



# RAMAPH®

FUNERAL INSURANCE ADMINISTRATORS (PTY) LTD

*Making a Difference in Peoples Lives*

A RAMAPH GROUP COMPANY

"For tailor-made funeral insurance products and administration services,  
Please contact us on **What'sApp : 067 594 9244** or  
email: [marketing@ramaphgroup.co.za](mailto:marketing@ramaphgroup.co.za).

BURIAL SOCIETY PLANS/  
GROUP PLANS



Ramaph Funeral Insurance Administrators (Pty) Ltd is An Authorised  
Financial Services Provider - FSP 46015,  
underwritten by Safirican Insurance Company Ltd - FSP15123

Kindly note that this is a non-advice product and no financial analysis will be conducted.

We have been insuring Individual Families, Burial Societies & Social clubs since 2003

**Once-off Policy Fee of R175.00 is Payable**

## THE FOLLOWING IS APPLICABLE ON ALL PLANS:

No Medical Examination

Repatriation Benefits are included

Claims settled within 48 working hours

Six month waiting period apply for natural death and  
No waiting period for Accidental Death

"For tailor-made funeral insurance products and administration services,  
Please contact us on What'sApp : 067 594 9244 or  
email: [marketing@ramaphgroup.co.za](mailto:marketing@ramaphgroup.co.za).

Our grocery vouchers  
are redeemed at

**SHOPRITE**

**Checkers**

**CheckersHyper**

# MAPHUTHA: M + 9 DEPENDENTS

PLAN A COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	PLAN A	PLAN A + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 7 500.00	R 8 000.00	R 2 500.00	R 200.00
SPOUSE	R 7 500.00	R 8 000.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 6 500.00	R 6 500.00	R 2 000.00	R 200.00
06 - 20	R 6 000.00	R 6 000.00	R 1 500.00	R 200.00
00 - 05	R 5 000.00	R 5 000.00	R 1 500.00	R 200.00
STILLBORN	R 2 500.00	R 2 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 260	R 290		

PLAN A & A+

PLAN B COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	PLAN B	PLAN B + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
SPOUSE	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 8 500.00	R 8 500.00	R 2 000.00	R 200.00
06 - 20	R 8 000.00	R 8 000.00	R 1 500.00	R 200.00
00 - 05	R 6 000.00	R 6 000.00	R 1 500.00	R 200.00
STILLBORN	R 3 000.00	R 3 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 280	R 310		

PLAN B & B+

PLAN C COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	PLAN C	PLAN C + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
SPOUSE	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 10 000.00	R 10 000.00	R 2 000.00	R 200.00
06 - 20	R 9 000.00	R 9 000.00	R 1 500.00	R 200.00
00 - 05	R 6 500.00	R 6 500.00	R 1 500.00	R 200.00
STILLBORN	R 3 250.00	R 3 250.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 305	R 335		

