

# FUNERAL PLAN GUIDE

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This document will help you understand the finer details of your Discovery Life Funeral Plan.



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## 01 | Introduction

**1.1** | The Discovery Life Funeral Plan aims to pay you or your family a lump-sum amount on your death or the death of an insured family member. You can use the money to cover the costs of the funeral or for any other costs that arise with your or one of your insured family member's passing. There are two Funeral Plan structures:

- The Classic Funeral Plan
- The Essential Funeral Plan

Please refer to the Policy Schedule to see which structure you have selected. This guide outlines how the benefits differ between the different options.

This document is the Discovery Life Funeral Plan guide (the guide). Please keep this guide in a safe place.

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## 02 | Key terms used in this document

**2.1** | **'Accidental death'** means death as a result of a sudden and unexpected event that happens at a known place and time, has a visible, violent and external cause, and that ends in the death of a life assured.

**2.2** | **'Activation'** is when we capture or record the details from your application. Activation does not mean that cover has begun. Cover begins on the start date.

**2.3** | **'Application'** is the form you complete and sign or the telephone call completed with a sales agent during which you tell us the plan type you have chosen, who you wish to insure on the policy, and your banking details.

**2.4** | **'Child'** means an unmarried person under the age of 21, born to you or your spouse, a stepchild, a foster child or a legally adopted child who is dependent on you, your spouse or both.

**2.5** | **'Debit order'** and **'payroll deduction'**:

**2.5.1** | **'Payroll deduction'** is when the premium is deducted directly from your earnings. A payroll deduction is not available to everyone. Your financial adviser will be able to help if you want to find out about using this premium payment method.

**2.5.2** | **'Debit order'** is when the premium payer gives us their banking details and we deduct the premium directly from their bank account. In this case the premium payer is the person or entity from whom we collect the premium.

**2.6** | **'CPI'** is the consumer price index published by Statistics South Africa. CPI increases on your Funeral Plan are limited to a minimum of 0% and a maximum of 10%.

**2.7** | **'Extended family'** means:

- Any child who meets the definition of a child in 2.4, who is not registered as a child on this policy.
- Another spouse who meets the definition of a spouse in 2.14, who is not registered as the spouse on this policy.
- A parent or parent-in-law who meets the definition of a parent or parent-in-law in 2.10, who is not registered as a parent on this policy.
- Any family member or dependant who is nominated by the principal life as an extended family member on the application form or subsequently been added by completing a servicing application form, subject to the maximum age criteria in Section 3.2.

**2.8** | **'Lives assured'** means anyone who is recorded on your Policy Schedule, for example, you, your spouse, parents, children and extended family.

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- 2.9 | 'Option to continue' or 'continuation option'** is the option that allows your spouse on the policy to continue the policy after your death, provided that they follow the terms and conditions of the option listed in Section 26.
- 2.10 | 'Parents and parents-in-law'** means the natural parents of you or your spouse or the parents who legally adopted you or your spouse.
- 2.11 | 'Policy'** refers to this guide, the application form, the Policy Schedule and any changes that you make to this policy.
- 2.12 | 'Policy Schedule'** is the summary of the policy, which we send to you when we have accepted your application for cover, or any changes that are made to your policy.
- 2.13 | 'Premium payer'** means the person or entity from whose bank account we deduct the premiums if the premium payment method is by debit order. As the owner of the policy, you also have to be the premium payer.
- 2.14 | 'Spouse'** means:
- 2.14.1 |** The person you are married to by law or through customary marriage or a union recognised as a marriage by any Asian religion.
  - 2.14.2 |** Someone living with you as a long-term partner and any person you consider as your common law spouse and is also considered by us as such.
- 2.15 | 'Start date'** depends on whether we collect your premiums via debit order or payroll deduction.
- 2.15.1 |** If Discovery collects your premium via debit order, your start date will be set as the start or commencement date you selected provided that we are able to process your debit order on your selected debit order day in that particular month, which typically takes between 1 – 3 working days after Discovery Life activates your policy. If we are not able to process your debit order in that month, your start date will be the first day of the following month.
  - 2.15.2 |** For a policy where premiums are collected through payroll deduction, the policy start date is based on the date your application is activated by Discovery and your company payroll arrangement.
- 2.16 | 'Stillborn child'** is a child that did not breathe or show any other signs of life after being delivered, expelled or surgically removed from its mother after the 26th week of pregnancy. This excludes instances where the mother chooses to have an abortion.
- 2.17 | 'We, us and our'** refer to Discovery Life Limited, a public company with limited liability, registered under the company laws of the Republic of South Africa (registration number 1966/003901/06), whose principal place of business is 1 Discovery Place, Sandton 2196.
- 2.18 | 'You and your'** refer to you, the owner of this policy as set out in the Policy Schedule.
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## 03 | Lives assured

