Discovery Funeral Plan

Frequently Asked Questions (FAQs)

Discovery's Funeral Plan provides comprehensive protection and unmatched rewards for you and your family. This guide is here to help you better understand your funeral cover and answer any questions you may have about your policy.

Our plans are designed to offer flexible and comprehensive cover to make sure you and your family are financially protected during life's most difficult moments.

Your Discovery Funeral Plan is:

- Administered by Phakama Administration Services.
- Underwritten by Discovery Life, a licensed life insurer, authorised financial services provider (FSP), and registered credit provider (NCRCP3555).

In this guide, you'll find helpful information about your plan's features, who can be covered, how to make changes, how to claim, and more — all in one place, to help you feel confident and informed.

NEW BUSINESS QUERIES

1 HOW CAN I GET A DISCOVERY FUNERAL PLAN?

You can request a quote by visiting our website and completing the form with your details: https://www.discovery.co.za/life-insurance/funeral-cover or by calling us on 0860 000 628. Alternatively, you can request a quote from a Discovery-accredited funeral financial adviser.

2 WHAT DOCUMENTS ARE REQUIRED AT APPLICATION STAGE?

- Funeral Application form.
- Recent payslip (not older than 3 months) – required if premiums will be deducted from your salary.
- Bank statement for debit order policies – required if premiums will be paid via debit order.

SERVICING YOUR FUNERAL PLAN

3 AM I ABLE TO INCREASE MY COVER AT A LATER STAGE?

Yes, you can increase your cover. However, the increased portion will be subject to the standard waiting period.

4 HOW DO I UPDATE MY CONTACT OR BENEFICIARY DETAILS?

You will need to complete the relevant form and send it to FuneralPlan@discovery.co.za.

You can get the required forms in any of the following ways:

- Visit one of our satellite branches located across the country.
- Request the form through your financial adviser.
- Call us on 0860 37 20 30 and let us know which form you need.

FEATURES OF MY FUNERAL PLAN

5 WHAT DOES MY DISCOVERY FUNERAL PLAN COVER?

Your plan provides financial support to cover funeral-related expenses for you and your covered family members.

6 WHAT ELSE IS COVERED UNDER THE DISCOVERY FUNERAL PLAN?

The Classic and Essential Plan options offer enhanced benefits designed to provide additional financial support to policyholders and their families. The grocery and education benefits are exclusively available to the principal life insured and their spouse, as specified in the policy. In addition, an airtime benefit is automatically included for all individuals covered under the policy. These benefits are classified as "rider benefits," which are once-off payments disbursed alongside the funeral cover amount at the time of claim. Under the Essential Plan, rider benefits are calculated at 10% of the sum assured—for example, a policy with R20,000 cover will receive an additional R2,000 in rider benefits. For the Classic Plan, rider benefits amount to 20% of the sum assured—thus, a policy with R20,000 cover will receive R4,000 in rider benefits. It is important to note that the Classic Max Plan does not include rider benefits, as it already provides the maximum cover permitted under current regulatory guidelines.

7 WHAT PLAN OPTIONS ARE AVAILABLE TO ME?

We offer two core plan types: the Essential Plan and the Classic Plan. Each of these plans are available in five plan options (Plan 1 to Plan 5), offering flexible cover amounts starting from R10,000 up to R50,000.

For clients seeking higher cover, we also offer the Classic Max Plan, which provides the maximum regulated cover of R100,000 for both the principal life and spouse.

8 WHO CAN I COVER UNDER MY POLICY?

You can cover yourself and up to 21 dependants on your policy, including:

- One spouse
- Up to 5 children
- Up to 4 parents and parents-in-law
- Up to 10 extended family members.

If the maximum number of dependants have been reached under the categories of children, parents, parents-in-law, or spouses, any additional lives in these categories may be added as extended family members—provided the policy's limit for extended family lives has not yet been reached. Cover for children will cease when they reach the age of 21. Upon reaching this age, they may be transferred to the extended family category. Please note that this transition is not automatic and must be actioned through a formal policy servicing request.

9 WHAT IS THE MAXIMUM COVER AMOUNT AVAILABLE?

The Classic Max Plan offers up to R100,000 in cover for the principal life and spouse. The current regulated maximum cover for funeral plans is R100,000.

