

Standard Funeral Plan - An affordable way to be covered



Because times are tough, it's tempting to forego making provision for those unforeseen events - like the death of a loved one. However, this can leave you in an even bigger predicament, because death usually comes unexpectedly.

SanlamAllianz's Standard Funeral Plan is an economical, hassle-free, easy to understand product designed to keep you and your loved ones covered in these difficult times.

Application process can be done in the comfort of your home. There is no need to visit our offices to complete forms or to submit requirements.



For more information, SMS Standard to 50199.



HOW DOES IT WORK?

For a minimum premium of N\$60 per month you can get funeral cover for yourself, your immediate family (spouse and 4 children) and extended family. (T's and C's apply for children younger than 14)

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FUNERAL COVER FOR PRINCIPAL MEMBER

	Principal member's age next birthdays	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
Cover		5,000	10,000	20,000	30,000	40,000
MONTHLY PREMIUM - FAMILY COVER						
Principal Member & Max 4 Children	19 - 44	21	32	64	96	128
Principal Member & Max 4 Children	45 - 54	26	40	80	120	160
Principal Member & Max 4 Children	55 - 65	38	58	116	173	231
Principal Member, Spouse & Max 4 Children	19 - 45	26	40	80	120	160
Principal Member, Spouse & Max 4 Children	45 - 54	39	60	120	180	240
Principal Member, Spouse & Max 4 Children	55 - 65	63	96	192	288	384
MONTHLY PREMIUM - SINGLE PERSON						
Principal Member only	19 - 44	16	24	48	72	96
Principal Member only	45 - 54	21	32	64	96	128
Principal Member only	55 - 65	32	48	96	144	192

FUNERAL COVER FOR EXTENDED FAMILY MEMBER(S)

	Extended family member's age next birthdays	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
Cover		5,000	10,000	20,000	30,000	40,000
MONTHLY PREMIUM - FAMILY COVER						
Extended Family	1-21	6	8	16	24	N/A
Extended Family	22-50	26	40	80	120	160
Extended Family	51-60	39	60	120	180	240
Extended Family	61-70	52	80	160	240	320
Extended Family	71-80	130	200	400	600	N/A
Extended Family	81-85	260	400	800	1200	N/A



Extra Benefits & Features

- ⌚ There are no medical questions or tests.
- ⌚ Clients qualify for a January premium break (T's and C's apply). SanlamAllianz will waive or refund your risk benefit premium for the month without it affecting your cover.
- ⌚ Airtime benefit of N\$200 is payable on the death of any life assured in addition to the lump sum funeral cover.
- ⌚ A grocery benefit of N\$1000 per month will be paid for a period of 3 months from the date the death of any life assured, in addition to the lump sum funeral cover.
- ⌚ SanlamAllianz will consider a premium refund, or pro-rata claim payment for claims during the waiting period (T's and C's apply).
- ⌚ Cover does not end when the principal assured dies, if there is a spouse on the policy.



Cause of death	Waiting period Immediate Family	Waiting period Extended Family (months & premiums received)
Accident	0	0
Natural	6	9
Suicide	24	24



- ⌚ Up to 8 extended family members (including parents and parents-in-law) can be added to the policy
- ⌚ Cover is whole of life (including cover for children)
- ⌚ Premiums can be missed, with cover reducing proportionately. The cover amount will be reduced by the percentage of premiums missed over the last 6 months.
- ⌚ Policies only lapse (and cover is forfeited completely) on the earliest of:
 - 7 consecutive premiums missed, or
 - If the number of premiums missed over the policy lifetime is equal to the larger of 6 or twice the number of completed years the policy has been active, or
 - If the number of premiums missed over the policy lifetime is 12 in total
- ⌚ Claims are paid within 7 hours after all requirements have been received.