



TOMBSTONE POLICY

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FACEBOOK: [TOMBSTONE POLICY](https://www.facebook.com/TOMBSTONEPOLICY)

BLOG: WWW.TOMBSTONEPOLICY.BLOGSPOT.COM

OPERATING HOURS

MON - FRI
08:00HRS - 16:30HRS
SAT:
07:30HRS - 14:00HRS

WHAT IS A TOMBSTONE POLICY

Tombstone Policy Company offers a cover to all families in the incidents of death with a Tombstone. We have three different types of the covers we offer class A, class B, class C. Tombstones are now expensive to buy then **Tombstone Policy** have agreed with major manufacturing companies that will provide a better service by installing Tombstones to our loved ones when they leave this world (die) with reasonable rates. Completed cover with your loved ones of a Tombstone of the last house.

HOW DO WE OPERATE?

- * We offer a Policy that covers a family of six members with a cover of a Tombstone.
- * Six members includes the main member, the (beneficiary) spouse for your children under the age of 21 years and extra members are separated with premium but covered with the same stone. Extras members have an extra fee to add even if they are older or younger than 21 yrs but will get the (main member) Tombstone design.
- * A main member chooses the Tombstone cover his/her choice on that particular type/design Tombstone which will be used to cover the entire beneficiaries and the spouse.
- * If a client is using Class A Tombstone cover, this means the entire family will be also covered with that particular design. A customer may upgrade from Class A to B or C.

WHO IS SUPPOSE TO BE A MEMBER?

- * Anyone with full documents (identity, birth certificated, passports) may be the member of the **Tombstone Policy** and must be over 21yrs of age.
- * A main member, a spouse and four children are all covered with the same amount and extra members may add such a percentage as per class.
- * Cover **(class A/B/C)**
- * No one under the age of 21 years is allowed to be part of the **Policy**, that means he/she must have a guardian to represent him/her as he/she cant cover herself as an individual.
- * Main members must be from the age of 21yrs to 65 yrs any one older than 65yrs , an extra member will be added.

Who is covered?

- * This Policy will cover you and your family with a Tombstone of the class you choose. In case of death, a tombstone will be installed by any of the nearest companies (contacted by us)
- * if you wish to add extra members, they also be covered with that particular Tombstone you chosen.

HOW LONG IT TAKES TO QUALIFY?

- * A joining fee is needed to be a member and it takes up to six months to qualify to be a full member .
- * You have waiting period of six (6) months to be a full member. It takes up to a year (12 months) to claim Your tombstone from the date of the deceased,
- * incase of death we need particular details to claim your Tombstone (death certificates & death information)

WHERE DO I REGISTER?

- * You register at your nearest Accredited Funeral Parlours and you have to check the logo of the **Tombstone Policy** so that you will know that the Funeral Parlour is Accredited
- * You need to bring your certified documents (I.D, passports, birth certificates) and an address of where you reside

WHEN DO I PAY?

- * You have to pay to your nearest Funeral Parlous and you mus make sure that it is before the 15th of each month
- * You may also make arrangements with the Funeral Parlous on the terms of payments
- * If you don't pay for two months the policy elapse and you will be forced to start afresh.



HOW DO I CLAIM ?

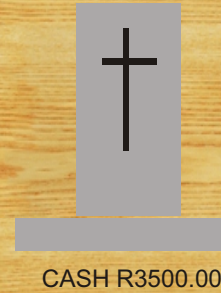
You have to submit full documents incase of the incident of the deceased, his/her information have to be registered in our files (The person you claiming for must be noted in our files)

HOW MUCH DO I PAY?

