

FUNERAL PLAN



The plan that takes care of all your funeral needs, allowing your family to focus on what matters most.

The loss of a loved one is a difficult and emotional time for family members left behind.

The high costs of arranging a funeral can add financial stress, which is why this Funeral Plan provides you and your family with peace of mind and financial freedom during these difficult times.

There are two cover options

so you can choose the one most suitable to your needs.



Individual Funeral Plan



covers the
policyholder



Family Funeral Plan



covers the
policyholder,
one spouse and up to
six children's claims

Who is eligible for cover?

Individual Funeral Plan

Policyholder

Must be between age of 18 and 65 at entry

Family Funeral Plan

The policyholder, one spouse, and up to 6 children can be covered for the premium quoted. All your children may be added on the policy and the policy will pay for up to 6 children's deaths.

Policyholder

Must be between age of 18 and 65 at entry

Spouse

Must be between age of 18 and 65 at entry

Children

Not older than 18 years at entry

All dependents must be added upfront and their correct personal details supplied when the policy is taken. New born children can be added within 3 months of the birth, a new spouse and parents in law can be added within 3 months of the marriage.

How you will benefit

No Medical Examination

No medical tests are needed and no medical questions need to be answered.

Premium Waiver

Should the policyholder pass away, and the policy has been in force for at least 12 months, the insured lives (excluding parents and parents-in-law) will be provided cover for 12 months without any premiums having to be paid during this period. Thereafter the spouse of the policyholder may continue with the policy by paying the monthly premiums without additional waiting periods being served.

Double Accident Benefit

Should the policyholder or their spouse die due to an accident, our Double Accident Benefit will pay out a lump sum equal to twice the value of the selected cover.

Out of Country Cover

Should you travel on business or leisure, you will continue to be covered anywhere in the world for up to 12 months. You may increase the 12 month period by informing us in writing and we will confirm before this is effected.

Cover for life

Cover does not end provided all monthly premiums are paid.

No Waiting Period

For death due to an accident.

Cover Increase

You can increase your cover at any time and normal waiting periods will apply to the increase in cover for natural death.

Oshitondoka - Memorial cover Available for the policyholder only

Should the policyholder pass away, an additional 35% of the cover selected will be paid out to cover the costs associated with the memorial arrangements.

For example: If you select a cover for N\$ 10,000, an additional amount of N\$3,500 will be paid out towards the memorial arrangement costs.

Monthly Premiums and Benefits available

Benefit	Premium (Individual Funeral Plan)	Premium (Family Funeral Plan)
N\$5 000	N\$18.00	N\$35.00
N\$10 000	N\$35.00	N\$70.00
N\$15 000	N\$49.00	N\$105.00
N\$20 000	N\$65.00	N\$140.00
N\$30 000	N\$98.00	N\$210.00

Cover the family receives

Policyholder, spouse, Child (Age 15 up to 23)	100% of cover selected
Child (Age 5 up to 15)	50% of cover selected
Child (Age 1 up to 5)	25% of cover selected
Child less than 1 year including stillborn	12.5% of cover selected

Optional benefits

available at an additional monthly premium

Emanya - Tombstone

This benefit is for the policyholder and spouse.

Benefit	Premium (Individual Funeral Plan)	Premium (Family Funeral Plan)
N\$10 000	N\$29.00	N\$44.00
N\$15 000	N\$43.00	N\$67.00

Parents / Parents in law

The parent must be younger than 75 years of age at commencement date. The parents of both the policyholder and spouse can be covered in this benefit. A maximum of 4 parents can be covered and the same level of cover must be taken.

Benefit	Premium (Individual & Family Funeral Plan)
The lesser of the policyholder's cover or a maximum of the N\$15 000 (excluding accidental death)	N\$6.50 per N\$1 000 of cover

Body transportation

From parlour to parlour, the place of death to the place of burial for a distance of 30km or more and within the borders of Namibia.

Benefit	Premium (Individual Funeral Plan)	Premium (Family Funeral Plan)
Body transportation for N\$4.50 per kilometer per person	N\$7.50 per person	N\$7.50 for the policyholder. An additional N\$7.50 per person will be required for spouse and children.

When funeral cover starts

1

Complete the application process

2

Accidental cover starts immediately

3

Pay your first premium

4

Waiting period of 6 months starts

5

At the end of the waiting period, cover for natural events start

Frequently asked questions

Q. Until what age will my nominated dependents and I be covered?

- A. Provided monthly premiums are maintained – the policyholder, spouse and parents are covered until death. Children are covered up to age 23 or up to age 26 if they are still students at a registered institution. A mentally or physically disabled child who is fully dependent on the policyholder will be covered till death.

Q. How many policies can one life be covered under?

- A. A life can be covered under a maximum of 2 policies.

Q. How many spouses does the policy cover?

- A. The policy covers one spouse.

Q. How do I lodge a claim?

- A. You or your beneficiary will need to inform us, your registered broker or agent of a claim within 12 months of the date of death and will have 24 months to submit supporting documentation from the date of death.

All valid claims are paid within 48 hours after all the required claim documents have been submitted.

Q. How are premiums paid?

- A. A policy is paid through a debit order or Employer Stop Order.

Q. When can a claim be made?

- A. You can make an immediate claim after your policy has been activated should death be due to accidental causes. A claim for death due to other causes can be made 12 months after the policy has been activated.

**For more information please speak to us or
your registered broker or agent.
Terms and Conditions apply.**

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