

Loyalty Funeral Cover from Telkom, underwritten by Old Mutual

What is loyalty funeral cover from Telkom?

Loyalty funeral cover is a Value Added Service (VAS) available at no additional cost to existing and new qualifying Telkom prepaid customers. The funeral cover will be a cash payment of R10 000 to the nominated beneficiary of the covered prepaid Telkom customer on the death of the covered Telkom prepaid customer.

What is funeral cover?

Funeral cover is similar to life cover. Funeral cover provides financial security for your loved ones should you pass on. You nominate your own beneficiary that will receive the funeral cover benefit in cash should you pass on.

What must I do to participate?

It is very simple!

1. You have to be a South African citizen, between the age of 16 and 75 to participate.
2. Be a Telkom Sim-Sonke or Telkom More prepaid customer.
3. Opt-in for the loyalty funeral cover and nominate your beneficiary.
4. Recharge with R100 or more airtime in a calendar month.

How much funeral cover will be allocated?

The amount of loyalty funeral cover which will be allocated for the following month is R10 000. This is the maximum amount of cover you can qualify for in one calendar month period.

What happens if I do not buy R100 airtime?

You will not qualify for loyalty funeral cover in the following month.

Will I pay for the funeral cover?

No, you qualify for the loyalty funeral cover if you recharge with R100 Telkom prepaid airtime in a calendar month. There are no additional costs.

How do I qualify?

As a Telkom Sim-Sonke or Telkom More prepaid customer you qualify for R10 000 loyalty funeral cover when you recharge with R100 or more prepaid airtime, either through a single recharge or multiple recharges amounting to R100, in one calendar month. You have to opt-in and nominate a beneficiary in order to be covered.

How long does the cover last for?

Each cover period lasts for one calendar month following the month in which you qualify. E.g. if you qualified during October your insurance is valid from 1st November to 30th November 2015.

What is the cover age limit?

The subscriber must be a South African resident with a green barcoded ID aged between 16 and 75 years.

Who will get my cash payment should I pass away?

In the unfortunate event that you should pass away, your nominated beneficiary will receive the R10 000 cash payout.

What is a beneficiary?

A beneficiary is the person chosen by the life assured (yourself) to claim the insurance money if you pass away.

How do I nominate OR change a beneficiary?

There are four ways to nominate a beneficiary:

1. Using the Old Mutual App, available to download on your cellphone
2. Via USSD by dialing *180# from a Telkom prepaid cellphone number

Can I share the funeral cover with multiple beneficiaries?

No – you can only have one beneficiary per covered person.

Will I need to go for a medical test in order to qualify?

No, there is no need for any medical test.

How long does my beneficiary have to claim?

In the event of the death of the covered Telkom prepaid customer, the beneficiary/claimant has up to a maximum of 12 months to make a claim, failing which their right to claim will lapse.

What does your beneficiary need to claim?

The following items need to be presented when making a claim:

- Certified copy of Death Certificate
- Copy of the beneficiary's ID
- Certified Letter/Affidavit of relationship to the deceased
- Proof of bank details

How does your beneficiary submit a claim?

All claims can be submitted and processed using the Old Mutual mobile app OR the USSD service (*180#). It is important that the beneficiary/claimant submits the claim within 12 months from the date of death of the covered Telkom prepaid customer.

How are claims paid?

All approved claims will be paid in cash into the beneficiary's bank account.

Why will a claim not be paid?

A claim will not be paid under the following circumstances:

- The deceased is not the RICA'd owner of the Mobile Service
- Insurance is not active at the time of death
- If the beneficiary/claimant submits the claim after 12 months of death of the covered Telkom prepaid customer.
- If the customer commits suicide
- If the cause of death is caused by or related to the abuse of a dependence producing drug or substance.
- If the cause of death is caused by or results from a dangerous recreational activity.
- If death is caused by aviation accident (other than as passenger).
- If death is a consequence of war, warlike operations or riots.
- If death is a consequence of illegal actions of the purchaser.

Will I be covered if I am ill or HIV positive?

Yes. The loyalty funeral cover benefit is available to all Telkom Mobile prepaid customers, regardless of HIV status or pre-existing illnesses.

What if I already have funeral cover?

The loyalty funeral cover does not affect any other insurance products you might already have.

What if I am using another mobile network?

It's easy, simply become a Telkom prepaid subscriber by switching to Telkom Sim-Sonke or Telkom More.

You can also keep your existing number by porting your current mobile number to Telkom.

Does my beneficiary have to be a Telkom prepaid customer?

No, you are able to submit a claim as a beneficiary even if you are on another network.

For more information visit www.telkom.co.za

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