

FUNERAL FUND IMPORTANT INFORMATION NOTICE

TO: ALL MEMBERS
FROM: BARGAINING COUNCIL FOR THE MEAT TRADE GAUTENG
EFFECTIVE: 28 FEBRUARY 2023

FUNERAL COVER COST

Employer Contribution	Member Contribution	Total Contribution
R10.00	R40.00	R50.00

FUNERAL COVER BENEFIT

Category	Insured	Ages	Cover	Accidental Cover
All Members	Employee	18 to 100	R 20,000	R 20,000
	Spouse	18 to 100	R 20,000	
	Child 1	15 to 24	R 20,000	
	Child 2	6 to 14	R 10,000	
	Child 3	0 to 5	R 5000	
	Child 4	Stillborn	R 5000	

FUNERAL COVER BENEFIT STRUCTURE

HOW IS A SPOUSE DEFINED?

A spouse is defined as the person with whom the member is joined in marriage and includes:

- * A marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion.
- * A person living with the member in the manner of a spouse, living in a relationship of mutual dependance with the member, and running and sharing a common household with the member.

Common-Law and same-sex partners are included in the definition of spouse. If a member is joined in marriage with two or more persons, spouse means the person who the member has nominated in writing. The member must nominate their spouse in writing within three months of the inception of the

policy or entering the policy as a new member after the commencement date.

A member can change his/her spouse covered at any time thereafter on marriage, divorce or death, but must do so in writing within three months of the marriage, divorce or death.

If a member has more than one spouse, then the spouse who qualifies first for a benefit is the spouse the member married first, then the spouse the member nominated.

A maximum of one spouse per member will be covered at any point. If a member wants cover for more than one spouse, then the member must nominate the additional spouse(s) for the spouse(s) to be covered under the policy. Additional premiums will be charged for every additional spouse.

HOW IS A CHILD DEFINED?

A child is defined as an unmarried person who is wholly financially dependent on the member and is described as:

- * A child, born of the member.
- * A dependent stepchild of the member.
- * A foster child of the member
- * A child, legally adopted by the member.
- * A stillborn child, being a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth.
- * stillborn shall exclude the intentional termination of the life of the child.
- * A grandchild, being a child of the member's children, where both the child's parents are deceased, or the child is dependent on the member.

The member must nominate the child(ren) covered in writing within three months of the inception of the policy or entering the policy as a new member after the commencement date. The member can change the nominated child(ren) covered at any time thereafter on birth, marriage or adoption but must do so in writing within three months of the birth, marriage or adoption.

A child of the member who studies full-time at a recognized educational institution and who has not reached the benefit expiry age is considered a child for the purposes hereof.

No age limit will apply to a child who is incapacitated by mental or physical infirmity and unable to maintain themselves, provided that such child is wholly dependent on the member for support and maintenance, disregarding any state grant that they may receive.

HOW IS ACCIDENTAL FUNERAL COVER DEFINED?

On the accidental death of a member an Accidental Funeral cover benefit will be paid as specified in the Benefit schedule.

An accident is defined as an unforeseen event, which could not reasonably have been expected to occur. The event must result in death caused directly and independently of all other causes by some external and visible means arising from this event and excludes death by natural causes.

The Accidental Funeral Cover will exclude claims as a result of:

- * Attempted suicide or any self-inflicted injury.
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- * A member or his or her dependents being under the influence of alcohol, drugs or narcotics, unless a registered medical practitioner has prescribed the drugs or narcotics. The member and his or her dependents may not perform the role of registered medical practitioner.
- * The claim arising from willfully and deliberately breaking any law, a willful act of war, riot or acts of public hostility.
- * Participation in any type of aviation or airborne pursuit, except as a passenger traveling in a registered passenger aircraft that is owned and operated by a licensed airline or air transport company or in a military passenger aircraft. The aircraft must be flown by a pilot holding a commercial pilot's license, on a recognized route, between licensed airfields.
- * Participation in any type of aviation or airborne pursuit, except as a pilot piloting a registered passenger aircraft that is owned and operated by a licensed airline or air transport company. The aircraft must be flown on a recognized route between licensed airfields and the pilot must be the holder of a current commercial pilot's license.

BURIAL REPATRIATION BENEFIT

The Burial Repatriation Benefit is a service that allows for the transport of the deceased member's body back to a funeral home closest to the place of burial in South Africa.

The transport is provided via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia, or Mozambique (south of the 22-degree latitude)

THIS FREE SERVICE IS AVAILABLE AT THE DEATH OF:

- * A member or family member covered under our Funeral Cover Benefit.

IN ADDITION, THE FOLLOWING SERVICES ARE AVAILABLE TO THE FAMILY:

- * If the death occurred in South Africa, the service also allows for the transportation arrangements for a single relative to accompany the mortal remains to the funeral home and overnight accommodation for the relative.
- * Assistance and advice on claims procedures are provided.
- * Legal support to assist with the interpretation of the Will and the management of the necessary documentation.
- * Advice on matters such as obtaining a death certificate and cross-border documentation.
- * Referral to a pathologist if an autopsy is required.
- * Referral to a reputable funeral parlour, tombstone supplier and providers of other funeral services such as catering and transport.

Maximum entry age into the Fund for new members is 65 years of age.

In the event of death, please ensure that the following documents are received on submission of application for benefits as soon as possible.

- * Certified Death Certificate.
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- * Certified Identity or passport document of principle member.
- * Certified Marriage certificate in the event of spouse's death.
- * Certified Identity document / Birth certificate of deceased.
- * Original bank statement of beneficiary.
- * Affidavit from Chief in tribal marriages.
- * Letter / invoice from funeral parlour / Undertaker.
- * BI 1663 form.
- * Where the surname of a child is different from that of the member an affidavit from an independent third party confirming the relationship to the member must be obtained from the Tribal Chief/Community Leader/Minister of Religion.
- * For all Death by Unnatural Causes a Police Declaration Report is required.

NB: ALL DOCUMENTS MUST BE SUBMITTED WITHIN SIX MONTHS FROM THE DATE OF DEATH.

Should you have any queries, contact Mr. Fanie Kok (011) 673 0980.

Claims must be submitted to: -

Mr. Corné Janse Van Rensburg

Secretary of The Bargaining Council for Meat Trade Gauteng

Tel: (011) 646 0290

Email: corne@wadavidson.co.za

Postal: Private Bag X3060 Randburg 2125

Physical: 72A Oxford Road, Riviera, Johannesburg, 2193
