



University of Cape Town Compulsory Group Funeral Scheme

A brief introduction...



Sanlam Developing Markets (SDM) is the underwriter of the immediate family funeral Benefits with effect **from 1 May 2022**. Under this new arrangement, employees can **now choose between two benefit options** (R30 000 or R60 000). The choice is to be made up front i.e. when you join UCT or during renewal month which is **July of each year**.

When you join UCT, you are automatically covered for **R30 000 family cover**.

To upgrade to the R60 000 top up, either complete the **DETAIL UPDATE** form within one month after joining UCT or during July each year.

You have 30 days to opt out of this funeral scheme.



Important!

If you choose to 'opt out' of the scheme and then wish to re-join, there will be a 6 month waiting period for natural causes.

These are the options available to you.



Immediate Family benefits

Benefit Options	Option 1	Option 2
Principal Member	R 30,000	R 60,000
Spouse	R 30,000	R 60,000
Child aged 14 years and over	R 30,000	R 60,000
Child aged 6 years and over but under 14	R15,000	R 30,000
Child aged 2 years and over but under 6	R 15,000	R 30,000
Child under 2 years	R 7,500	R 15,000
Stillborn	R 7,500	R 15,000

Monthly premium per principal member

Monthly Premium	R 20,80*	R 39,80*
Premiums and benefits are subject to review		

T&Cs apply

*Includes Burial Repatriation Benefits



Additional benefits



① Burial Repatriation Benefits.

FMS is the service provider and claims can be submitted by calling: 0860 112 767 (sharecall) or 011 745 9000. In terms of this service arrangement, an assured life shall be repatriated to the funeral home of choice, closest to the place of burial within the Republic of South Africa.

① Continuation Option.

Allows the policy to remain in force after the policyholder has reached the Normal Retirement Age, up to the Cover Termination Age, 70 years.

① Conversion option.

Allows for a main member to convert their policy to an individual policy without being subject to a waiting period. The main member has 30 days to exercise this option.



Important points to remember



When does cover start?

On the first day of the month of employment

When does cover end?

- ① 31st December of the year in which the member reaches the age of 65 years.
- ① Death of the Principal Member
- ① Termination of the scheme
- ① Under the Immediate Family Benefit, cover for a child will terminate upon the child reaching the age of 22 years, unless the child is mentally or physically disabled or is still a full time student

How do I claim?



Sanlam Developing Markets (SDM) will require a completed claim form and supporting documents like the certified death certificate, bank statement and copy of the claimant's identity document.

Please speak to HR for a full list of requirements

Claims are paid out within 24 hours of receiving all the documents.



Important!

Always ensure your Beneficiary Nomination Form is up to date so that there are no delays at claim stage.