

COVER BENEFIT: OPTION 1

PRINCIPAL MEMBER

Eligibility Age:	Entry Age: 18 years and above					
Maximum Amount Cover:	PRINCIPAL	SPOUSE	CHILD			
	E25,000.00	E20,000.00	Child 14 – 21 years – E15,000.00			
			Child 6 – 13 years – E 6,000.00			
			Child 2 – 6 years – E6,000.00			
			Child 1 – 5 years – E3,000.00			
			Child 0 – 11 years – E1,750.00			
			Still Birth – E875.00			
Monthly Premium:	E200.00 per month (6month	E200.00 per month (6months in a year)				
Waiting Period:	No waiting period					
Cover Option:	Spouse and Children below the age of 21years					
	Member can cover-up to 6 kids.					
Benefits:	E2,000.00 Grocery Voucher (Once-Off)					
	E240.00 Airtime Vou	icher (Once-off)	Only if Principal Member has passed			
	• E2,000.00 payment benefit, 6months period.					
Claim Documents:	DECEASED		BENEFICIARY			
	Death Certificate		Bank Statement			
	Notification of Death Letter		Certified Copy of National Identity			
	Mortuary Letter		Marriage Certificate			
	Certified Copy of National Identity		Birth Certificate			

PARENT COVER OPTION

Eligibility Age:	Maximum 80 years				
Maximum Amount Cover:	E15,000.00				
Monthly Premium:	70 – 80 years	65 – 70 years		Below 65 years	
	E300.00 p.m; 10.5 months	E200.00 p.m; 8.	5 months	E200.00 p.m; 6 months	
Waiting Period:	9 full Months				
Claim Documents:	Death Certificate Notification of Death Letter Mortuary Letter Certified Copy of National Identity Certified Birth Certificate		BENEFICIARY		
			Bank Statement		
			Certified Copy of National Identity Marriage Certificate* Birth Certificate		

COVER BENEFIT: OPTION 2

PRINCIPAL MEMBER

Eligibility Age:	Entry Age: 18 years and above				
Maximum Amount Cover:	PRINCIPAL	SPOUSE	CHILD		
	E45,000.00	E30,000.00	Child 14 – 21 years – E30,000.00		
			Child 6 – 13 years – E15,000.00		
			Child 2 – 6 years – E7,000.00		
			Child 1 – 5 years – E7,000.00		
			Child 0 – 11 years – E7,500.00		
			Still Birth – E7,5000.00		
Monthly Premium:	E200.00 per month; 3 months				
Waiting Period:	No waiting period				
Cover Option:	 Spouse and Ch 	nildren below the	age of 21years		
	Member can d	Member can cover-up to 6 kids.			
Claim Documents:	DECEASED Death Certificate Notification of Death Letter Mortuary Letter Certified Copy of National Identity Certified Birth Certificate		BENEFICIARY		
			Bank Statement		
			Certified Copy of National Identity		
			Marriage Certificate		
			Birth Certificate		

LUBANE SACCO GROUP FUNERAL COVER

The group funeral cover is an insurance plan designed to provide financial support for funeral expenses to the members of LUBANE SACCO.

Members (Primary & Secondary) can voluntary apply for the Group Funeral providing financial assistance in the event of a member's death.

The policy usually offers a predetermined pay-out amount that can be used to cover various funeral expenses, including burial fees, transportation, and other related costs.

To ease the financial burden of unexpected funeral expenses, LUBANE SACCO has established strategic partnerships with Orchard Insurance and Old Mutual.

These collaborations enable us to offer attractive lower premiums, significantly reducing the financial strain on individual families. Moreover, this arrangement fosters a strong sense of community and mutual support among our members, ensuring that we stand together in challenging times.

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