



# Funeral Product Brochure



INSURANCE  
POLICY

FUNERAL



An easy to use summary of our Funeral products.  
For more information please [visit our website](#).

# Funeral Cover



Clientèle Funeral Plans are **affordable**

We have a range of options to suit your needs.  
Plans start from R295 p/m and pay up to R100,000.  
We pay out a cash lump sum – to use as you choose.  
All valid claims are paid within 24 hours.



Funeral cover from the name you've **trusted for more than 30 years.**





## Basic Benefits

- From R295 per month;
- R132,000 family cover for R2,20 per person per day;
- Cover up to 13 people on 1 plan;
- Pays out within just 24 hours;
- R200 airtime when you claim;
- Includes a grocery, transport and unveiling benefit.



## Enhanced Benefits

Professionals will assist you with various aspects of the funeral arrangements, like grief counselling, repatriation of the body and discounted rates with various funeral suppliers.



For a personalised quote, please visit our [website](#) and use the quote calculator





# Compare our Funeral Plans

Pick the product you can afford and the option that suits your needs.

	FUNERAL DIGNITY PLAN	ULTIMATE DIGNITY PLAN
<b>Cover starts from</b>	R295 p/m	R315 p/m
<b>Pays between</b>	R30,000 and R100,000	R20,000 and R100,000
<b>No of people you can cover</b>	13 people on 1 plan	13 people on 1 plan
<b>Airtime</b>	Pays R200 airtime when you claim	Pays R200 airtime when you claim
<b>Accidental Death Benefit</b>	Immediate cover	Immediate Cover
<b>Double Accident Benefit</b>	In the event of accidental death for the main insured life, beneficiaries will be paid out double the insured amount.	Optional
<b>Included Benefits</b>	Grocery Benefit: R3,000 Unveiling Benefit: R2,000	Grocery Benefit: R3,000 Unveiling Benefit: R2,000 Transport Benefit: R2,000
<b>Premium Payback Benefit</b>	No.	Yes. We will pay back all your premiums, plus your full cover amount upon death, or you can choose to receive half your premiums back at age 65 and the balance upon death.
<b>Funeral Helpline</b>	24 Hour	24 Hour





# Compare our Funeral Plans

Pick the product you can afford and the option that suits your needs.

	FUNERAL DIGNITY PLAN	ULTIMATE DIGNITY PLAN			
<b>Children cover</b>	Any child covered on either the Clientèle Funeral Dignity Plan or the Clientèle Ultimate Dignity Plan will be allocated a benefit amount based on their age at claim event. These may be subject to legislative changes as the benefit that can be paid to children under the age of 14 is limited by law.				
<b>AGE</b>	Below 2	2–5	6–13	14–18**	
<b>BENEFIT PAYABLE*</b>	R2,500	R5,000	R10,000	100% of Total Funeral Benefit	
	* Irrespective of Funeral Benefit amount selected				
	**Up to 21 if a full-time student				
<b>Inflation protection</b>	To protect your policy against the effects of inflation the benefit amount will increase by 6% each year. The policy also has a built-in annual premium increase of 10%.				
<b>Premium guarantee</b>	The premium (excluding the annual increase) will be guaranteed for the first 24 months, after which the premium may be revised based on the performance of the product over a period of one calendar year.				
<b>Waiting period</b>	All Insured lives are covered for death due to natural causes after 6 months.				
<b>When will I not be covered:</b>	<ul style="list-style-type: none"> <li>• Death due to a violation of an act of law;</li> <li>• Death in a month where the premium is not received;</li> <li>• Death in a waiting period due to any cause other than an accident;</li> <li>• Death as a result of suicide within the first 12 months (12 paid premiums);</li> <li>• Where the claim is fraudulent in any way;</li> <li>• Death due to an accident where such an accident occurred before the policy commencement or re-sale date (whichever occurred last).</li> </ul>				
<b>When will my policy commence and end?</b>	Your policy commences once the application and risk has been accepted by the insurer and will continue until one of the following events happen: <ul style="list-style-type: none"> <li>• Failure to pay 3 (three) consecutive premiums;</li> <li>• The life assured dies;</li> <li>• Cancellation of the policy subject to 31 day notice period.</li> </ul>				



 Your questions  
 answered

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#### **Please tell me more about the Premium Payback Benefit?**

The Clientèle Ultimate Dignity Plan is the Funeral plan that will pay back all your premiums in cash in addition to your cover amount.

So, if you take out cover of R50,000 we will pay the full R50,000 to the beneficiaries PLUS we will pay back the premiums paid on the policy for that member. The money will be paid upon a valid death claim. Alternatively, you can choose to get half of your premiums back at age 65 if you take out the policy before the age of 50 and the rest upon death.

## Claiming is easy with Clientèle

We make it easy for you to submit your claim. Choose the method you are most comfortable with:

- Contact us on 011 320 3000;
- Fax us on 011 320 3170;
- SMS your policy number to 31041 and we'll call you back (standard rates apply);
- Email us at [claims@clientele.co.za](mailto:claims@clientele.co.za);
- Dial \*120\*337# (Standard rates apply);
- [Visit our website](#) and click on 'Claim';
- Clientèle App: click on 'Claim'.

## Basic documents required when submitting a Funeral claim

### Natural death:

- A copy of the Notice of Death/Stillbirth (DHA 1663) form;
- A certified copy of the insured's identity document;
- A certified copy of the beneficiary's identity document;
- A certified copy of the death certificate.

### Unnatural death:

- All of the requirements listed in the section Natural death;
- The 'Police Report' to be completed by the Investigating Officer.

**NB: In some instances, additional documents will be required to assess and finalise the claim.**

### Funeral Plans:

\*\*sms **FUNERAL** to 45487



You can change your details, buy a new product or lodge a claim via our App, 24 Hours a day.

The App is free to use on all major SA networks. This means that Clientèle will pay for the data that the App uses.



# Clientèle

Clientèle Office Park, Corner Rivonia & Alon Roads, Morningside, 2196

Monday to Friday: 08h00 – 17h00 • Saturday: 08h00 – 12h00

Tel: 011 320 3000

Fax: 011 320 3133

Email: [services@clientele.co.za](mailto:services@clientele.co.za)

Website: [www.clientele.co.za](http://www.clientele.co.za)

Mobisite: [www.clientele.mobi](http://www.clientele.mobi)

**Funeral Plans:** sms **FUNERAL** to **45487** (sms free of charge)

## Disclaimers

\*\*By sending a SMS you consent to Clientèle processing and retaining your personal information in line with our Privacy Policy which is available on [www.clientele.co.za](http://www.clientele.co.za).

Life Insurance policies are underwritten by Clientèle Life Assurance Company Limited, a licensed life insurer and authorised FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually.

Non-life insurance policies are underwritten by Clientèle General Insurance Limited, a licensed non-life insurer and authorised FSP 34655. Premiums and benefits escalate by 10% annually.

Third parties are remunerated for their services to the brand.

This information does not constitute financial advice.

Terms and conditions apply visit [www.clientele.co.za](http://www.clientele.co.za).