

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.....

