



FOR DIGNIFIED FUNERAL
SERVICES

NET-CHRISTAL FUNERAL DIRECTORS (Registration no: 2025/ 703092/ 07)-BBBEE level 1

Net-Christal Central Office: Mankweng unif F Centre, Sovenga 0472 Limpopo Province

PO Box 1395, KwaMhlanga 1022 Mpumalanga Province, Thembisile Hani Municipality

Tell: (015) 110-0058/ (012) 824-6068

Emergency Contact Number: +27 64 977-4501

WhatsApp Consultation: +27 70 382-9826

Email: Info@netchristalfunerals.co.za / Sales@netchristalfunerals.co.za

www.netchristalfunerals.co.za



Terms and Condition Applied to Every Funeral Scheme

- a. Maximum Age entry for policy holder application is up to 84 years.
- b. Maximum Age entry for extended family member policy application is 85 years.
- c. Life cover policy holder, spouse, and unmarried children under 22 years inclusive if the child is at recognised higher education institution and still classified as a dependent.
- d. Any child from the ages of 22 years of 25 whom is not at any higher education institution and married using a different surname from the principal policy holder, will be considered as an extended family member and he/she will be charged a separate rate.
- e. A one month waiting period is effective if a member dies within a standard waiting period as a result of an accident.
- f. Premiums are payable monthly in advance in full, to ensure cover for the month. A policy will commence on the receipt of the first monthly premium. The client can choose a method of monthly premium payment of his/her choice.
- g. All claims will be settled within 48 working hours, after Net-Christal Funeral Directors and administrator have received the required claim documentation.
- h. Failure to submit a claim application and necessary documents within a period of sixty working days of the date of death, the claim will be rendered as null and void unless otherwise there are pending investigation on the claim by the administrator or the underwriter.
- i. The policy will cease automatically upon non-payment of the premium payment of the month and the policy will lapse. However, the principal/policy holder has a right to reinstate on the following basis.
 - a. The outstanding premium must be paid within 15 working days of the due payment date.
 - b. All monthly premiums are due on every 7th of each unless otherwise your monthly premium in the application state the date of the 15th and 25th of each month.
 - c. The initial waiting period/s will be applicable from the new date commenced of the payment. It is not the responsibility of the underwriter to cover any member when premiums are not paid for three consecutive months, therefore no death claim will be considered if 30 days of the month, Net-Christal haven't receive any premium. If the client requires a funeral service in such a case, Net-Christal Funeral will charge funeral service according to plan.
- j. Total disability is approved by the underwriter and is covered until death if policy holder contribute is up to date.
- k. Stillborn infants will only qualify for consideration of payment if the following criteria are met. The foetus has attained a minimum gestation period of 26 weeks and claim submitted must in addition to the usual claim documentation be accompanied by a form BI-1663. In addition, with the certificate confirming the number of weeks at termination of the pregnancy must obtain from the attending doctor or gynaecologist.

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| <ul style="list-style-type: none">l. Common law as well as civil married is recognised by prosperity Net-Christal. Only one spouse is allowed as a dependent for the policy holder.m. During waiting period Net-Christal Funeral Directors will consider catering for only funeral services after 6 months waiting period. According to waiting period options.n. Application form must be fully and clearly filled with full names by the policy holder, and relevant documentation required by the application must also be submitted, this includes beneficiaries' identity copy, extended family member identity copy if included in the policy. Added as proof of names filled and identity numbers must correctly have written in the application, failure to adhere to this term, wrong information in this application will delay the claim application process. Our authorised Sales Agent or representative will assist with the application where necessary.o. Premiums rates will be reviewed regularly by the underwriter and Net-Christal Funeral Director's administrator.p. Should it come to the attention of the underwriter that any of the information provided is not accurate, membership under the policy holder can be counselled and claim will not be considered.q. Extended family members at the Ages of 70-85 will only be considered to be covered for the funeral value from R 10 000 to R 15 000 according to death risk analysis.r. Should the claim arise within the first 12 months from the date of inception, the underwriter reserves the right to quest a BI-1663 or medical certificate. The underwriter also reserves the right to quest any additional information that may be | <ul style="list-style-type: none">s. Net-Christal Funeral Directors during the event of death will not consider giving cashback unless otherwise on the nature of the funeral and to those applied for cashback only, through valid discussion with Net-Christal Funeral Directors. After funeral arrangement have been made by the client and Net-Christal Funeral Directors 50% out of 100% of the funeral value might be paid to the client, after premium payment verification is made by the underwriter and Net-Christal Administration. Funeral Services is our priority before claims.t. Changes can be made in the application within 30 working days after the application is signed and the policy number is issued to a client. Failure to adhere to this term, our authorised Sales Agent reserves a right to charge R 50 administration fee. |
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Waiting period Option

1. From Hand to Hand family plus 5 of R 10 000 to R 20 000 including extended family members from the Ages of 0- 84 waiting period is 6 months.
2. Net-Family Plan plus 9 of R 10 000 to R 30 000 including extended family members from the Ages of 0-84 waiting period is 6 months.
3. Above 85+ for AGE entry will not be covered by the underwriter.
4. Suicide is 24 month waiting period is effective under funeral administration.