PLAN C & C+

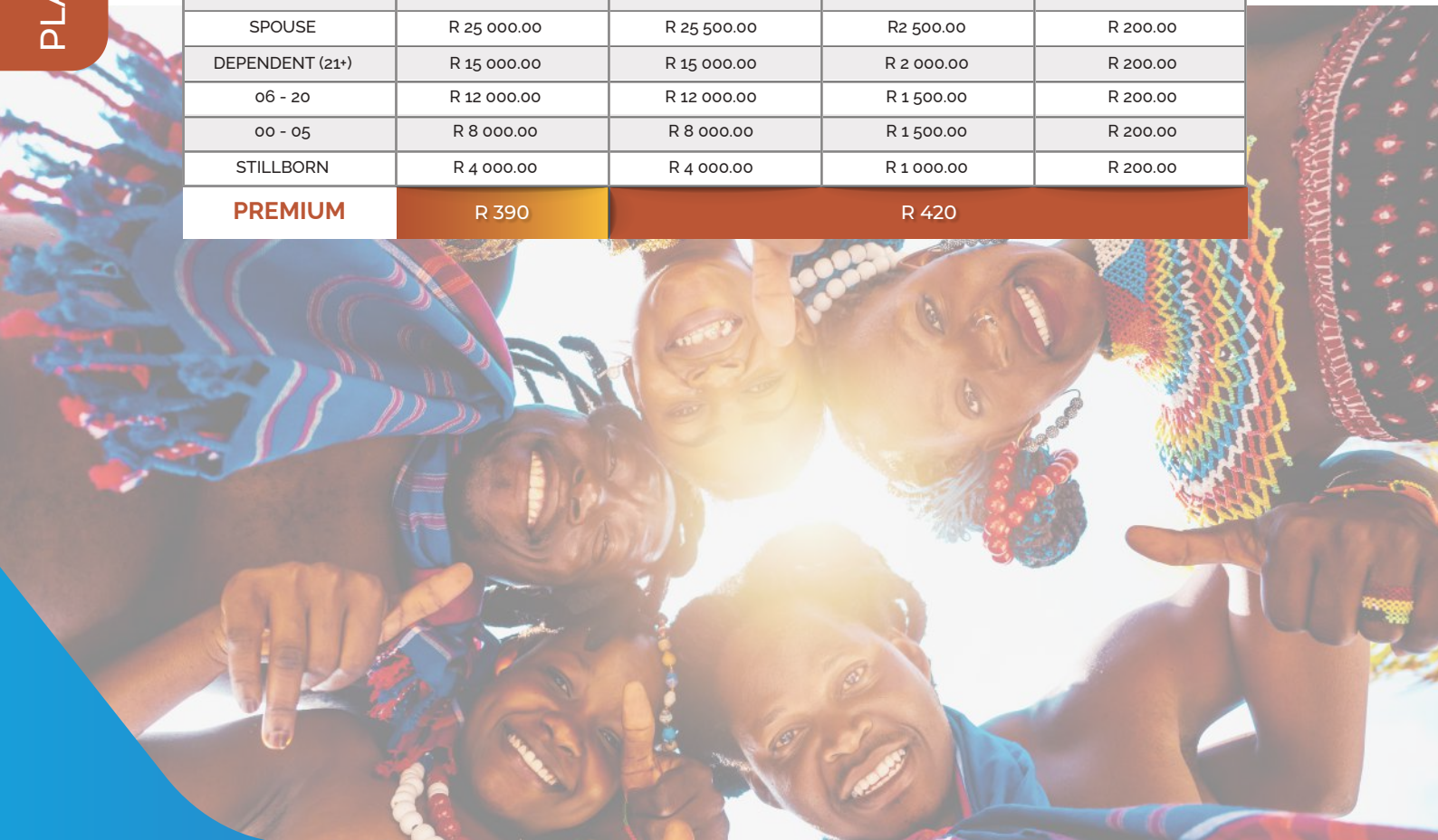
# MAPHUTHA: M + 9 DEPENDENTS

PLAN D & D+

PLAN D COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	PLAN D	PLAN D + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
SPOUSE	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 12 000.00	R 12 000.00	R 2 000.00	R 200.00
06 - 20	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
00 - 05	R 7 000.00	R 7 000.00	R 1 500.00	R 200.00
STILLBORN	R 3 500.00	R 3 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 345</b>	<b>R 375</b>		

PLAN E & E+

PLAN E COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	PLAN E	PLAN E + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
SPOUSE	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 15 000.00	R 15 000.00	R 2 000.00	R 200.00
06 - 20	R 12 000.00	R 12 000.00	R 1 500.00	R 200.00
00 - 05	R 8 000.00	R 8 000.00	R 1 500.00	R 200.00
STILLBORN	R 4 000.00	R 4 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 390</b>	<b>R 420</b>		



# MAPHUTHA SUPER SERIES: M + 9 DEPENDENTS

SUPER 10 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 10	SUPER 10 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
SPOUSE	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 10 000.00	R 10 000.00	R 2 000.00	R 200.00
06 - 20	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 285</b>	<b>R 315</b>		