### 3.1 | You may insure a variety of different lives on this policy, made up of:

- 3.1.1 |** You or a nominated principal life assured.
- 3.1.2 |** One spouse.
- 3.1.3 |** Five children.
- 3.1.4 |** Any number of extended family members.
- 3.1.5 |** Four parents and parents-in-law\*.

\* If you reach the limit for the number of children insured (see 3.1.3) or parents insured as parents or parents-in-law (see 3.1.5), the remaining children or parents may be added as extended family. Only one spouse may be insured as a spouse on the policy, the remaining spouses may also be added as extended family.

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3.2 | The minimum and maximum entry ages for the lives assured are shown in the table below:

LIFE ASSURED	MINIMUM AGE OF ENTRY	MAXIMUM AGE OF ENTRY
Principal life	19	65
Spouse	19	65
Parents and parents-in-law	36	75
Extended family	0	65
Child	0	20

3.3 | You must register children either as children or as extended family (if the limit for the number of children has already been reached) under this policy as they are not automatically covered.

3.4 | Cover for a child will end when they turn 21. Once they turn 21 they may be registered as an extended family member. This change may be done by completing a servicing application form.

3.5 | Only South African citizens who live in the Republic of South Africa and have a valid South African identity document may apply to be the owner or to be covered on the Discovery Life Funeral Plan.

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## 04 | Assessing your application

4.1 | We will assess your application and let you know if we have accepted it or not.

4.2 | Cover for you, or any of the lives assured under the policy, starts on the start date defined in Section 2.

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## 05 | What makes up your policy contract?

5.1 | Your policy contract is made up of the following documents:

5.1.1 | The application form (including the Record of Advice) and any application form to change your policy.

5.1.2 | The Policy Schedule.

5.1.3 | The Funeral Plan Guide.

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## 06 | Objections to contract terms and Cooling-off period

You have 31 days from the date you receive your Policy Schedule to tell us if you have any objections. If we do not receive an objection in this time we will assume that you have accepted the policy. You may contact us to raise any objections at:

**Telephone** | 0860 372 030

**Email** | FuneralPlan@discovery.co.za

If you do object within the 31 days, we may change the terms of the contract, but we do not have to do so.

### **Cooling-off period**

You also have the right to cancel any benefit or the policy and receive a refund of premiums, within 31 days from the date you receive your Policy Schedule, provided that no benefit has been paid.

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## 07 | The premium payer confirms that we may collect premiums

### **7.1 | For policies where the premium is collected by payroll deduction:**

**7.1.1 |** Signing the application form means you give us permission to collect all premiums, charges and fees you owe us. We will collect the premiums directly from your earnings on a monthly basis.

**7.1.2 |** Signing the application form also means that you give us permission to switch the premium collection method to debit order if the payroll deduction fails.

### **7.2 | For policies where the premium is collected by debit order or where the payroll deduction has failed:**

**7.2.1 |** Signing the application form means you have given us permission to collect all premiums, charges and fees owed to us. We will collect the premiums by debit order on the debit order day or the first banking day thereafter. Your bank will treat every payment instruction to pay the premiums to us as if it came from you personally.

