



**Family  
Funeral Plan**

**Group Policy**

Underwritten by Guardrisk Life Ltd and  
Guardrisk Insurance Company Ltd

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**MILADYS**

 **mrpmoney**

**sheet•street**

# Family Funeral Plan

Underwritten by Guardrisk Life Limited

If, during the period of insurance, you, your spouse or children die as a result of an accident or illness, we will pay out a benefit as shown in the Schedule. Cover is available for you, for one spouse and a maximum of 4 (four) dependent children not older than 18 (eighteen), unless otherwise noted under important definitions.

## Family Funeral Plan

Description	Benefits			
Insured	Option 1	Option 2	Option 3	Option 4
Account Holder	R7,500	R10,000	R15,000	R20,000
Spouse	R7,500	R10,000	R15,000	R20,000
Child (14-17)	R7,500	R10,000	R15,000	R20,000
Child (6-13)	R3,500	R 5,000	R 7,500	R10,000
Child (1-5)	R2,500	R 2,500	R 3,750	R 5,000
Child (0-1)	R1,250	R 1,250	R 1,875	R 2,500
Stillborn	R1,000	R 1,000	R 1,500	R 2,000

## Exclusions (applicable to all options)

### General Exclusions

- Self-inflicted injury, suicide or attempted suicide.
- Natural death is excluded for the first 3 (three) months from the start date.
- You may not use the policy as a security for a loan.
- War, riot, radioactive contamination, nuclear accidents and similar risks.
- Your participation in a criminal act.
- Your participation in a hazardous pursuit such as flying, hang-gliding, scuba diving or mountain climbing.
- You being under the influence of, or above the legal limit of, alcohol intake or drug abuse irrespective of whether such action was directly or indirectly caused by the event giving rise to a claim.
- Any deliberate exposure to exceptional danger (except in an attempt to save a human life).

## Important Definitions

### Accident

Shall mean any sudden and fortuitous event which is directly caused by external, violent, physical and visible means and is independent of all other causes.

### Child

Shall mean an unmarried, dependent child, step-child, illegitimate or adopted child (legally or by custom) of the Insured person and includes a child older than 18 (eighteen) who remains dependent by reason of mental or physical incapacity and will remain so for the rest of his/her life.

### Account Holder

Shall mean the Main Life Insured and the payer of the Monthly Premium.

### Spouse

Shall mean the person married (whether by civil, customary, tribal, religious or same gender union) to the main member and named as such in the Schedule. Cover is limited to 1 (one) nominated spouse where the person has more than 1 (one).

### Stillborn

Shall mean that provided there is at least 26 (twenty-six) weeks of intra-uterine existence and that the foetus showed no life after complete birth. Stillborn shall exclude the intentional termination of the pregnancy.

### Waiting Period

Shall mean the period of 3 (three) months commencing from the start date and which is applicable for natural death. Once this period has passed, death due to natural causes will be covered. There is no waiting period for death due to (any) accidents. In the event that the policy lapses and is then reinstated, the waiting period will commence from 0 (zero) from the reinstatement date.

## Limitations/Provisions

- Where an insured person dies as a result of natural causes within 3 (three) months of the start date, no benefit will be paid.
- Reference in this policy to any one gender is deemed to include the other gender.

## Scope of Cover

This policy applies in respect of natural and accidental death provided the waiting period for natural death has passed and the monthly premiums are paid in full.

## Main Limits

Our liability in respect of:

- Cover is limited to 1 (one) spouse per member and a maximum of 4 (four) dependent children not older than 18 (eighteen) years of age.
- Cover is limited to the amount stated on the Schedule.

## Who Qualifies for Insurance Cover?

- A MRP Money/Miladys/Sheet Street account holder.
- Account holder and partner 18-60 (eighteen to sixty) years at the inception of the policy.
- Spouse/partner of the account holder.
- Dependent child (maximum of 4 (four)) of the account holder not older than 18 (eighteen) years of age.
- Live, and have the right to permanently reside, in RSA.
- You must apply for cover and pay the premiums.
- Adhere to the terms and conditions of the policy.