SUPER 10 & 10+

SUPER 15 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 15	SUPER 15 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
SPOUSE	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 15 000.00	R 15 000.00	R 2 000.00	R 200.00
06 - 20	R 15 000.00	R 15 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 330</b>	<b>R 360</b>		

SUPER 15 & 15+

SUPER 18 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 18	SUPER 18 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
SPOUSE	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 18 000.00	R 18 000.00	R 2 000.00	R 200.00
06 - 20	R 18 000.00	R 18 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 355</b>	<b>R 395</b>		

SUPER 18 & 18+

Super 15 and above requires a minimum of 20 Members

# MAPHUTHA SUPER SERIES: M + 9 DEPENDENTS

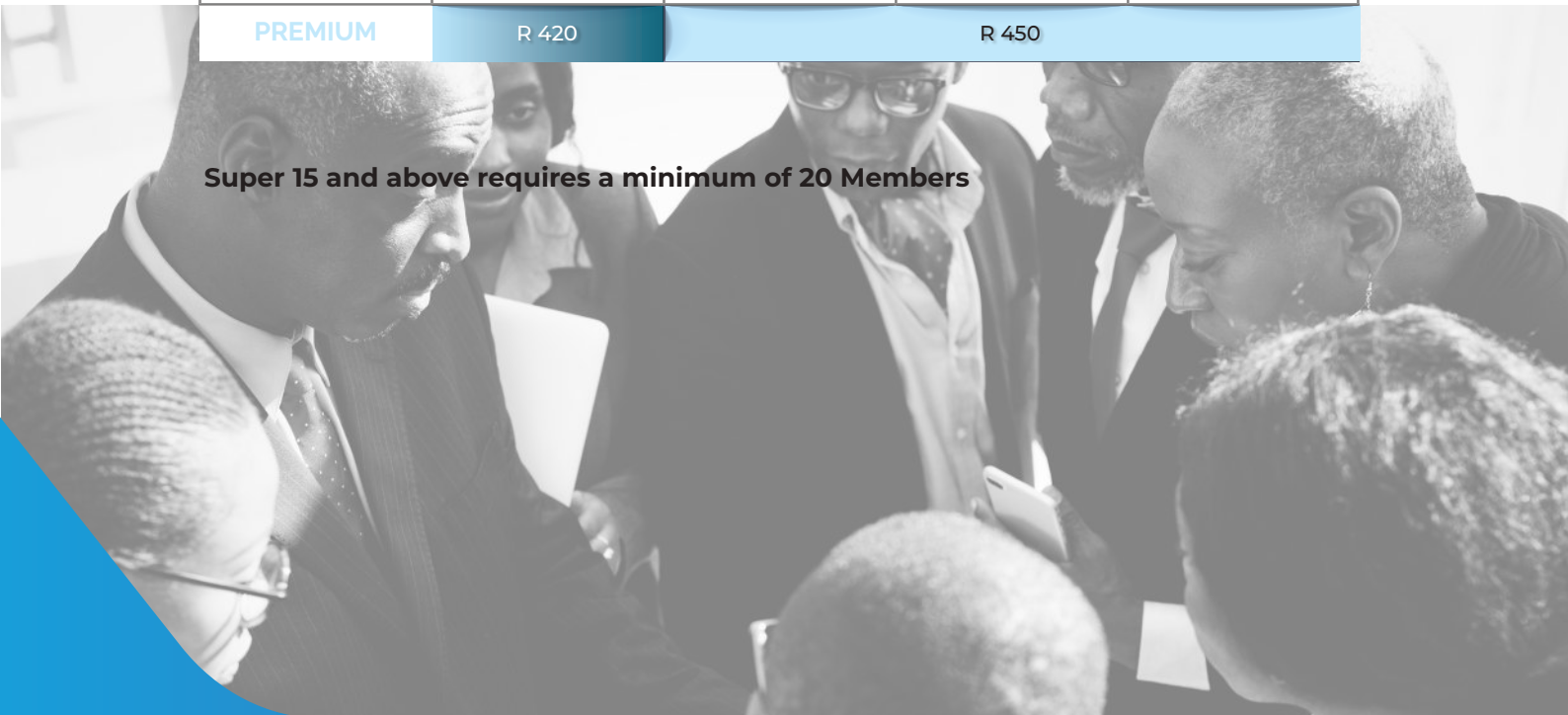
SUPER 20 & 20+

SUPER 20 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 20	SUPER 20 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
SPOUSE	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 20 000.00	R 20 000.00	R 2 000.00	R 200.00
06 - 20	R 20 000.00	R 20 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 380</b>	<b>R410</b>		




SUPER 25 & 25+

SUPER 25 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 25	SUPER 25 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
SPOUSE	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 25 000.00	R 25 000.00	R 2 000.00	R 200.00
06 - 20	R 25 000.00	R 25 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 420</b>	<b>R 450</b>		




Super 15 and above requires a minimum of 20 Members






# VALUE ADDED PRODUCTS - VAP M + 9 DEPENDENTS

SILVER COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 1 450.00	R 5 000.00	R 250.00
SPOUSE	R 1 450.00	R 5 000.00	R 250.00
DEPENDENT (21+)	R 1 450.00	R 3 000.00	R 250.00
00 - 20	R 1 450.00	R 2 500.00	R 250.00
<b>PREMIUM</b>			R 135

SILVER

GOLD COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 1 950.00	R 7 000.00	R 300.00
