REST

FUNERAL PLAN BY **FINBURY** CAPITAL



REST Undertakers

FINBURY CAPITAL Independent Financial Advisors

Sanlam

The @Rest Funeral Plan by Finbury Capital

Introduction

The @Rest Funeral plan, by Finbury Capital, offers more than just a Funeral Scheme at very affordable premiums. We offer Peace of Mind when it really matters. Losing a loved one is always emotionally complex and demanding, and it is in these trying times that our clients have access to personal attention, expert advice and devoted support. We are experienced funeral directors, backed by our professional financial services firm. We understand the grief and strain in laying a loved one to rest. Our qualified team of client service consultants is equipped to assist and support you in every step of this final journey, from facilitating insurance claims, directing the funeral, paying the last expenses, restructuring of financial portfolios, to legally winding-up the deceased estate.

About the Cover

The @Rest Funeral plan, by Finbury Capital offers market exclusive benefits and affordable premiums.

- We offer premiums to start from as little as R 40.00 per month, depending on Cover levels and Member Age at entry.
- We offer various plan options for Single members to Families Funeral packages, covering up to 5 children and 8 extended family, including parents.
- We offer funeral cover and benefits, including paying for the funeral, final expenses, tombstone, groceries, meat and related overheads up to the value of R100 000,00 per insured member.

About the Product

The @Rest Funeral plan, by Finbury Capital, offers a trustworthy product and support services.

- The Funeral Cover is underwritten by SA's most renowned Insurer – Sanlam.
- The Advice and Intermediary Services are rendered by our Registered and Licensed Financial Services Provider – Finbury Capital.
- The Funeral Director Services from @Rest are fully comprehensive and facilitates funerals anywhere in the country.

Membership Rules

Who is Insured

Main Member

- The policy holder under the age of 84 years.
- Must also be the premium payer.

Spouse

- The person Married to the Main Member.
- We accept Civil, Religious, Tribal or Customary.

Children

- Children of the main member and/or spouse under the age of 22 years.
- Biological children
- Stillborn, after 26 weeks of pregnancy
- Stepchildren
- Legally adopted children

Extended Family

- Parents & Parents in Law
- Brothers & Sisters, Brother & Sisters in Law
- Uncles & Aunts
- Cousins & Nephews
- Other children of the Policy holder

- *Mentally disabled and/or permanently totally disabled children are included for the life of the policy.*
- *Disability must have occurred before the age of 22 years.*
- *Children studying fulltime is covered until the age of 25 years. Proof of study at a recognized institution is required.*

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Membership Rules

Benefits Payable

- Upon death the cover amount will be paid to the beneficiary

Waiting Period

- Natural death – 6 months
- Accidental death – after 1st premium was received
- NB: A claim for accidental death must be accompanied by the police report. (Please also see Exclusions).

How to claim

Complete an official Claim form

Phone our Head Office – 021 850 0118

Email the following documents: (email: funeral@finbury.co.za)

- Certified death certificate
- Certified ID of Deceased
- Certified ID of Main Member
- Certified ID of Beneficiary
- Bank certified Bank statement of Beneficiary
- Certified BI 1663 (accidental death must include police report)

Commencement of Cover

- Cover starts on the 1st of the following month, after receiving the 1st premium for the @Rest Funeral Plan, by Finbury Capital.

Grace Period

- If a premium is not paid in time – a 31-day grace period will apply.
- Premium paid within the grace period will be allocated to the month missed.

Lapsed Policies

- 2 Consecutive premiums missed - policy will lapse.
- Pay one skip one premiums – all outstanding premiums deducted from cover at claim stage.

Reinstatement

- Policies can be reinstated up to 2 months after lapse.
- All outstanding premiums must be paid.
- No new waiting period will apply.
- Policies cannot be reinstated after 3 months of lapse.
- New policy with new 6 months waiting period will apply.

Replacement of Policy

- No waiting period

The following conditions will apply:

- Policy must be the same – same members, same cover.
- Additional members or cover – 6 months cover on the difference.

Cancellation of Policy

- Cancellations must be in writing.
- Must give 31 days notice
- Premiums will not be refunded on cancellation.

Payment Methods

- Debit Order deduction (Debi Check)
- TT3 – Client Tap/Swipe bank card on device immediately (POS)
- TT1 Real Time – Client receives SMS, accept Debi Check on SMS. Time allowed to accept -120sec
- TT1 Delayed – (Client contact number incorrect at bank) Client must accept Debi Check at ATM/Bank/Online/Bank App. Time allowed to accept – until 9h30 of same day.

Contact Us

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Email funeral@finbury.co.za

www.atrestfuneralplan.co.za

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