## What to Do in the Event of a Claim

1. Notify MRP Insurance immediately. (see Contact Information on page 7)
2. A claim form will be sent to you.
3. Complete the claim form, sign it and return it to MRP Insurance within 30 (thirty) days. Ensure that you have completed all sections of the claim form and that you have sent all relevant documentation to MRP Insurance in order for your claim to be processed on time.
4. We may ask you to provide proof of the circumstances of the loss or any other evidence that is required.
5. Should you need any assistance in completing your claim form, please contact MRP Insurance. (see Contact Information on page 7)
6. You only have 120 days (4 months) from the event date to submit a claim.

## When Will the Insurance Cover End?

- If a benefit is paid in respect of death of the account holder.
- If you are a dependent child of the account holder, you will no longer enjoy cover when you reach the age of 18 (eighteen) unless the child remains dependent by reason of mental or physical incapacity and will remain so for the rest of his/her life.
- You fail to pay the monthly premium.
- If we advise you that the policy will be cancelled, we will provide you with written notice 30 (thirty) days prior.
- If you advise us that the insurance cover must be cancelled, we require 30 (thirty) days written notice.
- You close your account with MRP Money/Miladys/Sheet Street.

## Do's and Don'ts

### Do's

- Keep to the terms and conditions of this policy.
- Complete all forms in ink.
- Keep notes of what is said to you and all documents handed to you.

### Don'ts

- Don't give false or misleading information when you apply for insurance cover.
- Don't submit false claims.
- Don't sign any blank or partially completed forms.
- Don't be pressurised to enter into this policy.

## What to Watch Out For

- If you don't keep to the terms and conditions of this policy, you will not be entitled to any benefit under this policy.
- This policy shall be voidable in the event of any non-disclosure, misrepresentation or misdescription of a material fact.
- If we decline any claim and legal action is not taken against us within 12 (twelve) months from the date of our decision then all benefits under this policy in respect of such claim shall be forfeited.
- The cover provided under this policy is conditional upon, and will only come into effect following, payment of the premium by the Account Holder and the receipt thereof by, or on behalf of, MRP Insurance.
- If you give false or misleading information when you applied for cover under this policy, and this information affected the decision to insure you, your cover under this policy will end.
- If any benefit is paid as a result of your false claim, you will have to repay any benefit you have received and we have the right to take any action deemed appropriate.
- We have the right to change or cancel your insurance cover under this policy. You will be notified at least 30 (thirty) days before the change or cancellation takes effect.

- We have the right to change your insurance structure and premium structure under this policy. You will be notified at least 30 (thirty) days before the change takes effect.
- The rights under this policy cannot be transferred to anybody else and the policy cannot be used to protect any person other than yourself, your spouse and a maximum of 4 (four) dependent children under the age of 18 (eighteen).
- When your cover under this policy comes to an end it will not have a cash value.
- This policy acquires no surrender, paid up or loan value.
- For the purpose of disclosure of private underwriting and claims information, you consent and acknowledge that the sharing of claims information and underwriting information (including credit information) between Insurers is essential to enable the Insurance Industry to underwrite policies and assess risks fairly, and to reduce the incidence of fraudulent claims, and accordingly you waive your rights of privacy of insurance information in respect of any claim made.
- You also acknowledge that the information provided by you may be verified against other legitimate sources or databases. You also waive any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning you.
- You are entitled to cancel the policy within 30 (thirty) days from its commencement date - cancellation request must be in writing.
- You will always be given a reason for claims not being paid.
- You will always be entitled to a copy of this policy and/or a copy of a voice recording at no extra cost.