**7.2.2 |** You may cancel the debit order, but this may lead to your policy being cancelled if you do not give us new debit order details, or stop paying premiums when they are due. You cannot ask us to refund a premium you owed us in terms of the policy contract. We are not responsible for any loss you might suffer because the bank account details we have for you are incorrect. Please let us know immediately if your banking details change.

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## 08 | Funeral Cover

- 8.1 | The Funeral Plan option that you choose will determine the funeral cover amounts for you and the other lives assured.
- 8.2 | The Funeral Cover Benefit is available on the Classic and Essential Funeral Plans.
- 8.3 | We will pay out a lump sum for any life assured who passes away, based on the benefit details in the Policy Schedule. The waiting periods in Section 19 will apply. This means that the funeral cover will not pay out if you or any of the lives assured on the policy die from natural causes during a waiting period. The waiting periods do not apply if you or any of the lives assured die as a result of an accident.
- 8.4 | If a life assured dies from natural causes during a waiting period, any premiums paid for that life assured will be refunded.
- 8.5 | Once we have received all the documents we need to assess a claim and our requirements to pay out a claim have been met, we aim to pay out the funeral cover amount within 1 working day.
- 8.6 | The funeral cover for each of the lives assured is set out in the Policy Schedule. The cover amounts in your Policy Schedule increase every year on the policy anniversary, by CPI.
- 8.7 | Any funeral cover amount for a child or a stillborn child is limited by law. Please refer to Section 17 for more information. The annual funeral cover increases may cause the funeral cover amount to be higher than the legal limit. In such cases the funeral cover amount will be limited to the legal maximum at claim stage.

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## 09 | Automatic Baby Cover

- 9.1 | We will pay out a lump-sum amount if your child dies within three months of its birth, or if your child is stillborn.
- 9.2 | The Automatic Baby Cover Benefit is available on the Classic and Essential Funeral Plans.
- 9.3 | No benefit will be paid for a child or stillborn baby while you are still in the waiting period.
- 9.4 | This cover is limited to a maximum of two payouts per policy.
- 9.5 | No benefit will be paid for a child or a stillborn baby if the pregnancy term is shorter than 26 weeks.

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## 10 | Accidental Death Benefit

- 10.1 | If you or your spouse die because of an accident, the total funeral cover amount will be double the funeral cover amount stated in the Policy Schedule. Your spouse must be insured as a spouse on the policy for the benefit to pay out on the accidental death of your spouse.



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- 10.2 | The Accidental Death Benefit is available on the Classic and Essential Funeral Plans.
  - 10.3 | If any other life assured dies because of an accident, the funeral cover amount will be the same as the funeral cover amount stated in the Policy Schedule.
  - 10.4 | The waiting periods referred to in Section 19 do not apply if you or any of the lives assured die as a result of an accident.
  - 10.5 | The accident that leads to the death of a life assured must occur after the start date of the policy, or after we have accepted the addition of the lives assured on the policy, as the case may be.
  - 10.6 | The Accidental Death Benefit will only be payable if a premium has been received on the policy or if satisfactory arrangements have been made to pay the first premium.
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## 11 | Education Benefit

- 11.1 | If you or your spouse, insured as a spouse on the policy, dies, the Education Benefit, as stated on your Policy Schedule, will be paid out.
  - 11.2 | The Education Benefit is available on the Classic and Essential Funeral Plans.
  - 11.3 | The Education Benefit will not apply to a child who is insured as extended family.
  - 11.4 | The Education Benefit will increase every year by CPI.
  - 11.5 | If the Education Benefit has been paid it will not be available again if your spouse chooses the continuation option.
  - 11.6 | This benefit will only be paid once on the earlier date of your or your spouse's death.
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## 12 | Memorial Benefit

