

# FREE FUNERAL COVER

**R5000**  
NATURAL  
DEATH COVER

**R10 000**  
ACCIDENTAL  
DEATH COVER

FOR CAPFIN ACCOUNT HOLDERS ONLY

## HOW THE FUNERAL COVER WORKS

1. CAPFIN Account Holders will be covered up to the value of R5000 for natural death and R10 000 for accidental death.
2. No waiting period applies, you are covered immediately.
3. The Funeral Cover is at no cost to you. As a CAPFIN Account Holder, it's free.
4. You are covered for 30 days after each Personal Loan instalment and will continue to receive the Funeral Cover if you have an active CAPFIN Account in good standing.
5. Paying more than 1 instalment within a 30 day period will not entitle you to additional cover. Your cover will restart for another 30 days after the next instalment.
6. Claims will be paid out within 48 hours, provided that all the necessary documentation is received.

## WHO WILL RECEIVE THE FUNERAL COVER PAY-OUT?

As the CAPFIN Account Holder you will nominate the person (beneficiary) who you would like to receive the Funeral Cover pay-out. You also have the freedom to change the beneficiary at any time, by contacting Abacus Life on 0800 777 444 (Toll Free) or by fax to 011 211 1090.

You can also inform Abacus Life in writing via email to [claims@abacus-insurance.co.za](mailto:claims@abacus-insurance.co.za)

The beneficiary will receive the Funeral Cover pay-out only upon the death of the CAPFIN Account Holder.

## EASY STEPS ON HOW TO CLAIM

1. Claims must be submitted to Abacus Life by phoning the Call Centre on 0800 777 444 within 6 months of the death of the CAPFIN Account Holder.
2. Claims must be accompanied by the following:
  - an official or certified copy of the original death certificate of the CAPFIN Account Holder;
  - a clear, readable, certified copy of the deceased CAPFIN Account Holder identity document;
  - a clear, readable certified copy of the beneficiary's identity document;
  - a police report in the case of accidental death;
  - a copy of a bank statement of the beneficiary for payment of the benefit;
  - any other documentary proof that Abacus Life may reasonably ask for.

## TERMS & CONDITIONS

CAPFIN Funeral Cover is a voluntary benefit, so you are under no obligation to accept it when you sign up for a CAPFIN Account. This benefit may not be ceded or transferred to another person.

### TIME LIMITS & EXCLUSIONS:

1. The following rules and limits apply to the benefits offered by the policy:
  - 1.1 No benefits will be paid if the death of the CAPFIN Account Holder results directly or indirectly from suicide or attempted suicide, from intentional self-inflicted injuries or from deliberate exposure to unnecessary danger (except in an attempt to save human life), whether sane or insane.
  - 1.2 The benefit is available to members who are not South African Citizens provided they are permanent South African residents. The benefit will be deposited into a South African bank account in Rands.

Underwritten by



CAPFIN is a division of Century Capital (PTY) Ltd. Century Capital is a registered credit provider. NCRCP74. Your loan application is subject to an affordability assessment and CAPFIN'S Credit Policy. Terms & Conditions Apply.

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Making it easier for you