## **Complaints Procedure**

1. Contact MRP Insurance on 0861 000 518.
2. Your complaints will be immediately assigned to a complaints worklist.
3. You will be contacted by an agent within 24 hours after lodging your complaint.
4. We will acknowledge receipt of your complaint in writing and will send you a copy of our complaints resolution policy.
5. We will provide you with regular updates while we are working on the complaint.
6. We will confirm the resolution of your complaint to you in writing upon completion.
7. If not resolved to your satisfaction, you may lodge a complaint with the Ombudsman, details listed on the back page.
8. MRP Insurance embraces the principles of treating customers fairly.

## Premium Information

- Your monthly premium will form part of your monthly MRP Money/Miladys/Sheet Street account payment and is payable on your account due date.
- If the premium is not paid within 15 (fifteen) days of the due date your insurance cover will end.
- Your monthly premium is broken down as follows:

Description		Premium
Family Funeral Plan (Option 1)	Total monthly premium	R40.00
	Total commission included	R 8.00
Family Funeral Plan (Option 2)	Total monthly premium	R50.00
	Total commission included	R10.00
Family Funeral Plan (Option 3)	Total monthly premium	R65.00
	Total commission included	R13.00
Family Funeral Plan (Option 4)	Total monthly premium	R75.00
	Total commission included	R15.00

## Who to Contact When?

Description	Contact Information
To report a claim or any claim related queries	Call: 0861 000 518 or Email: insuranceclaims@mrpg.com
General queries and complaints	Email: insuranceinfo@mrpg.com
To cancel your policy	Email: cancelinsurance@mrpg.com
For complaints that are not resolved by your administrator	INSURER
For complaints that are not resolved by the insurer	LIFE OMBUDSMAN
For complaints about advice and the Intermediary service provided	FAIS OMBUDSMAN

## Statutory Notice to Long Term Insurance Policyholders

You have the right to the following information:

Intermediary	Administrator	Insurer
<p>Mr Price Group LTD, FSP 31450</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2</li><li>• Short Term Personal Lines</li><li>• Short Term Commercial Lines</li></ul>	<p>Mr Price Group LTD, FSP 31450</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2</li><li>• Short Term Personal Lines</li><li>• Short Term Commercial Lines</li></ul>	<p>Guardrisk Life LTD, FSP 76</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2, C</li></ul>
<p>65 Masabalala Yengwa Ave, Durban, 4001 PO Box 912, Durban 4000 Tel: 031 310 8000 Fax: 031 304 3725</p>	<p>380 Dr Pixley Kaseme Street, Durban, 4001 PO Box 4996, Durban, 4000 Tel: 031 367 3311 Fax: 031 328 4473</p>	<p>PO Box 786015, Sandton 2146 Tel: 011 699 1000 Fax: 011 669 2792</p>
<p><b>Compliance Officer</b> Debbie Smith ICMS - practise No. 4851 Tel: 072 550 8238 Fax: 086 606 9660</p>	<p><b>Compliance Officer</b> Debbie Smith ICMS - practise No. 4851 Tel: 072 550 8238 Fax: 086 606 9660</p>	<p><b>Compliance</b> compliance@guardrisk.co.za</p>
<p>Has a written mandate to act on behalf of the insurer. Has a professional indemnity cover in force. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>	<p>Has a written mandate to act on behalf of the insurer. Has a professional indemnity cover in force. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>	<p>Has a written agreement in place with the intermediary. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>
Long Term Insurance Ombudsman	Registrar of Long Term Insurance	FAIS Ombudsman
<p>Long Term Ombudsman Private Bag X45, Claremont, 7735 Tel: 021 657 5000 Fax: 021 674 0951 Email: info@ombud.co.za</p>	<p>Financial Services Board PO Box 35655, Menlo Park, 0120 Tel: 021 428 8000 Fax: 021 347 0221 Email: info@fsb.co.za</p>	<p>FAIS Ombudsman PO Box 74571, Lynwood Ridge, 0040 Tel: 012 470 9080 Fax: 012 348 3447 Email: info@faisombud.co.za</p>

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