SPOUSE	R 1 950.00	R 7 000.00	R 300.00
DEPENDENT (21+)	R 1 950.00	R 5 000.00	R 300.00
00 - 20	R 1 950.00	R 3 500.00	R 300.00
<b>PREMIUM</b>			R 180

GOLD

PLATINUM COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 2 450.00	R 10 000.00	R 350.00
SPOUSE	R 2 450.00	R 10 000.00	R 350.00
DEPENDENT (21+)	R 2 450.00	R 7 000.00	R 350.00
00 - 20	R 2 450.00	R 5 000.00	R 350.00
<b>PREMIUM</b>			R 245

PLATINUM

**Summary T & C's**

1. Six (6) months waiting period.
2. All of the above Benefits are redeemed in voucher format.
3. It could takeng along other products subject to maximum cover allowed.
4. Claims documents are mandatory: Certyified Death Certificate, ID of Main Member & of the Deceased, BI-1663 and Police Report in case of Accidental Death.
5. Electricity voucher is subject to Incline Block Tariff (IBT) - same value units dispatched at the beginning of the months will be higher than units dispatched later during the same month.

Errors and Ommissions are Excluded.



# MAPHUTHA: M + 13 DEPENDENTS

OPTION 1 & 1+

OPTION 1 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	OPTION 1	OPTION 1 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 7 500.00	R 8 000.00	R 2 500.00	R 200.00
SPOUSE	R 7 500.00	R 8 000.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 6 500.00	R 6 500.00	R 2 000.00	R 200.00
06 - 20	R 6 000.00	R 6 000.00	R 1 500.00	R 200.00
00 - 05	R 5 000.00	R 5 000.00	R 1 500.00	R 200.00
STILLBORN	R 2 500.00	R 2 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 290</b>	<b>R 320</b>		

OPTION 2 & 2+

OPTION 2 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	OPTION 2	OPTION 2 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
SPOUSE	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 8 500.00	R 8 500.00	R 2 000.00	R 200.00
06 - 20	R 8 000.00	R 8 000.00	R 1 500.00	R 200.00
00 - 05	R 6 000.00	R 6 000.00	R 1 500.00	R 200.00
STILLBORN	R 3 000.00	R 3 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 310</b>	<b>R 340</b>		

