

Telkom Funeral Plans underwritten by Guardrisk Frequently Asked Questions

1. What is the difference between a Life cover and a 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 or a burial services package should you pass on.

2. What do I need to participate?

It is very simple!

1. You must be a South African citizen, between the age of 16 and 64 to participate.
2. Apply by dialling the number 0800 033 444 or email telkominsurance@yp.co.za

3. Do I need to sign documents?

Policies will be incepted either online (timestamp) or via call-centre (call recording) therefore no documents to be signed

4. How much funeral cover will be allocated?

The amount of the funeral cover ranges from R10 000 – R70 000. It will depend on the option you have selected.

5. How will I be billed for the service?

Via a debit order from your selected bank account.

6. What happens to my cover should I do not make payment?

The policy will lapse in line with the terms stipulated in the policy wording

7. Who else can I cover on this plan?

You can cover your spouse, up to 8 children and your extended family

8. How long does the cover last for?

Each cover effective provided you up to date with your premiums

9. What is the cover age limit?

Insured	Minimum Entry Age	Maximum Entry Age
Principal Member and Spouse	18	64
Children	0	21
Extended Family Member		
Below Age 65 at Entry Date	0	64
Above Age 65 at Entry Date	65	74

10. 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 payout.

11. What is a beneficiary?

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

12. Can I share the funeral cover with multiple beneficiaries?

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

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

No, there is no need for any medical test.

14. How long does my beneficiary have to claim?

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

15. 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
- Notification of death/stillbirth form (DHA 1663);
- Police report for unnatural/accidental deaths; and
- Certified copy of deceased's identity document;

16. How does your beneficiary submit a claim?

All claims can be submitted and processed using the Tel: 0800 229 900. It is important that the beneficiary/claimant submits the claim within 12 months from the date of death of the covered Telkom customer.

17. How are claims paid?

All approved claims will be paid in cash into the beneficiary's bank account or as a pay out to funeral service provider chosen.

18. Why will a claim not be paid?

A claim will not be paid under the following circumstances:

- 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 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.

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

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

20. Will I be able to claim immediately after effecting cover?

No, the policy has a six-months waiting period for a death caused by natural causes. No waiting period on accidental death.

21. Will I be covered if I have tested positive for Covid-19?

Yes. The funeral cover benefit is available to all customers, regardless of Covid-19 status or pre-existing illnesses.

22. What if I already have funeral cover?

Telkom Funeral Plan does not affect any other insurance products you might already have.

23. What if I am using another mobile network?

Customers from other networks are welcome to take up the funeral plan.

24. Who qualifies for the free 500MB x 3 months data?

Only Telkom customers with a mobile data sim-card

25. How does the 500MB data work?

- The first 10 000 customers to sign up for the funeral cover will stand a chance to receive 500MB Telkom data once-off for three months. This reward is based on the first payment received on the new cover policy only and not by sign up.
- Data will be provisioned only after the first payment is received on the new cover policy.
- Telkom data reward will be provisioned on a Telkom mobile number only.
- Data cannot be provisioned on non- Telkom numbers.
- Data reward promotion valid for only a limited period.
- Data cannot be exchanged for cash.
- Data is not transferrable.
- Telkom data is coverage dependent.
- The 500MB data is valid for 31 days after provision.
- Data not depleted will not roll over to the next month.

26. Does my beneficiary have to be a Telkom 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 Terms and Conditions Apply.

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