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Net-Christal Funeral Directors is under administrator with premium payment date options, 1st to the 15th and 25 of every month, clients reserve a right to opt for suitable payment methods, Debit Order payment or Easy pay method from selected stored. **Net-Christal Funeral Directors** will not be held accountable client missing the payment date arranged for. No Premium 2 monthly premium No cover if Net-Christal Funeral Directors have not received premiums for two months.

LAPSING

1. A six (6) months waiting period will apply for all new members from date of inception.
2. Extended family members will be subject to a six (6) months waiting period, irrespective of attained age.
3. Extended family includes parents, parent's in-law and all other blood relatives, specified by the principal member.
4. We require proof of registration from the relevant school, college, university or other academic institution for dependent children who are twenty-one (21) or older and full-time students.
5. You can add additional dependents to your cover. Additional extended dependents can be your biological parents, biological siblings, aunt, uncle, parents-in-law, sister-in-law, brother-in-law, stepparents or grandparents. You can also add your spouse's biological siblings or friends.
6. The scheme covers the principal member, plus five (5) dependents, including spouse and children.
7. Maximum age for the extended family will not exceed eighty-five (85) years on joining the scheme.
8. The member is responsible to ensure that the monthly premium is paid. The principle of "No Premium - No Cover" will apply.
9. Failure to pay two (2) consecutive premiums or should your premium arrears be to the value of (two) 2 premiums, your policy will Lapse.

COMPLAINING CONTACTS

THE OMBUDSMAN FOR LONG-TERM INSURANCE

Physical address: Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700

Postal address: Private Bag x45, Claremont, Cape Town, 7735 t: +27(0) 21 657 5000 / 086 010 3236

f: +27 (0) 21 674 0951 / e: info@ombud.co.za Financial Sector Conduct Authority (FSCA)

Underwriter:

SAFRICAN INSURANCE COMPANY

t: +27 (0) 11-778 8130

e: compliance@safrican.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA) PHYSICAL Physical address: 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa, 0002

Postal address: P.O. Box 35655, Menlo Park, 0102 Contact Centre: 080 020 3722

t: +27(0) 12 428 8000

f: +27(0) 12 346 6947 e: info@fsca.co.za

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General Declaration

Debit Order Authority

I hereby authorise Net-Christal Funeral Directors company limited to debit my bank account after I have fully signed membership application, this debit order might include the bank charges fee. The first debit excluding administration fee, will immediately activate my funeral policy with Net-Christal Funeral Directors, I can also make my premium payment using Easy pay system or deposit directly into my Net-Christal Funeral Directors account provided by an authorised sales agent who have assisted with the application.

Personal Information

❖ I/ we hereby authorised

Net-Christal Funeral Directors to obtain, from any person, any information which Net-Christal Funeral Directors to further validate the information and any wrong information given to Net-Christal Funeral Directors I will be held accountable to it.

Net-Christal Funeral Director will use the given information to process claim and all respect by myself and failure to give required information Net-Christal Funeral Directors will decline the claim to my dishonesty.

General Declaration

- ❖ I have made my personal evaluation of my funeral cover and with my interest of Net-Christal Funeral Directors policy. I have given my information to Net-Christal Funeral Directors to process my application, therefore, this process is informed by my personal decision.
- ❖ By attaching my signature to this application form it declares that I agree to be official member of Net-Christal Funeral Directors and I agree to the service they promise me as the client.
- ❖ I acknowledge that the juristic representative or sales representative has no authority to bind Net-Christal Funeral Directors to any term of the cover, or to enforce me to join Net-Christal Funeral Directors, I personally Join Net-Christal Funeral Directors with my interest and understanding of their services provision as they are presented to me.
- ❖ By attaching my signature to this application from, I acknowledge that my policy document set out in the terms and conditions of the cover and contains the relevant policy exclusions. If any of those are different to what you believe the juristic representative told you or contained in this application form, please contact us urgently.

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