OPTION 3 & 3+

OPTION 3 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	OPTION 3	OPTION 3 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
SPOUSE	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 10 000.00	R 10 000.00	R 2 000.00	R 200.00
06 - 20	R 9 000.00	R 9 000.00	R 1 500.00	R 200.00
00 - 05	R 6 500.00	R 6 500.00	R 1 500.00	R 200.00
STILLBORN	R 3 250.00	R 3 250.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 370</b>	<b>R 400</b>		



# MAPHUTHA: M + 13 DEPENDENTS

EMITRIA AIRTIME	BENEFITS	CASH	GROCERIES		
<b>OPTION 4</b> COVER	<b>OPTION 4</b>	<b>OPTION 4 + (WITH SUPPLEMENTARY BENEFITS)</b>			
	MAIN MEMBER	R 20 000.00	R 20 500.00	R 2 500.00	
	SPOUSE	R 20 000.00	R 20 500.00	R 2 500.00	
	DEPENDENTS (21+)	R 12 000.00	R 12 000.00	R 2 000.00	
	00.000 R	R 10 000.00	R 610 000.00	R 1 500.00	
	00.005 R	R 7 000.00	R 7000.00	R 1 500.00	
	STILLBORN	R 3 500.00	R 3 500.00	R 1 000.00	
<b>PREMIUM</b>	R 490	R 520			

OPTION 4 & 4+

EMITRIA AIRTIME	BENEFITS	CASH	GROCERIES		
<b>OPTION 5</b> COVER	<b>OPTION 5</b>	<b>OPTION 5 + (WITH SUPPLEMENTARY BENEFITS)</b>			
	MAIN MEMBER	R 25 000.00	R 25 500.00	R 2 500.00	
	SPOUSE	R 25 000.00	R 25 500.00	R 2 500.00	
	DEPENDENTS (21+)	R 15 000.00	R 15 000.00	R 2 000.00	
	00.000 R	R 12 000.00	R 12 000.00	R 1 500.00	
	000.005 R	R 8 000.00	R 8 000.00	R 1 500.00	
	STILLBORN	R 4 000.00	R 4 000.00	R 1 000.00	
<b>PREMIUM</b>	R 605	R 635			

OPTION 5 & 5+



# MAPHUTHA SUPER SERIES: M + 13 DEPENDENTS

SUPER 10 & 10+

SUPER 10 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 10	SUPER 10 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
SPOUSE	R 10 000.00	R 10 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 10 000.00	R 10 000.00	R 2 000.00	R 200.00
06 - 20	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 340</b>	<b>R 370</b>		

SUPER 15 & 15+

SUPER 15 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 15	SUPER 15 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
SPOUSE	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 15 000.00	R 15 000.00	R 2 000.00	R 200.00
06 - 20	R 15 000.00	R 15 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 380</b>	<b>R 410</b>		

SUPER 18 & 18+

SUPER 18 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 18	SUPER 18 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
SPOUSE	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 18 000.00	R 18 000.00	R 2 000.00	R 200.00
06 - 20	R 18 000.00	R 18 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	<b>R 400</b>	<b>R 430</b>		

Super 15 and above requires a minimum of 20 Members

# MAPHUTHA SUPER SERIES: M + 13 DEPENDENTS

SUPER 20 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 20	SUPER 20 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 20 000.00	R 20 500.00	R 2 500.00	
SPOUSE	R 20 000.00	R 20 500.00	R 2 500.00	
DEPENDENTS (21+)	R 20 000.00	R 20 000.00	R 2 000.00	
00.000 R	R 20 000.00	R 20 000.00	R 1 500.00	
00.005 R	R 10 000.00	R 10 000.00	R 1 500.00	
STILL BORN	R 5 000.00	R 5 000.00	R 1 000.00	
<b>PREMIUM</b>	R 415	R 445		

