



► Nedbank Insurance Funeral Plan

Funeral cover you can bank on when you need it most



see money differently

MyCover Funeral is underwritten by Nedgroup Life Assurance Company Limited, a licensed and designated insurer and authorised financial services provider (40915). Terms and conditions apply.







MyCover Funeral: Funeral cover you can bank on when you need it most.

Losing someone you love can turn your world upside down. We wouldn't want you to worry about funeral arrangements that could have been taken care of if you had the right funeral cover.

With MyCover Funeral you have four options to choose from. Maybe you're looking at taking out cover for yourself only, or maybe you want to ensure that the ones closest to you are covered too. With our flexible option for larger families, you can add up to 29 people to your policy.

Plus, if you choose option 4, you could get 5% off your premium if you take out the cover via one of our digital channels like the Money app or Online Banking or by dialling *120*001#, and another 5% off if you pay your monthly premium with a debit order from your bank account.

Our four options

Option	Your cover amount	How much you'll pay	What you'll need
 <p>Option 1: You only</p>	R10 000	R30 per month	A Nedbank current or savings account
 <p>Option 2: You only</p>	R30 000	R50 per month	A Nedbank current or savings account
 <p>Option 3: You and up to six family members</p>	R30 000	R90 per month	A Nedbank current or savings account
 <p>Option 4: Our flexible option (up to 29 lives)</p>	Up to R100 000	Based on the cover amount you choose	A current or savings account with any bank



Why should you choose a MyCover Funeral plan?

Option 1 and 2

Cover for you only | R10 000 cover for R30 per month
R30 000 cover for R50 per month

What you'll get:

- Death due to an accident is covered immediately (subject to certain conditions).
- The waiting period for death due to natural causes is only six months.
- You don't need to take any medical tests.
- Every 12 months you will receive a premium bonus up to the value of the average amount of premiums that you have paid over 11 months.
- If you can pay only part of your premium, you will still have cover (a reduced amount). We will then SMS you to confirm your cover amount.
- You will benefit from our Value for Life programme.



Option 3

Cover for you and up to six family members | R30 000 family cover for R90 per month

What you'll get:

- Cover for you and up to six family members.
- Death due to an accident is covered immediately (subject to certain conditions).
- The waiting period for death due to natural causes is only six months.
- You and your loved ones don't need to take any medical tests.
- Every 12 months you will receive a premium bonus up to the value of the average amount of premiums that you have paid over 11 months.
- If you can pay only part of your premium, you will still have cover (reduced amount). We will then SMS you to confirm your cover amount.
- You will benefit from our Value for Life programme.



Option 4

Flexible cover for you, your family (up to 29 people) and domestic worker | Cover options up to R100 000.

What you'll get:

- Cover for you and up to 29 family members.
- You can choose from different cover amounts up to R100 000.
- Death due to an accident is covered immediately (subject to certain conditions).
- The waiting period for death due to natural causes is only six months.
- You and your family or domestic worker don't need to take any medical tests.
- Every 12 months you will get a premium bonus up to the value of the average amount of premiums that you have paid over 11 months.
- If you can pay only a part of your premium, you will still have cover (a reduced amount). We will then SMS you to confirm your cover amount.
- A family support benefit: Based on the options you choose, your loved ones could get a monthly income of up to R2 500 for three, six, nine or twelve months after your death.
- A premium waiver: If you choose this option and you pass away, your premiums could be paid for up to 24 months, which means your loved ones will still be covered.
- Cashback benefit. With this benefit, you, as the policyholder, will receive a regular cashback payment of up to 20% of the total amount of premiums that you have paid over three years, on condition that your policy hasn't lapsed.
- You will benefit from our Value for Life programme.



What is Value for Life?

Our Value for Life programme is a funeral support service to help you and your loved one when you need us the most. If you or one of your covered loved ones pass away, the Value for Life call centre can be contacted on 0860 000 538 to get the following benefits, at no extra cost:

- Free transportation of the deceased to the funeral home of your choice.
- Free transportation arrangements and accommodation for one night for one person to accompany the deceased to the nearest funeral home of your choice.
- Legal help with funeral procedures like obtaining a death certificate.
- Help with funeral or cremation arrangements.



How to get a MyCover Funeral plan

- Have your and your loved ones' valid South African identity documents or cards or birth certificates ready. You must all be legal and permanent South African citizens.
- Apply on the Nedbank Money app, via Online Banking, or dial *120*001#.
- Call 0860 333 111 or visit a branch.



Important information and exclusions

A claim will not be paid out if:

- an insured person commits suicide in the first 12 months of the policy;
- an insured person can be linked to any criminal activity or breaking of the law; or
- an insured person dies due to: war; invasion; acts of a foreign enemy; terrorism; hostilities (even if this was communicated in advance); civil war; rebellion; revolution; insurrection or military or usurped power or strikes; labour disputes; industrial action; and ionising radiation or contamination by radioactivity from any nuclear waste or fuel.



Claims

We will pay a claim within 48 hours if we have received all the required documents and information.

How to claim

- Visit your nearest Nedbank branch.
- Email Funeralclaims@nedbankinsurance.co.za.
- Call the 24-hour Nedbank Contact Centre on 0860 333 111.
- Submit a claim on the Nedbank Money app.

We will send you a detailed policy document with all the terms and conditions once we have arranged cover for you.

This brochure does not list all the terms and conditions that apply to this policy. A detailed policy document with all terms and conditions will be sent to you once we have arranged cover for you. For more information or any queries, call 0860 333 111.

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