

TERMS AND CONDITIONS

- The main member and spouse must be between 18-65 years to Join the Scheme.
- You may only Cover yourself, your spouse, 6 Children and 6 extended family members.
- The main member may insure their biological children, legally adopted children and stepchildren. Where a child is added to a policy but does not share the surname of the main member and/or their spouse, a birth certificate must be provided by the main member and it must confirm that the child is the biological or legally recognized child of the main member or their spouse.
- Extended family members must be below the age of 90 years to join the scheme
- We provide 2 Return Air Ticket(s) from repatriation place to the destination in Zimbabwe.
- The family of the deceased will pay the customs fees at the receiving airport.

The following waiting periods will apply:

	Immediate Family	Extended Family
Accidental Death	Immediate Cover After receipt of first premium	Immediate Cover After receipt of first premium
Natural Causes	3 Calendar months from the Commencement Date	6 Calendar months from the Commencement Date
Suicide	12 Calendar months from the Commencement Date	12 Calendar months from the Commencement Date

- Premiums must be paid on or before the **1st of each month**.
- A member has a grace period of **60 days** to pay premiums in arrears, after which the policy will lapse.
- No claims will be honoured if premiums are in arrears.
- A cooling period of **30 days** applies where a member terminates their policy. The insurer or the client can terminate this policy with a notice of a **30 day** period.
- The notification period for an increase of premiums is 1 calendar month issued with a written notification.
- Only claims submitted within **6 calendar months** after the date of death will be considered for payment.
- Claims will only be paid to the beneficiary as indicated on the policy Document.
- Should the client opt to receive a cash payment when they claim, the sum to be paid to them is equivalent to the **Cash Option** for their given plan.
- Membership can only commence on the **1st of the month** after receipt of the 1st premium.
- Expect your policy documents within **24 hours** of registration via Email or WhatsApp.
- Should you not receive them, please contact us to make alternative arrangements.

EXCLUSIONS

Zororo-Phumulani will not be liable to any benefit or claim under a Policy if the claim for a benefit arises directly or indirectly from, or as a consequence to or from:

- The use of nuclear, biological or chemical weapons, or any radioactive contamination; or
- Attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents; or
- The member or member's dependants or member's nominated beneficiaries' involvement in unlawful activity or activities; or
- Wilful self-injury or where the Insured is affected temporarily or otherwise, by alcohol, narcotics, insanity or drugs, unless the latter is administered by or prescribed by or taken in accordance with the instructions of a registered medical practitioner (other than himself where the Principal Insured is such a registered medical practitioner.)

CONTACT DETAILS

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Zororo Phumulani Funeral Plan



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www.zororo-phumulani.co.za



ZORORO PHUMULANI
WORLDWIDE
FUNERAL PLAN

24 HOUR SERVICES
FOR THE ONES YOU LOVE

Zororo-Phumulani

Zororo Phumulani is an Authorised Financial Services Provider FSP48558. Policies are Underwritten by KGA Life Limited, a licensed Insurer and an Authorised Financial Services Provider FSP15980.



+27 87 092 8203 | Self Service Number

Claims Toll-Free Number 0800 100 205

FAMILY R540

PREMIUM PLAN

SINGLE R450

COVER AMOUNT : R45 000

SERVICES

Hearse	✓
Mini Dome	✓
Documentation Assistance	✓
Cremation	✓
1 Return Air Ticket	✓
Grocery Allowance	R4 500
Data Allowance	R400
Zambia / T shirts	4
Refreshments Allowance	R900
Bus Benefit	R5 400
Graveside Equipment	✓

FAMILY R720

PRESTIGE PLAN

SINGLE R630

COVER AMOUNT : R75 000

SERVICES

Hearse	✓
Standard Dome	✓
Documentation Assistance	✓
Cremation	✓
1 Return Air Ticket	✓
Grocery Allowance	R7 200
Data Allowance	R800
Flowers	R1 800
Zambia / T shirts	7
Refreshment Allowance	R1 260
Customized Banner	✓
Bus Benefit	R5 400
Graveside Equipment	✓

FAMILY R1 080

EXECUTIVE PLAN

SINGLE R990

COVER AMOUNT : R90 000

SERVICES

Hearse	✓
Royal Dome Casket	✓
Documentation Assistance	✓
Cremation	✓
2 Return Air Tickets	✓
Grocery Allowance	R10 800
Data Allowance	R1 200
Flowers	R2 700
Zambia / T shirts	10
Refreshments Allowance	R1 800
Customized Banner	✓
Bus Benefit	R5 400
Graveside Equipment	✓

NB* PLEASE NOTE THAT REFRESHMENTS REFERS TO BOTTLED DRINKING WATER AND THE BENEFIT IS GIVEN AS CASH. ALL THE BENEFITS GIVEN AFTER THE BODY IS REPATRIATED, ARE GIVEN IN ZIMBABWE.



MAKING PAYMENT

Make your payments online at www.zororo-phumulani.co.za using a credit or cheque card

EXTENDED FAMILY PLANS POLICY FUNERAL SCHEDULE

COVER	R2000	R3000	R4000	R5000
PREMIUM	R60	R80	R110	R220
SERVICE OPTIONS				
Hearse			Yes	Yes
Casket	1 Tier Casket	1 Tier Casket	2 Tier Casket	Standard Dome
Chema/Inyembezi	R1000	R1500	R2000	R2500
Bus Benefit	-	-	-	R3000
Documentation	Yes	Yes	Yes	Yes
Cremation	-	-	-	Yes
Graveside Equipment	Yes	Yes	Yes	Yes
Flight Option	-	-	-	Yes
Transportation vehicle	2 Seater	6 Seater	13 Seater	13 Seater

OUR BRANCHES IN SOUTH AFRICA

- | | |
|--------------|----------------|
| Johannesburg | Middleburg |
| Bellville | Paarl |
| CapeTown | Polokwane |
| Durban | Port Elizabeth |
| East London | Pretoria |
| Germiston | Randburg |
| Kempton Park | Rustenburg |
| Kimberly | Silverton |
| Lephalale | Springs |
| Maitland | Vredenburg |
| Mbombela | Witbank |
| Musina | Wynberg |