



ISASA Voluntary Family Cover

With effect from 1 March 2019, the Voluntary Funeral Benefit ("Family Cover Policy") is a benefit R20 000 at a premium of R 18.60 per member per month.

ISASA FAMILY COVER – OLD MUTUAL (OM) 93775	
Primary Insured	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

Employees often find this to be a valuable benefit. Those who are not currently on this cover have an opportunity to opt in annually by **1 March each year**. It can be quickly paid to beneficiaries on submission of all the required documentation as often the family will require immediate financial assistance to make funeral arrangements. The member credit and Group Life Assurance is distributed in terms of Section 37 C of the Pension Funds Act and therefore a full investigation must take place before the Trustees can distribute this benefit and this could take up to 12 months. Hence it may be good to consider having a benefit in place which pays out within a much shorter timeframe.

Important Note: Schools cannot advance money to family members with the intention of recovering the advance of the member credit or Group Life Assurance. This refund is prohibited in terms of Section 37D of the Pension Funds Act. The administrator will therefore not be able to refund an employer for any advances made.

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. 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 by asking the bursar to be included in the scheme.

Please ensure that any members wishing to join the funeral scheme do so by 1 March 2019, as they will only have the opportunity to opt in again on 1 March 2020 if they miss this deadline.

ADDITIONAL INFORMATION ABOUT THE POLICY BENEFITS

Funeral Support Service:

People insured under your Family Cover Policy with Old Mutual Group Assurance, their spouses and dependent children will have access to our Funeral Support Service at no extra charge.

Arranging a funeral of a loved one is often difficult and stressful. The Funeral Support Service is about making life a little easier during a time of grief.

- 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.

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.
- This free Funeral Support Service applies to the insured person and his/her spouse and dependent children.
- The service can be accessed at any time by calling 0860 000 500.
- Old Mutual can assist you in communicating this valuable service to eligible people by providing marketing material.

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

If you are interested in coming on to the scheme as a new school or have members that would like to join the scheme, please contact J Damane on JDamane@oldmutual.com

Yours sincerely

The ISASA Team