

Rules Terms and Conditions

1. This is a Group Benefit Scheme and premiums are **payable MONTHLY IN ADVANCE**.
2. Cover will only commence after **the expiry** of the waiting period. (6 MONTHS) – 7 x Slips
3. **On all Policies**, a six months waiting period will apply.
4. No claim will be settled if in **arrears or short paid**.
5. Suicide will have a waiting period of **24 Months**.
6. **Thusho's Undertakers** will be the **Beneficiary** and all claims will be paid into the Companies Bank Account.
7. Full Traditional Funeral will be conducted. **Cash Back as per CHOICE OF COVER**.
8. Premiums are payable lifelong and there is **no surrender values**.
9. Premiums must be paid **month on month** to enjoy uninterrupted cover.
10. **Important:** Policy will **lapse if first months arrears are not settled on the second months payment**.
11. **Reinstatement** of the policy will have **the same rules terms and conditions as a new policy**
12. It is not the responsibility of **Thusho's Undertakers cc** to inform you that your Policy has lapsed. (Failing to pay in 2 x consecutive months) Policy Lapses. **Please see note in Policy book going forth**.
13. Funeral Policy **cannot be exchanged** for Cash.
14. Client must have a burial policy with Thusho's Undertakers cc **to qualify** for a cash policy.
15. No cash back from: **Stillborn to 13 years and 11 months**
16. Dependents reaching 18 years of age must have own policy or full time students attending recognised school, college or university must have a letter stating thus is a student from institution.
17. Mentally or physical disabled children must have proof of disablement.
18. No claim will be recognised unless notification of death with all related documents is received within 90 days of death.

NB: The client confirms and understands that these two policies including benefits were explained to him/her. I declare that the rules, terms and conditions were explained unto me and the choice of cover I choose is binding.

Signature of Owner:

Date:

Signature of Representative

Date: