Zonke Bonke Insurance Society

Terms and Conditions

The following Terms and Conditions are compliant to all **ZB Insurance** clients. The Insurer relies on the truth, completeness and correctness of all statements submitted. If the benefits granted have been obtained through any misrepresentation or concealment, the Policy shall be void and monies paid in respect thereof shall be forfeited.

1. Age Requirements.

1.1. The Minimum entry age on this policy as Main member is **18** years old.
1.2. The Maximum entry age on this policy as Main member is **84** years old. (Any person above the age of 65 will be charged an additional amount)
1.3. The percentage benefit split per member according to their specific ages will be determined by the following:
1.3.1. Principal Member/Spouse – **100% Cover**
1.3.2. Child **14 – 21** Years – **100% Cover**
1.3.3. Child **6 – 13** Years – **50% Cover**
1.3.4. Child **1 – 5** Years – **25% Cover**
1.3.5. Stillborn – 11 Months - **12.5% Cover**

2. Who it covers.

2.1. This policy covers:
2.1.1 Maximum number of spouse : **1**
2.1.2 Maximum number of children [dependents] : **5** (Under the age of 21)
2.1.3 Maximum number of extended family : **0**
2.1.4 Single Members

3. Waiting Period.

3.1. Waiting Periods as per the Policy Schedule will apply
3.2. There is no Waiting Period for Accidental Deaths. (**After 1st successful premium**, you are covered)
3.3. **Six [6]** months Waiting Period with **seven [7] payment slips** applies to Members from **18-84** years which includes the following, Main member, Spouse, Children under the age of 21 and Extended family members, (for natural causes)
3.4. **Twelve months [12]** Waiting Period for suicide or any self-inflicted injury

4. How to claim.

4.1. Call in or visit our offices during working hours on from **8:30am to 4:30pm Mon- Fri, Sat 8:30-14:00, Tel: 087 821 3181**, or email **claims@zbinsurance.co.za**.
4.2. Please have the relevant documentation on hand when making a claim:
- An original certified copy of the **Death Certificate**.
- An original copy of the **Identity Document of the deceased**. If the deceased is under 18 years of age then a **Birth Certificate** is required.
- An original copy of the **Identity Document of the beneficiary** and **banking details**.
- A police report (only required if death is due to unnatural cause).
- Payout is done within **48 hours**.

5. We make a payment if the claim is valid.

5.1. Payment will be made if there is a valid claim.
5.2. We have the right to investigate all claims made against this policy.
5.3. Death due to an accident, payout will be paid provided first premium is paid.
5.4. ZB Insruance will not be paying for fraudulent claims if such is suspected, ZB Insurance will have the right to investigate into the false claim matters in reason of taking the risk upon. Should it happen that it was a fraudulent claim we will terminate the policy and take legal actions.

6. You and any Insured life on this policy must comply with the Terms and Conditions.

6.1. You are liable for any information given to us
6.2. Make sure that all information that you or anyone else on your behalf give to us is correct.
6.3. You must make sure that all information that you or anyone else on your behalf give to us is correct.

7. Debit order against your bank account

7.1. Please ensure that you have sufficient funds in your account on the day of debit.
7.2. Please note if you payment date falls on a weekend or a public holiday, the debit order will be debited the day before.
7.3. No debit orders will be made against your account without your authorisation / permission.
7.4. Before every successful debit order against your bank, a call will be made out to you, to notify you that there is a debit that's going to be made against your bank account.

8. Termination of Benefits

8.1. The benefits of the Member shall terminate on the earliest of :
8.1.1. The death of the Principal Insured, unless the option is available to transfer the policy in terms of clause
8.1.2. The Principal Insured failed to pay premiums;
8.1.3. The Principal Insured is no longer an affiliated Member of a Participating Group;
89.1.4. The lapse of the Policy in terms of the conditions of this policy

10. Transfer of benefits to a new Principal Insured upon death event

10.1. In the event of the Principal Insured, the Policyholder may allow any of the eligible Dependents or Extended Family Members to continue with membership under this policy should they wish to do.
10.2. Membership will only be transferred from the deceased Principal Insured to a new Principal Insured if such new Principal Insured is :
10.2.1. Eligible in terms of the policy to become Principal Insured ;and
10.2.2. Was an existing Dependant or Extended Family Member of the deceased Principal Insured

11. General Exclusions

11.1. No claim will be admitted in terms of this Scheme if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:
11.1.1. any act of war (whether war is declared or not);
11.1.2. military action;
11.1.3. riot;
11.1.4. insurrection;
11.1.5. civil commotion;
11.1.6. usurpation of power;
11.1.7. martial law;
11.1.8. terrorism;
11.1.9. any usage of nuclear, chemical and biological weapons, device or agent;
11.1.10. Disease ,epidemic or pandemic

TERMS AND CONDITIONS FOR VALUE ADDED SERVICES

ZB Funeral Cover Value Added Services is incorporated by **ZIzizwe Funeral Group** that is underwritted by RMA, Safrisure And Ramaph Financial Groupcan that an Authorised Financial Services Provider.
All value added services are liable by **ZB Insurance (Pty) Ltd**, in addition to Value Added Services will only be applicable to clients that have paid they monthly premiums.

ZB Insurance (Pty) Ltd will provide the services stipulated hereunder:

1. <u>FOOD FOR THE FUNERAL</u>

a. This service is limited to **R5000** contribution towards the grocery voucher for the funeral on all the Grocery plans and a **R4000** grovcery voucher on Basic and Cash Extender Plans.

b. The full amount between **R4000-5000** will be payable by redeeming a voucher from **ZB Insurance Office.**

2. <u>HOUSEHOLD NEEDS</u>

a) This service is limited to **R1500 per month** of grocery vouchers for **three [3] consecutive months**.

b) The amount of **R1500 per month** will be payable by redeeming a voucher from **ZB Insurance Office**.

3. SPECIAL BENEFIT

a. This service is limited to **R10 000** contribution to purchasing of cow or tombstone as stipulated based on choice.

b. The full amount of **R10 000** will be payable by EFT to member from **ZB Insurance Office**

4. COMMUNICATION & UTILITY

a. This service is limited of **Airtime voucher** to the value **R500** once off.

b. This service is limited of **Electricty voucher** to the valued of **R500** once off

This document binds yourself as a client and may contact the offices of **ZB Insurance Society** on **087 821 3181** between 08h30 and 16h30 when you requires assistance with any queries. Alternatively **ZB Insurance Society** has a designated Whatsapp service on **062 331 3307** The assistance provided by the consultants will be delivered to the client via telephonic support, whatsapp and email.

Please contact us for further information or visit our website. www.zbinsurance.co.za

Zonke Bonke Insurance Society is partnership with Izizwe Funeral Group that is underwritten by RMA, Safrisure ans RAMAPH Financial Group who an Authorised Financial Services Providers

Welcome to *ZBInsurance*, You are a valued client!

0623313307 **0878213181** **www.zbinsurance.co.za** **vryburg@zbinsurance.co.za**