

MADLALA FUNERAL SERVICE

Premiums

- Premium is paid immediately after the start date and monthly thereafter.
- No partial premium payment is allowed.
- Cover may be terminated if premium is not paid within 60 days after the premium due date, and previously paid premiums will not be refunded.
- Incase of an additional member the premium will differ and the additional member is liable to 6 months waiting period.
- It is not allowed to cover member twice, if that is encountered the last premium payer will be given cash back with no interest.

Waiting Periods

- The policy has a waiting period of 6 months from the policy issue date.
- The waiting period for accidental death is 2 months.
- The waiting period for suicidal death is 12 months.

Claims and Benefits

- Benefits can only be claimed if the death occurs while the policy is active.
- If no claim is made within 6 months of the death, no benefits will be payable.
- The benefits will only be considered if the funeral service is conducted by Madlala Funerals only.
- Incase of a stillborn of a main member, the service will be conducted by Madlala Funerals but no cash provided.