10 WHAT REWARDS CAN I GET FROM MY DISCOVERY FUNERAL PLAN?

The Discovery Funeral Plan is designed to financially protect and reward you and your family. The Discovery Funeral Plan rewards you by providing you with:

- 15% off your monthly premiums if you have a qualifying plan from a medical scheme administered by Discovery Health.
- Annual CashBacks equal to one month's premiums.
- Up to 100% of your premiums back at age 65.

11 WHICH PLANS QUALIFY FOR THE ANNUAL CASHBACK?

This benefit is only available on the Classic and Classic Max Funeral Plans. There is no annual CashBack at the first anniversary of the policy. Annual cashback is payable from the second policy anniversary onwards while the policy is still in-force. The Cashback benefit is not available on Essential Plans.

12 HOW DOES THE CLASSIC MAX PLAN WORK?

The Classic Max Plan does not include any rider benefits as the benefit already sits at the regulated maximum. The Classic Max plan includes the **CoverBoost benefit**, which:

- Boosts cover by R10,000 after 3 years of continuous the cover.
- The boost only applies to children (insured as children on the policy), parents (insured as such) and extended family lives.
- The additional R10,000 received as a boost will continue to grow with CPI after the 3 years.
- The boosted cover is free and will not be included at an additional premium after the 3-year period or before. When premiums increase during the third year, it will be solely due to annual CPI increases and not due to the Cover Boost benefit.
- Lives added to the policy through servicing will qualify for the Cover Boost, after their cover has been in place for a continuous period of three years.

13 HOW DO ZERO-SUM ASSURED POLICIES WORK?

We offer a special option where a principal life can take out a funeral policy with a zero-sum assured, specifically to cover other family members without insuring themselves. Here's what you need to know:

- This option is only available on payroll-based policies, where premiums are deducted directly from your salary. You must be employed at an organisation that has a stop order agreement with us.
- It is not available for debit order policies, where premiums are paid via bank debit order.
- If you already have a zero-sum assured policy through payroll and later switch to debit order payments, you will be allowed to keep your existing policy structure.
- Under this policy structure, the spouse will be charged principal life premiums, while the principal life will have no cover and pay no premium.

PREMIUMS

14 HOW CAN I PAY MY PREMIUMS?

1. **Salary deduction**
   If you are employed and your employer has an agreement with us, your premiums can be automatically deducted from your salary each month. This ensures your cover stays active without needing to remember payment dates.
2. **Debit order**
   With this option, your premiums are automatically deducted from your bank account on a set date each month. You simply provide your banking details, and we handle the rest.
3. **DebiCheck**
   DebiCheck is a more secure version of a debit order, introduced by South African banks to protect you from unauthorised debit transactions. DebiCheck is a system where you, the account holder, electronically approve a debit order mandate with your bank before any deductions are made. This approval is done once, and it confirms the exact amount, date, and frequency of the debit.

15 WHAT HAPPENS IF I MISS A PAYMENT?

If you miss a premium payment, you need to make a manual payment to bring the policy up to date. Use your policy number as the reference number.

Phakama's banking details

First National Bank

Account name	Discovery Life Ltd – DL Funeral Deposits Account
Account number	62805159193
Account type	Cheque
Branch name	RMB Corporate Banking
Branch code	255005
Reference number	Policy number

If two premiums are missed, your policy will be cancelled. To reinstate cover, you will need to re-apply for a new policy, and the full waiting periods will apply again.

MY DOCUMENTS

16 HOW DO I GET A COPY OF MY POLICY SCHEDULE?

You can request a copy of your policy schedule in any of the following ways:

- Visit any of our satellite branches with your proof of identification – we need proof of identification to do an identification and verification process to ensure that we are issuing policy information to the correct person.
- Request it through your financial adviser.
- Contact us on 0860 37 20 30.
- Or email us at FuneralPlan@discovery.co.za and specify that you would like a copy of your policy documents.

CLAIMS

17 IS THERE A WAITING PERIOD BEFORE I CAN CLAIM?

Yes - a waiting period applies for all new business.

