

**COMPLETE
PEACE OF MIND**



MULTISURE
CORPORATION



**LEGAL
ASSIST**



**BUSINESS
OPPORTUNITY**



**FUNERAL
INSURANCE**

What is Funeral Insurance?

Funeral Insurance provides you and your family with protection against high funeral expenses in the case of your own death or that of a family member.

Why Funeral Insurance?

Nothing comes more unexpected and causes greater heartache and pain in our lives than the sudden loss of a loved one. It is not surprising that "death" is not a popular subject which we tend to avoid rather than plan for. However, we all have to deal with it at some point in time and the trauma when trying to come to terms with it will be drastically increased if there are insufficient funds available to you or your dependants to cover burial costs and other expenses.

Who is covered by the policy?

The Funeral Insurance policy covers you, your spouse/partner and all children (biological and legally adopted) under the age of 21. Children will be covered up to the age of 25 provided that they are still students and dependent on the main member. Any other family members of the main member can be covered at a low additional monthly fee per individual.

What are the Costs?

A once-off administration fee of R120 is payable and a monthly premium as indicated in these tables:

Cash/Debit Order Options			
Main Member		Cover	Premium
1	Single with/without children in age group 14-59	R3 000	R30
		R10 000	R55
		R20 000	R95
2	Single without children in age group 60-74	R3 000	R50
		R10 000	R125
		R20 000	R210
3	Family cover, main member in age group 14-59	R3 000	R35
		R10 000	R60
		R20 000	R110
4	Family cover, main member in age group 60-74	R3 000	R65
		R10 000	R175
		R20 000	R295



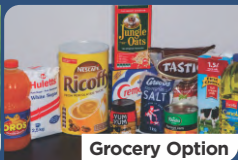
Optional Add-ons



Tombstone Option



Inkomo Option



Grocery Option

Main Member		Tombstone R7000	Inkomo R7000
1	Single with/without children in age group 14-59	R40	R40
2	Single without children in age group 60-74	R85	R85
3	Family cover, main member in age group 14-59	R45	R45
4	Family cover, main member in age group 60-74	R95	R95
5	Single without children in age group 75-85	R105	R105
6	Single without children in age group 86-90	R125	R125

A 10% annual increase in premiums & cover applies to all policies.

When does the Cover Start?

There is a one month waiting period in case of accidental death and six months in the case of natural death.

How do I lodge a claim?

You simply call our office and our staff will assist you with processing your claim.

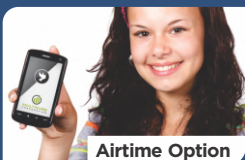
Processing Time for your Claim?

After receipt of all the necessary documentation we will settle the claim within 24 hours.

Pensioner/Grantee Cover Options

Main Member		Cover	Premium
1	Single with/without children in age group 14-59	R3 000	R30
		R7 000	R45
		R10 000	R55
		R20 000	R95
2	Single without children in age group 60-74	R3 000	R50
		R7 000	R90
		R10 000	R125
3	Family cover, main member in age group 14-59	R3 000	R35
		R7 000	R51
		R10 000	R60
		R20 000	R110
4	Family cover, main member in age group 60-74	R3 000	R65
		R7 000	R100
5	Single without children in age group 75-85	R10 000	R121
6	Single without children in age group 86-90	R7 000	R130
		R10 000	R150

We have a Great Business Opportunity for You! More information is available from our Independent Consultants, one of our offices or visit www.multisure.co.za



Airtime Option

Grocery R3000	Air Time R500
R25	R5
R45	R8
R30	R7
R60	R10
R55	R13
R65	R15



***FREE Repatriation Benefit**



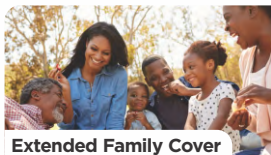
Low Premiums



Cover for Grantees



Pays out in 24 hours



Extended Family Cover



Cover for Pensioners



Earn referral income

*Free repatriation applies within South African borders only. One month waiting period in case of accidental death and 6 months in case of natural death. Dependents are included up to age 20 or up to 25 if they are studying full-time.

The conditions for the Funeral Cover also apply to the Optional Add-on products. Percentage payouts apply in the case of Pensioners and Grantees where death occurs during the first 24 months.

Policies are underwritten by KGA Life



PORT ELIZABETH

94, 17th Avenue
Walmer

DURBAN

1st Floor
320 West Street

GEORGE

Sports Centre Building
94 York Street

JOHANNESBURG

Mathomo Mall
113 Main Street


EAST LONDON

Chess Galleria Building
20 Devereux Street

 087 943 2502

 086 623 1822

 081 428 4828

 admin@multisure.co.za

 www.multisure.co.za

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