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BLLAHWU

BENEFIT SCHEME



FUNERAL PLAN

Summary of the Terms and Conditions for BLLAHWU Benefit Scheme

- 1. Insured Persons**
Full time members of BLLAHWU and the family members per completed proposal form.
- 2. Membership**
The member in whose name the policy is issued and who is over the age of 18 and under the age of 65 at the Commencement date.

The main member insured will qualify for cover if he/she is a member of BLLAHWU and have not attained the normal retirement age.

The premiums are paid monthly and policy will lapse if the premium is not paid.
- 3. Evidence of Health**
No medical evidence is required in order to be eligible for the Cover.
- 4. Beneficiary**
In the event of the Member's death, the benefit will be paid to the beneficiary as nominated by the Main Member on application or amendment. If no beneficiary is nominated, the benefit will be paid to the spouse. Where there is no spouse, then the benefit will be paid to the closest relative on record, subject to proof of relationship being chosen.

If there are any disputes as to who is entitled to receive a benefit in respect of this policy, the decision of BLLAHWU or Insurer will prevail.
- 5. Claims**
The claim must be notified within six (6) months of date of death and claim documents submitted within twelve months.

The benefits provided in terms of this contract will not be paid unless the Insurer has been satisfied as to the validity of the claim, the entitlement of the claimant to receive the Benefits.

Funeral Plan benefits will be paid within 24 hours provided that all the required claims documentation has been received and the claim has been approved.

Claim checklist
In order to speed up the claims process, please ensure that the following documentation is presented at the time of claim:
> Death certificate
> Certified copy of the identity/birth certificate of the deceased (In the event of death of a child, a full birth certificate showing full names of parents is required if the deceased child is under the age of 18 years.)
> Certified copy of the identity of the claimant
> Marriage certificate/proof of relationship
> Notification of registration of death
> If the cause of death is accidental, a police report must be provided.

Proof of relationship to the member or person making the claim in the event of the death must be submitted at claim stage
- 6. Sum assured**
On the death of an Assured Person, an amount per cover schedule will be payable.
- 7. Benefits**
The benefits included in this product are:

a) Lump sum Funeral Benefit
- 8. Cessation**
There is no cessation age and member will be covered after normal retirement age provided compulsory premiums are paid.
- 9. Special Conditions**
Waiting period:

> There is a waiting period of 6 months for parents and parents in law and 6 months for extended family before a natural death claim will be accepted. There is however immediate cover for accidental death, as long as one month's premium has been paid.
- 10. Commencement of Life Assurance Cover**
a) Commencement date means the date on which the first premium has been deducted.
b) Notwithstanding the provisions of sub-clauses above, in the case of accidental death of assured persons, cover commences when the first premium has been deducted.
c) The conditions of this clause also apply if membership is reinstated/re-activated.
- 11. Exclusions**
No payment will be made for any claim arising whether directly or indirectly as a result of:

a) War
b) Invasion
c) Act of foreign enemy
d) Hostilities (whether war is declared or not)
e) Civil war
f) Military or usurped power
g) The effects of radioactivity or nuclear explosion
- 12. Surrender Values**
No surrender values are payable under this policy.
- 13. Fraud**
If any claim under this policy is fraudulent in any manner all benefits will be forfeited.
- 14. Cession**
Benefits under these policies may not be ceded, assigned or pledged as security in any way.
- 15. Currency**
Benefits are expressed and payable in the legal tender of Botswana.
- 17. Revision of Terms and Conditions**
The Insurer reserve the right to amend, revoke, vary or alter any terms and conditions of this policy. However the Insured will be advised of such amendment.
- 18. Jurisdiction**
The laws of Botswana, whose courts shall have jurisdiction in any dispute arising hereunder, will govern this policy.
- 19. Claims, Queries/Complaints**
Claims: To claim a benefit on this policy, please contact your nearest BLLAHWU office.

Parent Cover			Extended Family Cover	
Premium per parent	Natural Death	Accidental	Premium per extended family cover	Benefit
P20.00	P5,300	P5,800	P25.00	P5,300
P40.00	P11,000	P12,100	P50.00	P11,000
P60.00	P16,000	P17,600	P70.00	P16,000