



SEED UMBRELLA FUNERAL SCHEME UNDERWRITTEN BY SAFRICAN



Seed Benefit Consulting takes pride in introducing an individualised and solution-driven approach in providing an employer funeral benefit scheme.

The Seed Umbrella Funeral Scheme is an employer funeral package that offers participating employers the means to provide their employees, whether permanent or seasonal workers, with a funeral benefit.

The Umbrella Funeral Scheme comprises several plans at affordable premiums.

Important to note that this arrangement to insure your workers/employees under this scheme is to provide funeral benefit cover for the "Principal Member" only.

No extended family cover is provided here. However, should both husband and wife or even children be working for you and they meet the eligibility conditions, they may participate as individuals under the scheme.

The eligibility conditions –

- They are permanently employed or seasonal workers who appear on your payroll
- They comply with the minimum and maximum entry ages, namely Minimum Entry Age 18 – Maximum Entry Age 64
- Payment of premium is made by the employer for the entire staff compliment, via EFT
- Payment Frequency is Bi-annual
- Paid-up options are not available under this scheme

The Benefits cease at the Principal Member's age 65, or at which age premiums cease to be paid.

The table below sets out the current Plan Options and Bi-annual premiums payable:

Category of Cover – Member Only	Option A	Option B	Option C	Option D	Option E	Option F	Option G
Cover amount	R 5,000	R 7,500	R 10,000	R 15,000	R 20,000	R 25,000	R 30,000
Premium (Bi-Annual)	R 38.46	R 57.66	R 76.92	R 100.20	R 133.80	R 169.00	R 200.80

- Principal Members are not permitted to be duplicated under the same policy. An insured person may not be nominated more than once under the same policy.
- **Both Seasonal** workers and **Permanent** workers qualify for this scheme.
- Children below the age of 18 years are not permitted to be Principal Members on the policy.
- Details of the Principal Member to be insured must be provided to Safrican at the time that he/she joins the scheme.
- Kindly note that the timeous receipt of the applicable premium is critical to an underwriter's ability to honour claims. Safrican shall not be held responsible for any claims for which a premium has not been received.

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