



*Funeral Plan*

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# The Discovery Funeral Plan is designed to meet your funeral needs



We pay an additional cash payment to help you with any other costs

We pay up to R8 100 over and above your funeral cover benefit amount if you or your spouse pass away. You can use this money for anything you choose, for example, you can buy groceries or airtime, or you can use it to help you pay for your children's school fees.

We understand that there are many costs associated with a funeral and the passing of a loved one. That's why we provide you with this additional cash payment to use at your discretion.



We help you to pay the costs of the unveiling of the gravestone

The Memorial Benefit on the Discovery Funeral Plan will pay an amount of R5 000 over and above your funeral cover amount if you or your spouse pass away. You can use this money to pay the costs of the unveiling of the gravestone.



You will get double your payout in the case of an accidental death

We will automatically pay double your cover amount if you or your spouse pass away as a result of an accident.



Continued cover for your spouse

In the event of your death, we will pay the funeral cover premium for one year to ensure your spouse and children continue to have funeral cover, provided your spouse is younger than 65 at the time of your death.



You get automatic baby cover

You have immediate cover for your child for the first three months after their birth. If your child passes away within the first three months after birth, or is a stillborn, you will receive a lump-sum payout. This payout will be paid to you or your spouse.



We'll pay your claim in 24 hours

After we receive the necessary paperwork from you, we will pay out your claim within 24 hours. You will receive the payouts for your additional benefits at the same time as your funeral cover benefit payment. This ensures that you have funds available to you immediately, giving you peace of mind knowing that all your needs are covered during a difficult time.

Enhance your cover by choosing the Classic Funeral Plan and receive up to 17,5% of your premiums back

## How it works

You will get a percentage of your premiums back after each year that you get on your policy with Discovery. The longer you keep your Discovery Classic Funeral Plan the higher your cash PayBack will be.

After four years you can receive 17.5% of your premiums paid back to you every year. The table below shows the percentage of your premium you will receive at the end of each year.

Year	One	Two	Three	Four and onwards
PayBack percentage	0%	10%	15%	17.5%

## Funeral needs analysis

Level of cover needed

Principal .....	Mother .....
Spouse(s) .....	Father .....
Child 1 .....	Mother-in-law .....
Child 2 .....	Father-in-law .....
Child 3 .....	Extended family member 1 .....
Child 4 .....	Extended family member 2 .....
Child 5 .....	Extended family member 3 .....
	Extended family member 4 .....

Shortfall: .....

Next appointment (if applicable): .....

Action plan: .....

### Chosen Plan

Plan type	Classic <input type="checkbox"/>	OR	Essential <input type="checkbox"/>	(The Essential Plan does not qualify for the PayBack benefit)		
Plan option (Please select one)	Plan option 1 <input type="checkbox"/>	Plan option 2 <input type="checkbox"/>	Plan option 3 <input type="checkbox"/>	Plan option 4 <input type="checkbox"/>	Plan option 5 <input type="checkbox"/>	Plan option 6 <input type="checkbox"/>
Approximate total premium*				: R		

\* If there is a discrepancy between the quoted premium, the premium on your application form and the premium on your Policy Schedule, the premium rates shown on your Policy Schedule will apply.

In terms of the Long Term Insurance Act, commission paid to financial advisers is regulated by law. The maximum initial commission that the financial adviser will earn in the first year is not more than 85% of the first year's premium. The cost of commission is included in the premium.



#### Financial adviser details:

Name: .....

Contact number: .....

Cellphone: .....

Once we have activated your funeral cover and you have any questions, please speak to your financial adviser or contact us at:

Telephone: 0860 372 030

Email: FuneralPlan@discovery.co.za

A photograph of a man carrying a young child on his shoulders. They are both looking out over a bright, hazy horizon, likely a sunset or sunrise. The man is wearing a dark jacket and a watch on his left wrist. The child is wearing a blue hoodie. The overall mood is contemplative and protective.

**Protect your family with the  
Discovery Funeral Plan, from  
as little as R53 a month**

*Losing a family member is never easy. Coping with the loss can be an overwhelming challenge and one of the most traumatic experiences in life.*

There are also many costs associated with the passing of a loved one, such as, funeral costs and the cost of the unveiling. These costs can add a lot of extra pressure to an already stressful situation.

We can help you by easing the financial burden of this difficult time with the Discovery Funeral Plan. Our Funeral Plan offers you and your family funeral cover with a payout between R10 000 and R60 000 upon the loss of a family member. It also offers valuable additional benefits.



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This funeral policy is underwritten by Discovery Life Limited, registration number 1966/003901/06, is a registered long-term insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. Administered by Phakama Funeral Society (Pty) Ltd an authorised financial services provider with FSP number 1473