your membership, pass away within South Africa or the neighboring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland or Zimbabwe, more than 100 km from your normal place of residence. Special care is taken to consider particular customs and beliefs.

The repatriation benefit includes road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence, as well as assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence. Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is also provided.

The next of kin of the deceased will have access to a 24-hour bereavement counselling line. Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, one night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance. Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year.

If you pass away, the funeral benefit will be paid to your beneficiary or spouse. If one of your family members passes away, the benefit will be paid to you.

Funeral benefit claims have to be submitted within four months of the claim event date (the date of death). If you do not submit your claim within four months of the claim event date, your claim will be rejected.

Please check on your Health4Me membership certificate if you and your family (if they are included on your membership) have the funeral benefit.

### **Important definition**

**Stillborn child** shall mean a child whose death occurs after the 28th week of pregnancy but before a live delivery.

### **Documents required for the submission of claims**

- Fully completed Health4Me funeral claim form.
- Certified (by a commissioner of oaths) copy of the insured life's identity document, passport or birth certificate.
- Certified (by a commissioner of oaths) copy of the insured life's death certificate.
- Certified (by a commissioner of oaths) copy of the BI 1663 (obtainable from the doctor who certified the death).



- Certified (by a commissioner of oaths) copy of the beneficiary's/claimant's identity document, passport or birth certificate.
- If the deceased child does not bear the same surname as the member, proof in the form of an affidavit of the relationship.
- If the deceased is a spouse, a certified (by a commissioner of oaths) copy of the marriage certificate.
- If the marriage certificate is not available, proof in the form of an affidavit that a permanent life partnership existed.
- Copy of the beneficiary's/claimant's bank statement (not older than 3 months) or cancelled cheque. Please note that ATM or internet statements are not acceptable.
- Additional information may be required.
- Please submit the completed and signed form and any supporting documents, via email to [health4me@momentum.co.za](mailto:health4me@momentum.co.za).

#### **Important information regarding the submission of claims**

- Formal written notification of a claim in respect of a benefit shall be lodged with Momentum within four months of the date of death, failing which the claim shall not be admitted.
- All documentation required by Momentum, shall be lodged with Momentum within four months of the date of death, failing which, the claim shall not be admitted.
- Should Momentum request any additional information or supporting documents over and above the standard, prescribed requirements, these must be provided to Momentum within four months of the date of death, failing which, the claim shall not be admitted.
- Momentum will assess the claim and, on the satisfaction of the provisions of this policy, shall pay the benefit to the policyholder or such other person as the policyholder may direct in accordance with the provisions of this policy, within a reasonable time period of receiving all required documentation.

#### **Important information regarding the repatriation benefit**

The repatriation benefit includes:

- Road or air repatriation of the mortal remains of the deceased to a funeral home closest to the normal place of residence of the family or next of kin.
- Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe.
- Special care is taken to consider particular customs and beliefs.
- Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to the normal place of residence is provided.
- This benefit also includes the transfer of the ashes of the deceased to their normal place of residence after cremation.
- A 24-hour bereavement counselling line is available to the next of kin in the event of death.



- Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, one night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance.
- These services are provided through the Europ Assistance call centre 24 hours a day, 7 days a week and 365 days a year.
- Contact Europ Assistance on 0860 00 42 98 for assistance with repatriation of mortal remains.

### **Funeral benefit policy exclusions**

No Benefit will be payable for any claim if it is in any direct or indirect way caused by, related to, or a result of:

1. any nuclear reaction or nuclear radiation;
2. active participation in war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution;
3. active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to a popular uprising;
4. any act of terrorism or action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage. In this Policy terrorism means an act, the threat of an act, or any preparation for an act:
  - a. which may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government);
  - b. that is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; or
  - c. from its nature or context appears to be done in connection with political, social, religious, ideological or similar causes or objectives;
5. excessive use of intoxicating liquor, wilful inhalation of gas or taking of poisons, drugs or narcotics (except under proper medical direction);
6. any violation of the criminal law by the Member, or any event occurring whilst the Member is in violation of the criminal law;
7. mining or using explosives unless as part of an occupation for commercial purposes;



8. any hazardous activity, including but not limited to motorised racing/speed contests, speed trials, boxing (including kick-boxing) or fighting or any kind, except in self-defence;
9. any risky or dangerous activities which, in the opinion of the Insurer, may expose the Insured Life to a higher than average risk of injury; or
10. death of a Member due to suicide or as a result of an attempted suicide within the first twelve months of the Member's policy inception date.