- This will mean that any claims as a result of natural causes in this period will not be covered for the first 6 months of the policy. However, should you or a life assured die of natural causes during the waiting period Discovery Life will refund the premiums for that life assured.
- Suicide or self-inflicted death within 12 months from the start of the policy will not be covered.
- There is no waiting period for accidental death.

Waiting periods also apply in the following scenarios:

- When cover is increased (e.g., upgrading from a R10,000 plan to a R30,000 plan): the additional R20,000 will be subject to the standard waiting periods for natural death and suicide.
- When a new life is added to the policy: the standard waiting periods will apply to the newly added life.

18 UNDER WHAT CIRCUMSTANCES IS THE WAITING PERIOD FULLY WAIVED?

If you replace an existing funeral policy from another insurer with a Discovery Funeral Plan within 30 days of cancelling the previous policy, the waiting period will be fully waived, provided the following conditions are met:

- The sum assured remains the same
- The lives insured remain unchanged
- The waiting period under the previous policy was fully served and equivalent to Discovery's standard 6-month waiting period
- The client provides a policy schedule or proof of cover from the previous insurer — no waiver will be granted without this documentation.

Additionally, the waiting period will be fully waived in the event of death resulting directly from an accident, regardless of how long the policy has been in force.

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HOW IS THE PAYOUT MADE?

Payouts are made as a lumpsum to your nominated beneficiary, who would then use the funds to cover the cost of the funeral. It is imperative to nominate a beneficiary because on all policies where there are no nominated beneficiaries; funds will be paid to the late estate thus defeating the purpose of cover due to the amount of time it takes for an estate to be concluded.

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CAN I CLAIM IF ANY OF THE LIVES INSURED DIES OUTSIDE SOUTH AFRICA?

Yes, provided we were informed of the permanent or temporary relocation in writing (excluding vacations), and all required claim documents are submitted. In the event that a life insured passes away outside the borders of South Africa, the claim will be assessed. We will require the medical and claim evidence issued in the foreign country to be in English to consider a claim. Any translation costs must be paid by you or your nominated beneficiaries and are not payable by Discovery Life.

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HOW DO I LODGE A CLAIM?

You will need to complete a Discovery claim form.

Obtain and certify the following documents:

- The death certificate
- The notification of death or stillbirth (DHA-1663) (obtainable from doctor or funeral undertaker or official)
- Copy of ID of both the deceased and beneficiary or owner (if relevant)
- Proof of claimant's relationship to the deceased if the deceased is not the principal life assured e.g. marriage certificate, sworn affidavit, unabridged birth certificate (if applicable)
- In the event of unnatural death:
- A statement by police must be completed
- Road traffic accident report (if applicable)
- Proof of banking details of beneficiary or owner (bank statement not older than three months).

Forward the completed application form and supporting documentation to claims@phakama.co.za or call 012 348 8310 (choose option 1).

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HOW LONG DOES IT TAKE FOR A CLAIM TO BE PROCESSED?

24 hours after submission of all valid claim documents, subject to claim approval.

WHO TO CONTACT

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WHO DO I CONTACT IF I HAVE ANY QUERIES?

Please use these channels to submit any questions and queries about the Discovery Funeral Plan.

For new applications and existing policies:

- Telephone: 0860 37 20 30
- Email: FuneralPlan@discovery.co.za

Claims:

- Telephone: 012 348 8310 (choose option 1)
- Email: claims@phakama.co.za

Complaints:

- Telephone: 0860 37 20 30
- Email: complaints@phakama.co.za.

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HOW DO I LODGE A COMPLAINT?

All complaints can be emailed to complaints@phakama.co.za.

If you have a complaint relating to the lack of information received about our product or policies, please contact us at:

- Telephone: 0860 372 030
- Email: FuneralPlan@discovery.co.za.

For additional information on complaint escalation procedures, please refer to the Funeral Plan Guide.

CANCELLING MY PLAN

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HOW CAN I CANCEL MY POLICY?

You have a right to cancel any benefit or policy at any time by providing Discovery Life 31 days' notice of termination. This needs to be provided by means of a signed and dated cancellation form. No benefits are payable on or after the cancellation of your policy. No premiums will be refunded to you.