YOU HAVE TO CHOOSE A CATEGORY (CLASS A/B/C)

CATEGORY A / CLASS A R35 PER MONTH

COLOR	BASE	LENGTH	WIDTH	THICKNESS
R/BURG				
BASE	Y	800MM	200MM	80MM
HEAD	Y	500MM	400MM	50MM
WORDS	N/A			
DELIVERY	50KM RADIUS			



CATEGORY B/CLASS B R50 PER MONTH

COLOR	BASE	LENGTH	WIDTH	THICKNESS
R/BURG				
BASE	Y	800MM	200MM	80MM
HEAD	Y	500MM	400MM	50MM
KERBINGS	Y	2100MM	1000MM	80MM
GREY/WITHE CHIPS	Y			



CATEGORY C/CLASS C R100 PER MONTH

COLOR	BASE	LENGTH	WIDTH	THICKNESS
R/BURG				
BASE	Y	800MM	200MM	80MM
HEAD	Y	500MM	400MM	50MM
KERBINGS	Y	2100MM	1000MM	80MM
LEDGER/COVER	Y	2100MM	850MM	50MM



TERMS AND CONDITIONS

- * Tombstone Policy will not install or pay money to any one who is not listed as the member in the beneficiaries
- * In all the registrations we require a copy of ID and birth certificates.
- * We don't allow external / unregistered members to be the beneficiaries while they are not registered as beneficiaries in the application forms
- * All members from the main member who are to be considered as Beneficiaries must be listed in the application form and any member over the age of 21 years is considered as an adult therefore he/ she might be added as an extra member or open his own membership booklet.
- * our policy covers the main member, the spouse, and four children under the age of 21 years and any one over 21 years is considered as an adult.
- * Extra members must add an amount of R50.00 each
- * All the application forms must be submitted to our offices and all the information submitted must balance with the payment made to the bank.
- * if the money is not paid to us that client will be considered as not registered or unknown member and no data will be kept for such a particular client.
- * In all registrations, if a main member dies, a spouse or any nominated guardian may continue with the policy and those beneficiaries will still be secured and covered in our policy
- * If we don't get any payments for two full months and if we are not notified about the problem encountered with such a particular member, the file will be cancelled and that means the policy will elapse and that particular member will have to re-register and wait for the waiting period of six full months to qualify as a member again.
- * The joining fee of R200.00 will be required and a waiting period of six months will encounter to be declared as a full member.
- * You may change the class / category cover, this means if you want to change from category A to B or C, you may do so. You have to pay those premiums and that will also cover you and your beneficiaries with that particular Tombstone listed in the diaphragm to cover that particular group (class A/B/C)
- * If you die before the qualification periods, no declarations will be made and no claims of such individual incident will be considered and rated for payment
- * Anyone over the age of sixty (60) years of age must pay double the amount and double of the joining fee (e.g If he/she chooses a policy of R50/pm he/she will pay a premium of R100/pm) and he/she may also add the children under the age of 21yrs

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- * All claims will be made after a year from the date of the burial and if you want to claim before a year, such a penalty of 30% will be deducted from the value of the cover provided for that particular category.
- * Claims may be made in sash or a tombstone. We have stand by companies to install the Tombstone in all areas around the country and outside borders.
- * A radius of 50km in all the towns will be delivered for free, this counts on the towns that have our manufacturers, we will deliver the Tombstone at a radius of 50km from the factory, if it's over the radius, the client will be liable for the delivery costs, and all wording must be paid by the client.
- * The Tombstone s will be manufactured in Rustenburg color and if a client wants another color he/she will be liable for the costing, as **Tombstone policy** we will pay the written amount and nothing more that the drafted designs
- * Class A, we will cover a client with head and base / sizes and prizes listed on the diaphragm
- * Class B, we will cover a client with the head, base, kerbings. White or grey chips (refer to the diaphragm)
- * Class C, we will cover a client with the head, base, kerbings and ledger (refer to the diaphragm)
- * The main member and beneficiaries will be covered with that particular design (Tombstone) of the same amount: that is; you can't not claim a tombstone design in class A for your child while you are in class B (category)
- * If you don't want a tombstone, a cash amount will be paid as listed in the diaphragm , for such particular age group (see diaphragm) on the claims booklet.
- * All applications must be filled and submitted to our offices and all payments must be made our the bank account before the 7th of the month and all registered **New** applications must be delivered or faxed to our office.

Sign here.....

Date.....

* For more information call (+27) 318222888 during working hours

* **Our operating hours are Monday to Friday 08:00-16:30**

Initials.....





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