- 12.1 | If you or your spouse (insured as a spouse on the policy) dies, the Memorial Benefit amount stated on your Policy Schedule will be paid at death. The benefit increases by CPI every year, on your policy anniversary.
  - 12.2 | The Memorial Benefit is available on the Classic and Essential Funeral Plans.
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## 13 | Grocery Benefit

- 13.1 | If you or your spouse (insured as a spouse on the policy) dies, the Grocery Benefit amount stated on your Policy Schedule will be paid out. The benefit increases by CPI every year, on your policy anniversary.
  - 13.2 | The Grocery Benefit is available on the Classic and Essential Funeral Plans.
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## 14 | When the policy ends

### This policy will end:

- 14.1 | If we do not receive a premium for the policy, as stated in Section 22.
  - 14.2 | When you cancel this policy, as stated in Section 28.
  - 14.3 | If the policy qualifies for the Spouse Premium Waiver and the spouse chooses not to select the continuation option, the policy will end at the end of the spouse premium waiver period.
  - 14.4 | If the policy does not qualify for the Spouse Premium Waiver and there is a spouse included on the policy, the policy will end three months after your death if the spouse chooses not to select the continuation option.
  - 14.5 | On your death, where there is no spouse on the policy.
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## 15 | Discovery may refuse to pay a funeral cover claim

- 15.1 | Discovery Life reserves the right to refuse to pay a claim if:
    - 15.1.1 | You, any life assured, or any person acting on behalf of you or any life assured makes a false or fraudulent claim under the policy, or uses false or fraudulent means to claim.
    - 15.1.2 | You give untrue or incorrect information on any application form for this policy or fail to disclose material facts.
    - 15.1.3 | Your death or the death of a life assured on the policy occurs because of:
      - 15.1.3.1 | War (whether declared or not), civil commotion, riot or terrorist activities. This subclause will not apply if a claim arises because an event described in this subclause takes place in your or a life assured's normal line of duty.
      - 15.1.3.2 | You take part in any crime.
      - 15.1.3.3 | You use narcotics or drugs, unless they are prescribed by a registered doctor.
      - 15.1.3.4 | You commit suicide within 12 months of the start of this policy or within 12 months from the date that you increased any cover amount on the policy for a life assured or from the date that you added a new life assured to the policy.
      - 15.1.3.5 | Your death is as a result of radioactivity or nuclear explosion.
      - 15.1.3.6 | You fail to let us know of a claim within three months of the death of a life assured.
      - 15.1.3.7 | Your death or the death of any life assured happens before Discovery Life has accepted risk under the policy.
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## 16 | How benefits are paid

- 16.1 | On your death, Discovery Life will pay your nominated beneficiaries.
- 16.2 | On the death of any of the other lives assured, Discovery Life will pay you.

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## 17 | Maximum benefits that can be paid

**17.1** | If you or a life assured is covered for benefits under more than one Discovery Life Funeral Plan, the following maximum cover amounts will apply across all policies:

- For the principal life, the cover amount across all policies will be limited to R80 000
- For the spouse, the cover amount across all policies will be limited to R60 000
- For lives assured covered as parents or extended family members, the cover amount across all policies will be limited to R40 000
- For children, the cover amount across all policies will be limited to R20 000

This amount will increase by CPI every year and may be changed by Discovery Life from time to time. This maximum only applies to the Funeral Plan cover amount and does not include the Memorial Benefit, Education Benefit, Grocery Benefit and Accidental Death Benefit cover amounts.

**17.2** | Where the maximum has been paid for a life assured, no further payments will be paid from any Discovery Life Funeral Plan for that specified life assured.

**17.3** | The current legal maximum payout for a stillborn child or a child whose death occurs before their 6th birthday is R20 000. The current legal maximum payout for a child whose death occurs after their 6th birthday and before their 14th birthday is R50 000. If a child is covered on more than one policy, or the insured amount has increased above these limits due to automatic annual increases, the payout will not be above these limits.

