

### Contact us

To find out more about the Funeral Benefit, contact your Capital Alliance Sales Consultant.

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### Complaints

Details on our complaints handling procedure is available on our website ([www.liberty.co.za](http://www.liberty.co.za)), or we will send it to you on request. Complaints or comments regarding the contents of this brochure can be directed in writing to:

### The Complaints Resolution Manager

Liberty Corporate , PO Box 2094, Johannesburg, 2000

- Email: [contactlcb@liberty.co.za](mailto:contactlcb@liberty.co.za)
- Tel: +27 (0)11 408 4440

### The Ombudsman for Long-Term insurance

Physical address: 3rd floor, Sanclare building,  
21 Dreyer street, Claremont, Cape Town, 7700  
Postal address: Private Bag X 45, Claremont, 7735

- Email: [info@ombud.co.za](mailto:info@ombud.co.za)
- Tel: +27 (0) 21 657 5000
- Fax: +27 (0) 21 674 0951

### Financial Services Board

Physical address: Riverwalk Office Park, Block B, 41 Matroosberg Road  
(Corner Garsfontein and Matroosberg Roads) Ashlea Gardens, Extension 6,  
Menlo Park , Pretoria, South Africa, 0081

Postal address: P. O. Box 35655, Menlo Park, 0102

- Toll free: 0800 110 443 or 0800 202 087
- Tel: +27 (0) 12 428 800
- Fax: +27 (0) 012 347 0221

# Capital Alliance

Group Risk

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## Funeral Benefit

The Funeral Benefit pays out a lump sum in the event of the death of the member, spouse, children or extended family member, while the member is employed. The purpose of this benefit is to provide cover to assist with funeral costs.

The table below serves as an example of a typical Funeral Benefit Scale:

| MEMBER               | AMOUNTS |
|----------------------|---------|
| Member               | R10 000 |
| Spouse               | R10 000 |
| Child > 13 Years     | R10 000 |
| Child > 6 – 13 Years | R5 000  |
| Child < 6 Years      | R2 500  |

### Payment of benefits

All benefits are paid to the main member or nominated beneficiary, (where the main member is the deceased), according to the policy.

### Maximum cover

Refer to the Product Limits brochure.

### Extended family benefit

This option must be selected at a scheme level and is a voluntary benefit that allows a member to provide cover for any relative who is financially-dependent on the main member. The main member can choose to cover a maximum of four parents, including parents-in-law and four other family members.

The benefit amount payable is selected at scheme level. All contributions for the cost of this benefit must be paid by the employer. All members selecting this option at the start of the policy must complete a Funeral Benefit Nomination form.

**Waiting period for the extended family benefit**

A six-month waiting period applies, from the date of receipt of the first month's premium, for claims arising due to natural causes.

**Body Repatriation Benefit**

This service is automatically included in the funeral benefit. It covers transportation of the deceased's body within South Africa or to or from any of the following territories:

- Botswana
- Lesotho
- Mozambique
- Namibia
- Swaziland
- Zimbabwe.

This service is available to the member, spouse and dependents (up to a maximum of four dependents) and as long as the body needs to be transported more than 100 kilometres.

**Additional Services**

Additional services offered when Funeral Benefits are selected include:

- Assistance in obtaining death certificates
- Assistance with referrals for autopsy or pathology
- Consideration of religious customs
- Recommendation of undertaker or mortuaries
- Death-related legal assistance
- Bereavement and trauma counselling
- Claim administration assistance
- A 24-hour client and claims assistance service
- Discounted tombstone and funeral related services when choosing either Doves or Avbob funeral parlours.

These call centre services are intended to simplify and support a member's family in their time of loss. The services are available 24 hours a day; 7 days a week.

**24-7 Call Centre for the family**

0861 02 04 07 (within South Africa) OR  
+27 11 267 3933 (outside South Africa)  
Open 24 hours a day; 7 days a week.

**Eligibility**

- Membership is compulsory for all employees who satisfy the eligibility conditions
- The maximum entry age for the main member is 64 years
- The maximum entry age for spouses is 64 years
- Children will be covered up to age 22, unless they are studying full-time at a recognised school or tertiary institution, then cover will continue until age 26
- Mentally or physically disabled children of the main member who are totally and completely dependent on the main member will be covered as long as this member is eligible for benefits
- There is no limit to the number of children per member
- The maximum entry age for extended family members is 75 years.

**Exclusions**

Exclusions applicable to the Funeral Benefit:

- Active participation in war, riot and civil commotion or terrorism
- All claims related to atomic, biological and chemical warfare, or terrorism
- The following exclusion only applies to the Extended Family Benefit:
  - Committing a crime, suicide or self-inflicted injury and deliberate exposure to exceptional danger will not be covered during the first year of membership from the date of receipt of the first month's premium.

**Claims process****Notification period**

Capital Alliance must be notified of the death within six months from the date of death.

**Submission of claim documents**

Claim Documents must be submitted within 12 months from the date of death.

**Required documents for Main Member claim**

- Completed, signed and stamped Funeral claim form
- Copy of the deceased's identity document
- Copy of the computerised death certificate with serial number
- Proof of the beneficiaries' banking details.

**Required documents for Spouse's Benefit claim**

- Completed, signed and stamped Funeral claim form
- Copy of the deceased's identity document
- Copy of the computerised death certificate with serial number
- Copy of the main member's identity document
- Certified copy of the marriage certificate, if not available, a copy of the lobola letter
- Copy of the Nomination of Beneficiary form
- Proof of the beneficiaries' banking details
- If surnames differ, an affidavit from the community leader or priest confirming the relationship.

**Required documents for Children's Benefit claim**

- Completed, signed and stamped Funeral claim form
- Copy of the deceased's identity document or birth certificate
- If no birth certificate is available – a copy of the clinic card
- Copy of the computerised death certificate with serial number
- Copy of the main member's identity document
- Copy of the Nomination of Beneficiary form
- Copy of the BI1663 (proof of relationship)
- Proof of the beneficiaries' banking details
- If the child is over the age of 22, a certified copy of a letter from the school confirming the child's registration
- If surnames differ, an affidavit from the other parent confirming relationship.

**Required documents for Extended Family Benefit claim**

- Membership certificate or application form or nomination form
  - Spouse's benefit claim forms if the extended family member is an adult
- OR
- The Children's benefit claim forms if the extended family member is a child.

