

SCHEDULE OF BENEFITS

This document serves as a summary of this Policy as required in terms of Section 48 of the long-term Insurance act, 1998.

We agree to provide insurance on the basis as contained in the Policy and this summary, provided you pay the required premium when due and our underwriters agree to accept the premium. The PUMA FUNERAL PLAN forms part of the Infusion Voluntary Group Master Policy and the Infusion Extended Family Funeral Policy as underwritten by AFRICAN UNITY LIFE LIMITED.

Any endorsement to the Policy or the Schedule will form part of the policy.

Although all benefits are listed, only those elected on the application form will be applicable.

PUMA FUNERAL PLAN – BASIC PLAN OPTIONS				
COVER	OPTION 1	OPTION 2	OPTION 3	
Main Member	R10 000	R20 000	R30 000	
Spouse 1&2	R10 000	R20 000	R30 000	
Child 14-21 years	R5 000	R7 500	R12 500	
Child 6-13 years	R2 500	R3 000	R7 000	
Child 1-5 years	R2 000	R3 000	R7 000	
Stillborn -11 months	R1 000	R1 500	R3 500	
TOTAL PREMIUM	R59	R79	R119	
Natural Death - Waiting Period - Six consecutive equal premiums prior to death				
Accidental Death - Waiting Period - One monthly equal premium deduction prior to death				
ADDITIONAL OPTIONAL BENEFITS: INSURED EVENT: BEEF BENEFIT (MAX 3 UNITS)				
MEMBER		R 4 000	R 20 per Unit	
FIRST SPOUSE		R 4 000		
SECOND SPOUSE		R 4 000		
Natural Death - Waiting Period - Six consecutive equal premiums prior to death				
Accidental Death - Waiting Period - One monthly equal premium deduction prior to death				
ADDITIONAL OPTIONAL BENEFITS: INSURED EVENT: CATERING AND CASKET BENEFIT (MAX 3 UNITS)				
MEMBER		R 5 000	R 25 per Unit	
FIRST SPOUSE		R 5 000		
SECOND SPOUSE		R 5 000		
Natural Death - Waiting Period - Six consecutive equal premiums prior to death				
Accidental Death - Waiting Period - One monthly equal premium deduction prior to death				
INSURED EVENT: CAR BENEFIT				
RECEIVE CAR FOR 3 DAYS			R55 per Month for all the benefits	
UNLIMITED KILOMETERS				
1st TANK PETROL INCLUDED				
VALID DRIVERS LICENCE MUST BE PRODUCED BY FAMILY MEMBER				
CAR CATEGORY A, B OR C				
NON-STATUTORY SERVICE BENEFIT – NO CASH PAYMENTS				
INSURED EVENT: FUNERAL ASSIST & REPATRIATION BENEFIT				
ASSISTANCE WITH FUNERAL ARRANGEMENTS				7 CHILDREN UNDER 21 YEARS
TRANSPORT OF MORTAL REMAINS TO BURIAL PLACE GREATER THAN 50 KM'S FROM RESIDENCE				
MAXIMUM R5 000 PER INCIDENT AND R20 000 PER ANNUM PER POLICY TOWARDS TRANSPORTATION COSTS				
NON-STATUTORY SERVICE BENEFIT – NO CASH PAYMENTS			WAITING PERIODS: INCOME PROTECTOR- 3 months OTHER BENEFITS - same as per Funeral plan options above.	
INSURED EVENT: PROTECTION BENEFITS				
TRAUMA AND ASSAULT COUNSELLING				
COVERS ACCIDENTAL EXPOSURE TO HIV AND OFFERS TREATMENTS TO PREVENT HIV INFECTION				
EMERGENCY MEDICAL SERVICES BY ROAD OR AIR				
NON-STATUTORY SERVICE BENEFIT – NO CASH PAYMENTS				
INSURED EVENT: EXTENDED FAMILY BENEFIT				
UNDER 65 YEARS		R3000 (MAX 5 UNITS)	R 22 per Unit	
65 YEARS TO 84 YEARS		R2000 (MAX 5 UNITS)	R 36 per Unit	
OVER 85 YEARS		R2000 (MAX 5 UNITS)	R 50 per Unit	
CAR & REPATRIATION BENEFITS	Benefits are the same as stated above under ADDITIONAL FAMILY BENEFITS		R 15 per EXTENDED FAMILY MEMBER	
Natural Death - Waiting Period - 6 consecutive equal premiums prior to death (under 75 years)				
Natural Death - Waiting Period - 12 consecutive equal premiums prior to death (over 75 years)				
Accidental Death - Waiting Period - One monthly equal premium deduction prior to death				