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## 18 | Transferring rights to benefits

Rights to benefits under this policy cannot be:

- Cashed in.
- Transferred to a third party as security for a debt, or any other reason.

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## 19 | Waiting period

**19.1** | A waiting period applies from the start date of this policy, on all benefits for any life assured. A waiting period applies from the date a new life assured is added to the policy for the funeral cover amount of the new life assured. No funeral cover amount will be paid for a natural death during the waiting period.

**19.2** | The waiting period does not apply for accidental deaths.

**19.3** | The waiting period will be six calendar months from the start date of the policy for all lives assured under this policy.

**19.4** | If you enter into this policy within 31 days of cancelling a funeral policy from another insurer and a qualifying waiting period (or a portion thereof) has been served on the other policy, and satisfactory evidence thereof has been provided to Discovery Life, then the waiting period may be reduced or waived.

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- 19.5** | The waiting period will also apply to the increased funeral cover amount for all lives assured, from the date when cover is increased.
- 19.6** | The waiting period will also apply to the increased funeral cover amount for all lives assured if the cover amount on this policy is higher than the cover amount previously held under a policy issued by another assurer.
- 19.7** | If you or a life assured dies of natural causes during the waiting period, Discovery Life will refund the premiums for that life assured.
- 19.8** | If the start date of your policy is within two months of another funeral policy (with Discovery Life) ending, then we will not impose a waiting period on this policy, subject to the following limitations:
- 19.8.1** | The waiver of the waiting period will only apply to lives that are covered on both this and the lapsed policy (at the time of the previous policy ending).
  - 19.8.2** | The waiting period will only be waived for funeral cover amounts up to the level of cover that was in force on the previous policy.
  - 19.8.3** | The waiting period will only be waived if the full waiting period on the cancelled policy was already served.
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## 20 | Premiums

- 20.1** | All premiums as stated in the Policy Schedule must be paid by debit order or by payroll deduction. If you do not pay the premiums when they are due, for example, if we are unable to collect the premiums through debit order or the payroll deduction fails, we may cancel the policy from the date the premium was due (see Section 22).
- 20.2** | We will only consider the premium as paid when our bank account is credited with the premium amount. This is provided that the premium is not reversed later. You will only have rights to ownership of the policy when the first premium is received or if satisfactory arrangements are made to pay the first premium.
- 20.3** | The premium rates are set out in the Policy Schedule. All charges for this policy are included in the premium rates. Premium increases applied to the premium for each life assured will not be more than CPI+1% at each anniversary in the first five years. However, Discovery Life reserves the right to increase premiums above the CPI + 1% rate at each anniversary after the first five years have passed, for that specific life assured.
- 20.4** | If there is a discrepancy between the premium rates that you have filled in on your application form and the premium rates shown on the Policy Schedule, then the Policy Schedule will be followed.
- 20.5** | If you apply to change the policy, the premium rates will apply for the changes you make to the policy. Premium increases applied to the premium after the changes are applied will not be more than CPI+1% at each anniversary in the first five years. However, Discovery Life reserves the right to increase premiums above the CPI + 1% rate applied at each anniversary after the first five years have passed.
- 20.6** | Premiums will increase automatically on the anniversary of the start date by CPI + 1%. The total premium increase is limited to a maximum of 11% and a minimum of 1%.
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## 21 | Premium PayBack Benefit

**21.1** | A Premium PayBack is automatically included in the Discovery Life Classic Funeral Plan.

**21.2** | The Premium PayBack will be paid at the end of every year, with the first being paid two years after your policy had started. The PayBack amount will be equal to the premiums paid by you in that year, multiplied by a factor that depends on the number of years the PayBack has been active. This benefit will only apply if you pay all the premiums due on the policy during that year.

YEAR	PAYBACK FACTOR
1	0%
2	10%
3	15%
4+	17.5%

**21.3** | If your spouse chooses the option to continue the policy after your death or at the end of the Spouse Premium Waiver period, a new Premium PayBack will start from the date your spouse's policy continues.

