



**ISASA**

Independent Schools Association of Southern Africa

**PENSION SCHEME AND PROVIDENT FUND**

# VOLUNTARY FAMILY **FUNERAL** *Benefit*

**AUGUST 2018**



*Planning Wisely For Unexpected Tomorrows:*

- *Peace Of Mind*
- *Funeral Cover For You And Your Family*
- *Additional Information About Policy Benefits*
- *Frequently Asked Questions*

## **PEACE OF MIND**

Arranging a funeral for a loved one is difficult and stressful and many families need additional financial assistance to pay for this. **The Voluntary Family Funeral Benefit** ("Family Cover Policy") not only helps you pay for the funeral but also provides a Support Service giving you total peace of mind.

## **FUNERAL COVER FOR YOU AND YOUR FAMILY**

The Voluntary Funeral Benefit is available at a premium of R20 per member per month and offers funeral cover of up to R20 000. This is a valuable benefit that covers you and your immediate family members. The benefit is paid to respective beneficiaries on submission of all required documents within 48 hours of a claim.

### **ISASA FAMILY COVER – OLD MUTUAL**

Primary Insured (Member)	R20 000
Insured Spouse	R20 000
Insured Child	
Aged older than 14	R20 000
Aged between 6 and 14	R10 000
Aged between 2 and 6	R5 000
Aged less than 2 and stillborn	R5 000

## **ADDITIONAL INFORMATION ABOUT THE POLICY BENEFITS**

### **FUNERAL SUPPORT SERVICE**

Members insured under the Family Cover Policy with Old Mutual Group Assurance, their spouses and dependent children will have access to the Funeral Support Service at no extra charge. This service provides for transportation of the deceased by road or air to the final funeral home, closest to the place of burial in South Africa or its Neighbouring Countries\*, from anywhere in the world.

\* Neighbouring Countries shall mean Namibia, Zimbabwe, Botswana, Swaziland, Lesotho and Mozambique (south of the 22° parallel in Mozambique).



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**IN ADDITION, THE SERVICE ALSO INCLUDES THE FOLLOWING FEATURES:**

- A 24-hour call centre, which caters for all 11 official languages.
- Referral to reputable undertakers and providers of other funeral services e.g. catering, tents/marquees, etc.
- Discounted funeral packages with a network of funeral service providers.
- Assistance in finding a tombstone provider.
- Where death occurs within South Africa, a relative may accompany the body to the funeral home and, if needed, overnight accommodation will be provided at no additional cost.
- Legal assistance can be provided regarding funeral procedures, e.g. death certificate, removal of body, etc.
- Advice on handling of all necessary documentation such as obtaining a death certificate and cross-border documentation.
- Referral to a pathologist if an autopsy is necessary.
- The service can be accessed at any time by calling 0860 000 500.

## **PARTICIPATION**

**Current employees** have the option of joining the **Family Cover Policy** when the school first joins the ISASA Pension Scheme or Provident Fund. Thereafter, members may only join at the following review date, annually on 1 March.

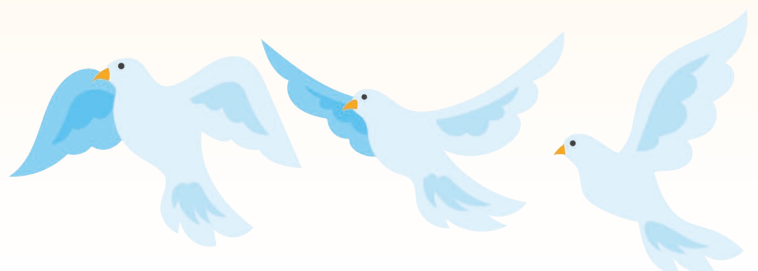
**New employees** will have the option to join the Family Cover Policy when they first join the school and thereafter also at the following review date (1 March) by asking the Bursar to be included in the scheme.

*Planning*

*Wisely*

*For Unexpected*

*Tomorrows*



**LEARNING PLANNING LIVING**



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## **FREQUENTLY ASKED QUESTIONS**

### **WHAT IS A SPOUSE?**

- Legally married i.t.o. Marriage Act including Customary Marriages Act
- Married i.t.o. customary or traditional practice
- Able to prove that you have been a partner for at least six consecutive months in an abiding serious relationship akin to living together in a manner resembling for all intents and purposes a monogamous marriage between husband and wife except your relationship may be heterosexual or homosexual
- Married according to religious law
- The relationship must be substantiated at claim stage.

### **WHAT IS A CHILD?**

Biological child, stepchild or legally adopted child under the age of 21 OR under the age of 25 if a full time student. Insurance will be extended indefinitely if the child is under 21 or a full time student under age 25 and then becomes continuously dependent on the principal member owing to a mental or physical infirmity.

### **DOES THIS BENEFIT COVER MY PARENTS, AUNT, UNCLE, ETC?**

No, this benefit only covers your immediate family (spouse and children). No extended family may be covered under this policy.

### **DOES THE BENEFIT CONTINUE AFTER RETIREMENT?**

No, once you leave the Fund (resign or retire), you are no longer covered under this scheme and you will not be able to continue on an individual basis. Members are covered only until Normal Retirement Age of the school, up to a maximum age of 70.

For more information, please contact Old Mutual Call Centre on 0860 455 455 or e-mail the Fund at: [ISASA@oldmutual.com](mailto:ISASA@oldmutual.com)

*The  
Voluntary  
Family Funeral Benefit  
not only helps you  
pay for the funeral  
but also provides  
a Support Service  
giving you  
total peace  
of mind.*

