

VOLUNTARY FAMILY FUNERAL PLANS FOR TEMPORARY AND OR CONTRACT EMPLOYEES (ASSIGNEES)

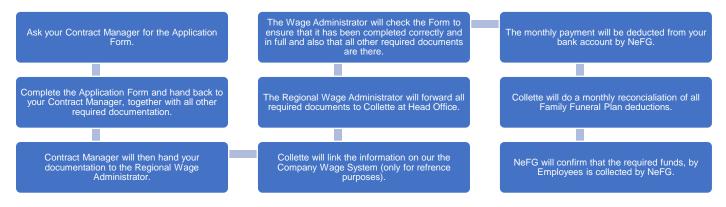
Think about it... If you are the sole breadwinner then your salary pays for rent, groceries, utilities, travel costs, school fees, clothes the list is endless. One day, you might not be here anymore. Not only will your family have to cope with losing a loved one, they will also have to take care of the funeral. At Indgro, we value you and want to assist with giving you the peace of mind of knowing that you will have money to pay for the cost of a funeral should you lose a family member that you have covered on your Funeral Policy, or in the unfortunate even that your family might to lose you. We have negotiated a Family Funeral Plan with NeFG Administrators, giving you 3 (Three) options to choose from. Herewith a short summary of cover and monthly payments:

OPTION	COVER	MONTHLY PAYMENT
Family Funeral Plan - Option1	R10 000	R38.18
Family Funeral Plan - Option 2	R20 000	R76.38
Family Funeral Plan - Option 3	R30 000	R114.55

BENEFITS OF THE FAMILY FUNERAL PLANS:

OPTION1		OPTION 2		OPTION 3		
R10 000 (Ten Thousand Rand) Family		R20 000 (Twenty Thousand Rand)		R30 000 (Thirty Thousand Rand) Family		
Funeral Plan		Family Funeral Plan		Funeral Plan		
Whole life cover		Whole life cover		Whole life cover		
Six month waiting period		Six month waiting period		Six month waiting period		
Family Benefit: Main member plus 1		Family Benefit: Main member plus 1		Family Benefit: Main member plus 1		
(One) spouse and up to 4 (Four) children		(One) spouse and up to 4 (Four) children		(One) spouse and up to 4 (Four) children		
under the age of 21 (Twenty-one).		under the age of 21 (Twenty-one).		under the age of 21 (Twenty-one).		
BREAKDOWN OF BENEFITS						
Main Member	R10 000	Main Member	R20 000	Main Member	R30 000	
Spouse	R10 000	Spouse	R20 000	Spouse	R30 000	
Children 14 - 21 years	R 7 500	Children 14 - 21 years	R10 500	Children 14 - 21 years	R15 000	
Children 6 - 13 years	R 5000	Children 6 - 13 years	R 7 500	Children 6 - 13 years	R10 000	
Children 1 - 5 years	R 2500	Children 1 - 5 years	R 5000	Children 1 - 5 years	R 7 500	
Stillborn to 11 months	R 1000	Stillborn to 11 months	R 2000	Stillborn to 11 months	R 3 000	

THE APPLICATION PROCESS ENTAILS:



OTHER DOCUMENTS REQUIRED WITH THE APPLICATION FORM:

- Certified copy of your ID.
- Certified copy of all your dependants' ID's.
- Certified copy of the beneficiary's ID (this is the person that the money must be paid to when claiming).

HOW DO I CLAIM?

- Ask your Contract Manager for a Funeral Claim Form.
- Complete the Form and hand it to your Contract Manager, together with the following required documents:
 - Certified copy of death certificate.
 - Certified copy of your ID (the Main Member).
 - Certified copy of the ID for Claimant.
 - o Certified copy of Claimant's bank statement.
 - Notice of death (BI-1663) from the Department of Home Fairs.
 - o Police report for unnatural death which includes but are not limited to:
 - Accident
 - Homicide
 - Being attacked by insects, reptiles, fish, carnivores or other wildlife
 - Adverse outcome of surgery (this is not failure of surgery).