SUPER 20 & 20+

SUPER 25 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	SUPER 25	SUPER 25 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 25 000.00	R 25 500.00	R 2 500.00	
SPOUSE	R 25 000.00	R 25 500.00	R 2 500.00	
DEPENDENTS (21+)	R 25 000.00	R 25 000.00	R 2 000.00	
00.000 R	R 25 000.00	R 25 000.00	R 1 500.00	
00.005 R	R 10 000.00	R 10 000.00	R 1 500.00	
STILL BORN	R 5 000.00	R 5 000.00	R 1 000.00	
<b>PREMIUM</b>	R 485	R 510		

SUPER 25 & 25+

Super 15 and above requires a minimum of 20 Members



## GROUP CORE BENEFITS (GCB): M + 11 DEPENDENTS

Maximum Number of Extended Family Members: 6

GCB 1 & 1+

GCB 1 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 1	GCB 1 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 8 000.00	R 8 500.00	R 2 500.00	R 200.00
SPOUSE	R 8 000.00	R 8 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 6 000.00	R 6 000.00	R 2 000.00	R 200.00
06 - 20	R 8 000.00	R 8 000.00	R 1 500.00	R 200.00
00 - 05	R 3 000.00	R 3 000.00	R 1 500.00	R 200.00
STILLBORN	R 1 500.00	R 1 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 275	R 305		

GCB 2 & 2+

GCB 2 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 2	GCB 2 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 12 000.00	R 12 500.00	R 2 500.00	R 200.00
SPOUSE	R 12 000.00	R 12 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 10 000.00	R 10 000.00	R 2 000.00	R 200.00
06 - 20	R 12 000.00	R 12 000.00	R 1 500.00	R 200.00
00 - 05	R 5 000.00	R 5 000.00	R 1 500.00	R 200.00
STILLBORN	R 2 500.00	R 2 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 315	R 345		

GCB 3 & 3+

GCB 3 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 3	GCB 3 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
SPOUSE	R 15 000.00	R 15 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 12 000.00	R 12 000.00	R 2 000.00	R 200.00
06 - 20	R 15 000.00	R 15 000.00	R 1 500.00	R 200.00
00 - 05	R 6 000.00	R 6 000.00	R 1 500.00	R 200.00
STILLBORN	R 3 000.00	R 3 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 355	R 385		

# GROUP CORE BENEFITS (GCB): M + 11 DEPENDENTS

Maximum Number of Extended Family Members: 6

GCB 4 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 4	GCB 4 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
SPOUSE	R 18 000.00	R 18 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 15 000.00	R 15 000.00	R 2 000.00	R 200.00
06 - 20	R 18 000.00	R 18 000.00	R 1 500.00	R 200.00
00 - 05	R 7 500.00	R 7 500.00	R 1 500.00	R 200.00
STILLBORN	R 3 750.00	R 3 750.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 425	R 455		

GCB 4 & 4+

GCB 5 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 5	GCB 5 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
SPOUSE	R 20 000.00	R 20 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 18 000.00	R 18 000.00	R 2 000.00	R 200.00
06 - 20	R 20 000.00	R 20 000.00	R 1 500.00	R 200.00
00 - 05	R 9 000.00	R 9 000.00	R 1 500.00	R 200.00
STILLBORN	R 4 500.00	R 4 500.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 485	R 515		




GCB 5 & 5+

GCB 6 COVER	BENEFITS	CASH	GROCERIES	AIRTIME
	GCB 6	GCB 6 + (WITH SUPPLEMENTARY BENEFITS)		
MAIN MEMBER	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
SPOUSE	R 25 000.00	R 25 500.00	R 2 500.00	R 200.00
DEPENDENT (21+)	R 20 000.00	R 20 000.00	R 2 000.00	R 200.00
06 - 20	R 25 000.00	R 25 000.00	R 1 500.00	R 200.00
00 - 05	R 10 000.00	R 10 000.00	R 1 500.00	R 200.00
STILLBORN	R 5 000.00	R 5 000.00	R 1 000.00	R 200.00
<b>PREMIUM</b>	R 565	R 595		