**21.4** | There is no Premium PayBack payable while premiums are suspended under the Spouse Premium Waiver Benefit.

**21.5** | The Premium PayBack will be made to the policy owner.

**21.6** | There is no Premium PayBack on the Discovery Life Essential Funeral Plan.

### Example – Premium PayBack

A principal life has a Discovery Life Classic Funeral Plan with a premium of R250 per month. Over the first year the total premiums paid will be R3 000 (R250 x 12). Assuming that CPI is 5% per year the Premium PayBack payable over the next five years is as follows:

YEAR	PREMIUM PAID OVER THE YEAR X PAYBACK FACTOR	PAYBACK AMOUNT
1	R3 000 x 0%	R0
2	R3 180 x 10%	R318
3	R3 371 x 15%	R506
4	R3 573 x 17.5%	R625
5	R3 787 x 17.5%	R663

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## 22 | If premiums are not paid

- 22.1** | We will let you know in writing if we do not receive your premium. If the premium is not paid in time, we will give you 30 days after the premium due date to make the payment. If you need to claim during this time, Discovery Life will deduct any outstanding premium from the benefits payable to you.
- 22.2** | If a second premium is not received your policy will be cancelled. No claim will be paid after the expiry of the 30 days mentioned in 22.1 above.
- 22.3** | Once a policy has been cancelled, reinstatements will not be allowed.

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## 23 | Commission

- 23.1** | Commission will be paid to your financial adviser on the premium received. This commission is regulated by law. The cost of commission is included in the premium.
- 23.2** | Any increase in premiums may result in extra commission being paid on the increased portion.

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## 24 | Beneficiaries

- 24.1** | You may appoint a beneficiary at any time to receive any of the benefits payable on your death. You may remove or change your beneficiary at any time. Notice of any changes must be made in writing.
- 24.2** | The appointment or removal of a beneficiary will only be binding if we let you know in writing that we have recorded your beneficiary nomination.

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## 25 | Spouse Premium Waiver

- 25.1** | Upon your death, your spouse may qualify for a Spouse Premium Waiver. In order to qualify:
- 25.1.1** | The spouse must be insured as a spouse on the policy.
  - 25.1.2** | The spouse must be younger than 65 at the time of your death.
- 25.2** | For the Classic Funeral Plan and the Essential Funeral Plan, the Spouse Premium Waiver will continue for one year after the death of the principal life.
- 25.3** | The Spouse Premium Waiver means that all premiums for the spouse (insured as a spouse on the policy) and all children (insured as children on the policy) will not be payable for a period of one year.

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- 25.4 | Your spouse will have to continue paying a premium for extended family and parents if they are insured on the plan. Your spouse must specify a bank account from which we can collect premiums for these members. If your spouse does not provide us with a nominated bank account, cover for the extended family and parents will stop.
  - 25.5 | Policy changes are not allowed while the premiums are suspended under the Spouse Premium Waiver, but lives assured may be removed from the policy. If a child reaches the expiry age of 21 during the premium waiver period, the spouse will have the choice to insure the child under the extended family definition and a premium will become payable.
  - 25.6 | No Premium PayBack is payable while the policy is in the Spouse Premium Waiver period.
  - 25.7 | At the end of the Spouse Premium Waiver period the spouse may choose whether or not to continue the policy with the spouse continuation option.
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## 26 | Option to continue

