



RULES AND CONDITIONS OF MEMBERSHIP AND BENEFITS

1. PAYMENT AND BENEFIT STRUCTURE

This is subject to an annual review and is in force in accordance with Annexure A of Payment and Benefit Structure of the current year.

2. MEMBERSHIP

- Subject to initial Joining fee
- Subject to monthly premium payment on or before the 7th of each month
- New members have a three (3) months waiting period
- Dependants over 21 years and over 60 years pay an additional monthly premiums.
- A new member may replace an existing only when he/ she is under the age of 21 years and is subject to a three (3) month waiting period.

3. BENEFITS

- Subject to the Payment and Benefit Structure of the current year.
- Accidental Benefit is not subject to a Waiting period.
- A benefit comprises a Funeral Services Benefit.
- The Funeral Service Benefit comprises
 - the transfer of body to mortuary
 - provision of coffin
 - Preparation of the body and the graveside
 - Transportation of the body to the cemetery
 - Provision of the mourners coach
- Accessories (eg. Tents, chairs, pots, tables, etc.) Do not form part of the benefit for the Funeral Service Benefit.

4. TERMINATION OF MEMBERSHIP

If premiums are not paid for 3 consecutive months, the rights to membership and benefits are terminated forthwith.

Should such a terminated member wish to join again, the / she will start a new member and subjected to rule 2 above.

5. DISTANCE TRANSPORTATION OF MORE THAN 25km

A funeral or the transportation of a deceased person to an area of more than 25km from the undertakers mortuary, will be charged according to distance.