GCB 6 & 6+

# VALUE ADDED PRODUCTS - VAP M + 13 DEPENDENTS




BERYL

BERYL COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 1 450.00	R 5 000.00	R 250.00
SPOUSE	R 1 450.00	R 5 000.00	R 250.00
DEPENDENT (21+)	R 1 450.00	R 3 000.00	R 250.00
00 - 20	R 1 450.00	R 2 500.00	R 250.00
<b>PREMIUM</b>			<b>R 175</b>

DIAMOND

DIAMOND COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 1 950.00	R 7 000.00	R 300.00
SPOUSE	R 1 950.00	R 7 000.00	R 300.00
DEPENDENT (21+)	R 1 950.00	R 5 000.00	R 300.00
00 - 20	R 1 950.00	R 3 500.00	R300.00
<b>PREMIUM</b>			<b>R 240</b>

RUBY

RUBY COVER	ELECTRICITY	GROCERIES	AIRTIME
			
MAIN MEMBER	R 2 450.00	R 10 000.00	R 350.00
SPOUSE	R 2 450.00	R 10 000.00	R 350.00
DEPENDENT (21+)	R 2 450.00	R 7 000.00	R 350.00
00 - 20	R 2 450.00	R 5 000.00	R 350.00
<b>PREMIUM</b>			<b>R 330</b>

**Summary T & C's**

1. Six (6) months waiting period.
  2. All of the above Benefits are redeemed in voucher format.
  3. It could taking along other products subject to maximum cover allowed.
  4. Claims documents are mandatory: Certiyied Death Certificate, ID of Main Member & of the Deceased, BI-1663 and Police Report in case of Accidental Death.
  5. Electricity voucher is subject to Incline Block Tariff (IBT) - same value units dispatched at the beginning of the months will be higher than units dispatched later during the same month.
- Errors and Ommissions are Excluded.



Ramaph Funeral Insurance Administrators (Pty) Ltd  
is An Authorised Financial Services Provider -  
FSP 46015, underwritten by Safrican Insurance  
Company Ltd - FSP15123

## SUMMARIZED RULES, TERMS & CONDITIONS

- Maximum Age at Entry for Main Members & Beneficiaries: 75 years
- Groups with Main Members & Beneficiaries over the age of 75 should request a quotation
- Policy will only become effective after receiving the first premium and the Once-Off Policy Fee
- Maximum Amount to be claimed per life: R60 000
- No waiting period for accidental death provided that the first premium has been paid.
- Basis of Policy: Policy Proposal Form as well as all declarations made by the Policyholder will form basis of the Policy and is warranted by the Policyholder that such information is accurate.
- The underwriter reserve the right to amend or revoke any of the terms and conditions of the Policy, subject to giving the Policyholder at least 3 (three) months' written notice of its intention to do so.
- The Policyholder shall furnish all information that is necessary to enable the underwriter to properly assess the risk. The information includes, but is not necessarily limited to, the details of membership, identity numbers.
- The underwriter reserve the right to amend the Premium Rate immediately where there is a significant change to the nature of the risk and/or to the membership.
- The underwriter reserve the right to amend the terms of the Policy in writing as may be necessary in order to comply with any changes to legislation or Government directives.
- Premiums are payable in advance by the Policyholder at the Premium Rate and Premium frequency as specified in the policy schedule/document.
- After the entire first Premium has been received, a Grace Period of 1 (one) calendar month will be allowed for the payment of each subsequent Premium and the Policy shall remain in force for the Grace Period.
- If any Premium is not paid by the end of the Grace Period, the Policy shall lapse with effect from the end of the last Period for which full Premium was paid.
- If any fraudulent claim is made against the Policy, Safrican will be under no obligation whatsoever to pay the claim and shall, at their own discretion, be entitled to cancel the Policy with immediate effect.

Should you have any queries and questions, please feel free to contact any of our branches:

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