- 26.1 | This is available on the Classic and Essential Funeral Plans. At the end of the Spouse Premium Waiver period, or upon your death for policies that did not qualify for the Spouse Premium Waiver, your spouse can choose to continue with the policy cover, subject to the following:
    - 26.1.1 | The choice must be made within three months of your death if the policy does not qualify for the Spouse Premium Waiver, or in the three months before the end of the Spouse Premium Waiver period, after which the option will no longer be available.
    - 26.1.2 | Your spouse must specify a bank account from which we can collect premiums for the policy.
    - 26.1.3 | If there was no Spouse Premium Waiver on the policy, the premiums for the remaining lives assured will stay the same as they were on your death. If your spouse chooses to continue the policy, these premiums will continue to increase by CPI + 1% at each policy anniversary.
    - 26.1.4 | If there was a Spouse Premium Waiver on the policy, the premium for the remaining lives assured will continue at the level they were at your death, increased by CPI + 1% for each of the anniversaries that occurred while premiums on the policy were suspended under the Spouse Premium Waiver. Once your spouse chooses to continue the policy, these premiums will continue to increase by CPI + 1% at each policy anniversary.
  - 26.2 | Any new lives assured added to the policy will be charged the premiums applicable at the time.
  - 26.3 | If the Education Benefit has been paid, this benefit will not be available on the policy.
  - 26.4 | A new Premium PayBack period begins from the date the policy is continued on the Discovery Life Classic Funeral Plan.
  - 26.5 | No benefits will be paid until we have received the first premium or satisfactory arrangements are made to pay the first premium and we have written to your spouse to inform them that we have accepted the policy.
  - 26.6 | Your spouse will become the policy owner.
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## 27 | How to claim

If you or your beneficiaries need to report a claim, please call your financial adviser or contact us at:

**Telephone** | 0860 372 030

**Fax** | 086 514 1115

**Email** | FuneralPlan@discovery.co.za

Discovery Life will then send you the forms you need to complete. You must let us know of the death of a life assured within three months. All relevant claim documents must be completed within three months of the death of the life assured. Claims will be paid within one working day after we receive all the necessary documents.

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## 28 | Right to cancel

You have the right to cancel any benefit or the policy at any time by providing Discovery Life 30 days' written notice of termination, subject to the terms described in Section 6 above. You may contact us at:

**Telephone** | 0860 372 030

**Email** | FuneralPlan@discovery.co.za

No premiums will be refunded to you.

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## 29 | Complaints

**29.1** | If you have a complaint about the advice you have received, or if you believe you did not receive enough information about the policy, please contact us at:

**Telephone** | 0860 372 030

**Email** | FuneralPlan@discovery.co.za

**29.2** | If you lodged a complaint with us or your financial adviser, about the financial service you have received from your financial adviser, in relation to this policy, and you are not happy with the response you received, you can contact the FAIS Ombud at:

Kasteel Park Office Park | Orange Building | 2nd Floor | cnr Nossob & Jochemus Street | Erasmus Kloof Pretoria | 0048

**Telephone** | +27 11 762 5000

**Fax** | +27 12 348 3447

**Email** | info@faisombud.co.za

**29.3** | If you are unhappy with any terms of the policy or anything we have done in relation to the policy, you can contact the Ombudsman for Long-term Insurance at:

Private bag x 45 | Claremont | 7735

**Telephone** | +27 21 657 5000

**Fax** | +27 21 674 0951

**Email** | info@ombud.co.za

## 30 | Insured amounts

	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
Principal life	R10 000	R20 000	R30 000	R40 000	R50 000	R60 000
Spouse	R10 000	R20 000	R30 000	R40 000	R50 000	R60 000
Extended family (older than 21)	R10 000	R20 000	R20 000	R20 000	R20 000	R20 000
Parents	R10 000	R20 000	R20 000	R20 000	R20 000	R20 000
Children and extended family (aged 15 to 21 at entry)	R7 500	R15 000	R15 000	R15 000	R15 000	R15 000
Children and extended family (aged 6 to 14 at entry)	R5 000	R12 500	R12 500	R12 500	R12 500	R12 500
Children and extended family (aged 0 to 5 at entry)	R3 000	R10 000	R10 000	R10 000	R10 000	R10 000
Automatic baby cover	R1 000	R4 000	R4 000	R4 000	R4 000	R4 000

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